

FOREIGN NATIONAL INDIVIDUAL TAXPAYER IDENTIFICATION NUMBER GUIDELINES

This program is designed for persons residing in the U.S., and intending to remain in the U.S., who cannot produce a current visa or green card but can demonstrate payment of federal taxes via their Individual Taxpayer Identification Number (ITIN) – a Social Security-type number that will start with a "9." Also eligible for the ITIN program are applicants that hold an employment authorization document (EAD) with a category of A10, C08, C10, C14, or C33. Applicants with a Matricula Consular card need an ITIN for any consideration under this program. This program is assessed on a case-by-case basis and is subject to change or cancellation at any time without prior notice.

HIGHLIGHTS

Available Products: Trendsetter® LB, Trendsetter® Super, Transamerica Financial Foundation IUL® (FFIUL), Transamerica Financial Choice IULSM (FCIUL), and Transamerica LifetimeSM

Excludes: Any insured that is permanently residing outside the United States

Riders, benefits, and additional services: Chronic Illness Rider, Critical Illness Rider, Long Term Care Rider, Terminal Illness Rider, Base Insured Rider; Child Insured Rider (Juvenile U.S. citizens only); Concierge Planning RiderSM or Concierge Planning BenefitSM (FFIUL only) available subject to Underwriting

Issue Ages: 18-70; under 18 is individual consideration

Maximum face amount: \$2,000,000 per life; > \$2M individual consideration

UNDERWRITING REQUIREMENTS

Proof of Residency Status: For ITIN holders, we will need the CP565 form or Social Security card. For EAD holders with one of the eligible categories noted above, we will need a copy of that card.

IRS Form 4506-C: This program requires, at a minimum, tax returns from the two immediately prior, consecutive Federal tax filing years available at the time of the application. The prefilled 4506-C, available on the Transamerica agent portal, must be used. Financial justification of the insurance need will be based on verifiable income and in accordance with Transamerica's financial underwriting guidelines.

U.S. Residence: Has resided continuously in the U.S. for at least the past three years, and present to the date of the application and delivery. At all times, the policy owner must maintain a U.S. mailing address and continue to pay all premiums through a U.S. financial institution.

Country of Citizenship: Include the applicant's country of citizenship on the application.

Medical Underwriting: Applicants may require a paramed exam (or vitals) and labs.

RATE CLASS ELIGIBILITY*

Country Code	Rate Class
A	Best Class
B	Preferred 2 nd
C	Standard
D	Standard
E	Decline (IC if in U.S. equal to or more than 5 continuous years; OFAC/FATC IC regardless of time in U.S.)

Ratings: Medical ratings cannot exceed Table D or the flat extra equivalent.

* Transamerica complies with all laws and regulations regarding underwriting on the basis of lawful foreign travel, national origin, and nationality as applicable. In certain jurisdictions these regulations will override the guidelines provided here. Please contact Underwriting with any questions.

COUNTRY CODES A-E

E	AFGHANISTAN	C	BOLIVIA	A	COOK ISLANDS
D	ALBANIA	A	BOSNIA	A	COSTA RICA
E	ALGERIA	D	BOTSWANA	E	COTE D'IVOIRE (IVORY COAST)
A	ANDORRA	B	BRAZIL	A	CROATIA
D	ANGOLA	A	BRITISH VIRGIN ISLANDS	C	CUBA
A	ANGUILLA	A	BRUNEI	A	CURAÇAO
V	ANTARCTICA	B	BULGARIA	A	CYPRUS
A	ANTIGUA BARBUDA	D	BURKINA FASO	A	CZECH REPUBLIC
A	ARGENTINA	D	BURUNDI	A	DENMARK
B	ARMENIA	D	CAMBODIA	D	DJIBOUTI
A	ARUBA	D	CAMEROON	B	DOMINICA
A	AUSTRALIA	A	CANADA	B	DOMINICAN REPUBLIC
A	AUSTRIA	A	CANARY ISLANDS	D	EAST TIMOR (TIMOR-LESTE)
B	AZERBAIJAN	B	CABO VERDE (CAPE VERDE)	B	ECUADOR
B	BAHAMAS	A	CAYMAN ISLANDS	C	EGYPT
A	BAHRAIN	E	CENTRAL AFRICAN REPUBLIC	C	EL SALVADOR
C	BANGLADESH	E	CHAD	D	EQUATORIAL GUINEA
A	BARBADOS	A	CHILE	E	ERITREA
E	BELARUS	B	CHINA	A	ESTONIA
A	BELGIUM	D	CHRISTMAS ISLAND	E	ETHIOPIA
B	BELIZE	B	COLOMBIA		
D	BENIN	D	COMOROS ISLANDS		
A	BERMUDA	E	CONGO BRAZZAVILLE, REP. OF		
D	BHUTAN	E	CONGO, DEM REP OF (ZAIRE)		

