

## **Non-Resident Guidelines: Guidelines for selling in different countries**

MetLife is organized with branch and/or subsidiary operations in several countries in the Middle East. Each of these operations contracts Agents whose sales are tied to the branch and/or subsidiary office that has contracted them to sell insurance on behalf of MetLife. Under these agreements, these Agents are authorized to market MetLife products to individuals who are citizens and/or current, valid residents (permanent or temporary) of the country in which the MetLife operation is located and from which the policy is issued (hereinafter referred to as the “MetLife country of operation”).

There are many instances when Agents want to market MetLife products to other individuals that do not meet the above criteria. **In all cases**, it is understood that:

- **Agents should not travel outside of their country of operation to sell MetLife products.**
- **All applications must be signed and medical examinations performed in the MetLife country of operation.**

This bulletin attempts to define acceptable guidelines to persons who fall outside the above general situation that would be as follows:

### **1. Nationals of MEASA countries RESIDING in another MEASA Country**

- a) Citizens of MEASA countries residing in another MEASA country can also purchase insurance in their home country. For example: A Pakistani currently working in the UAE can buy insurance from the UAE (UAE Products & Guidelines) or from Pakistan (Pakistan Products & Guidelines).
- b) Any sales to U.S. citizens must be referred for pre-approval to the Underwriter in the “MetLife country of operation”.

### **2. Nationals of MEASA countries VISITING another MEASA country of operation**

- a) Provide a copy of the passport showing entry date in the MetLife country of operation to confirm that the applicant was in that country at the time the application was completed.
- b) Premium mode: annual, semi-annual, and quarterly modes only

Examples of a prospect visiting another MEASA country – A Jordanian, living in Jordan, visiting UAE on holiday or business, who is solicited by a UAE Bank/Sales Representative.

### **3. Nationals of MEASA Countries TEMPORARILY living / working outside of MEASA**

- a) The prospect should be living abroad temporarily.
- b) Should present valid residence and/or business evidence of investments and/or bank account in his original country (METLIFE country of operation). For example

proof of land, house, flat ownership, or immediate family (wife and children) maintaining residency in his home country.

- c) Copy of evidence that the application is completed during his/her visit to home country: passport copy with stamp showing entry date and temporary residency abroad.
- d) Permanent plans only with no additional supplementary contracts or riders.
- e) **Life Cover only.**
- f) **Maximum Amount:** USD 1 Million.
- g) **Annual mode** of payment.
- h) **Foreign Residence Questionnaire** should be completed.
- i) Correspondence/Billing address should be in the MetLife country of operation/original home country.
- j) A minimum residential extra will be applied of +1 per mil (non-commissionable) in addition to the residential extra applicable to the current country of residence.
- k) Applicants living in the US should provide copy of the visa obtained and a written/signed statement on whether he/she intends to apply for permanent residency in the US.

Example of a MEASA National living/working outside of MEASA: A Nepalese currently living and working in the U.K.

**Note:** In addition, some applications for residents of other countries may be declined depending on the political, economic, or social climate of the country at the time of application.

**See “Important Notice” below for the list of countries that will not be considered.**

**4. Nationals of any COUNTRY PERMANENTLY residing outside the MEASA country of operation, but with financial interest inside the MEASA country of operation.**

- a) Applicant should provide evidence of having financial interest, such as business, mortgage loan, bank accounts, real estate ownership, and investments in the MetLife country of operation.
- b) Products and guidelines of the country of operation will apply.
- c) Copy of evidence that the application is completed during his/her visit to home country: passport copy with stamp showing entry date in the MetLife country of operation.
- d) Maximum amount limited to USD 1 Million.
- e) Annual mode of payment or monthly deduction.
- f) Follow normal medical guidelines under the judgment of the underwriter in country of operation.

- g) The residential extra of +1 per mil (non-commissionable) plus residential extra the applicable to the current country of residence would apply.
- h) No consideration for an individual who is on permanent residency status in the USA.
- i) Applications will not be considered on:
  - Individuals with political, judicial or military activities and their immediate family members.
  - Private pilots and crew members.
  - Media reporters, columnists or newscasters.
  - Applicants rated greater than Class D (+100% extra mortality) or rated because of occupation/avocation, etc.
- j) No additional supplementary contracts or riders can be offered.

Example: A British citizen purchasing property in the UAE and the insurance coverage is required to secure the mortgage.

**Note: See “Important Notice” below for the list of countries that will not be considered.**

**IMPORTANT NOTICE: Prospects who currently live / work in the following countries will not be considered for any cover:**

**Iraq, Afghanistan, Democratic Republic of Congo, Liberia, Yemen, East, West, and Southern African countries (except South Africa), West Bank or Ghaza, Burma, Haiti, Chechnya, Libya, Mindanao (Philippines), Iran, Cuba, North Korea, Sudan, Syria, Crimea**

***Note: This list is updated as deemed necessary without prior notice. Check with the Underwriting Department for clearance if in doubt.***