



## **Stream Foreign National Program**

Foreign national clients can be qualified for up to a \$4m death benefit in the Stream program if they qualify under National Life's Foreign National guidelines\* and the general Stream qualifications: aged 18-65, standard or better rating, and certified to be an accredited investor.

A Foreign National individual Accredited Investor is:

- Any natural person whose US based individual net worth, or joint net worth with that person's spouse or spousal equivalent, exceeds \$1,000,000 (excluding that person's primary residence)
- or
- Any natural person who had a US based individual income in excess of \$200,000 in each of the two most recent years or joint income with that person's spouse or spousal equivalent in excess of \$300,000 in each of those years and has a reasonable expectation of reaching the same income level in the current year

### **Additional National Life financial requirements for Foreign Nationals participation in Stream:**

#### **For death benefits up to \$2m:**

- US based liquid assets equal to or greater than their 5 year client contribution for their Stream plan. For example: if the client's annual contribution is \$25,000 we would require minimum US based liquid assets of \$125,000.

#### **For death benefits over \$2m up to \$4m:**

- US based liquid assets equal to or greater than their 5 year client contribution for their Stream plan. For example: if the client's annual contribution is \$25,000 we would require minimum US based liquid assets of \$125,000.
- Third-Party Verified US based net worth of at least \$1m

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### **Required for all Foreign National applicants:**

- Nexus\* to the United States such as:
  - US Residency
  - US Bank Account
  - Owns a US Business

### **Required for all Foreign National applicants without US Based income:**

- Verified Global Net Worth

- I94 and Travel History verification forms
- Foreign National Questionnaire
- All solicitation and sales activities must take place in the US

\* Please see National Life's Foreign National Guidelines (CAT 69798) for general information regarding Foreign National application requirements.