COUNTRY CODES F-M

A	FALKLAND ISLANDS	D	INDIA (INC. JAMMU, KASHMIR)	A	MACAO (MACAU)
B	FIJI	C,D,E	INDIA	B	MACEDONIA
A	FINLAND	C	INDONESIA	D	MADAGASCAR
A	FRANCE	E	IRAN	D	MALAWI
A	FRENCH ANTILLES	E	IRAQ	B	MALAYSIA
B	FRENCH GUIANA	A	IRELAND	B	MALDIVES
A	FRENCH POLYNESIA	E	ISRAEL	D	MALI
E	GABON	A	ITALY	A	MALTA
D	GAMBIA	B	JAMAICA	B	MARSHALL ISLANDS
E	GAZA, WEST BANK	A	JAPAN	A	MARTINIQUE
C	GEORGIA	B	JORDAN	E	MAURITANIA
A	GERMANY	B	KAZAKHSTAN	C	MAURITIUS
D	GHANA	E	KENYA	B	MEXICO
A	GREECE	D	KIRIBATI	B	MICRONESIA
A	GREENLAND	B	KOSOVO	E	MOLDOVA
A	GRENADA	A	KUWAIT	A	MONACO
A	GUADELOUPE	D	KYRGYZSTAN	C	MONGOLIA
C	GUATEMALA	D	LAOS	B	MONTENEGRO
E	GUINEA	A	LATVIA	A	MONTSERRAT
E	GUINEA-BISSAU	E	LEBANON	C	MOROCCO
C	GUYANA	E	LESOTHO	D	MOZAMBIQUE
E	HAITI	E	LIBERIA	E	MYANMAR (BURMA)
C	HONDURAS	E	LIBYA		
A	HONG KONG	A	LIECHTENSTEIN		
A	HUNGARY	A	LITHUANIA		
A	ICELAND	A	LUXEMBOURG		

COUNTRY CODES N-Z

C	NAMIBIA	D	RWANDA	A	TAIWAN
C	NAURU	D	SAMOA	C	TAJKISTAN
E	NEPAL	A	SAN MARINO	D	TANZANIA
A	NETHERLANDS	D	SAO TOME & PRINCIPE	C	THAILAND
A	NETHERLANDS ANTILLES	B	SAUDI ARABIA	D	TIBET
D	NEW CALEDONIA	D	SENEGAL	D	TOGO
A	NEW ZEALAND	B	SERBIA	C	TONGA
E	NICARAGUA	B	SEYCHELLES	B	TRINIDAD & TOBAGO
E	NIGER	D	SIERRA LEONE	B	TUNISIA
E	NIGERIA	A	SINGAPORE	C	TURKEY
C	NIUE	A	SINT MAARTEN	C	TURKMENISTAN
E	NORTH KOREA	A	SLOVAKIA	A	TURKS & CAICOS
E	NORTH SUDAN	A	SLOVENIA	C	TUVALU
A	NORWAY	D	SOLOMON ISLANDS	D	UGANDA
B	OMAN	E	SOMALIA	E	UKRAINE
E	PAKISTAN	C	SOUTH AFRICA	A	UNITED ARAB EMIRATES
B	PALAU	A	SOUTH KOREA	A	UNITED KINGDOM*
E	PALESTINE	E	SOUTH SUDAN	A	URUGUAY
B	PANAMA	A	SPAIN	B	UZBEKISTAN
E	PAPUA NEW GUINEA	D	SRI LANKA	C	VANUATU
B	PARAGUAY	B	ST. KITTS & NEVIS	A	VATICAN CITY
B	PERU	A	ST. LUCIA	E	VENEZUELA
C	PHILIPPINES	B	ST. VINCENT & GRENADINES	B	VIETNAM
D	PITCAIRN ISLAND	D	SURINAME	D	WESTERN SAHARA
A	POLAND	D	SVALBARD	E	YEMEN
A	PORTUGAL	D	SWAZILAND/ESWATINI	D	ZAMBIA
B	QATAR	A	SWEDEN	D	ZIMBABWE
B	ROMANIA	A	SWITZERLAND		
E	RUSSIA	E	SYRIA		

* **United Kingdom** of Great Britain includes England, Scotland, Wales, Northern Ireland, Isle of Man, and the Channel Islands.

Life insurance products are issued by Transamerica Life Insurance Company, Cedar Rapids, IA, or Transamerica Financial Life Insurance Company, Harrison, NY. Transamerica Financial Life Insurance Company is authorized to conduct business in New York. Transamerica Life Insurance Company is authorized to conduct business in all other states. All products may not be available in all jurisdictions.

Underwriting guidelines are subject to change without prior notice.

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