



THE FOREIGN NATIONAL OPPORTUNITY

Do you work with anyone who is a non-U.S. citizen?

Did you know they may have a crucial need for your life insurance planning expertise?

With the globalization of the world's economies, we are in a remarkable time of opportunity, particularly with a group of people known as foreign nationals.

WHO IS A FOREIGN NATIONAL?

To put it simply, a foreign national is a person who is a non-U.S. citizen or NRA (Non-Resident Alien). U.S. taxpayer status is irrelevant for the determination of status. Additionally, a U.S. carrier may offer a broader definition, for example U.S. citizens living abroad or persons who do significant foreign travel.

WHERE IN THE WORLD IS THE OPPORTUNITY?

The opportunity is worldwide. With technology making the world smaller, there are often situations where a foreign national may own a business in the states or have children attending school here. Often there are substantial financial assets here as well. Each of these presents an opportunity for your planning expertise. In many jurisdictions around the world, the ability to buy significant amounts of life insurance is negligible or non-existent. These clients therefore look to the U.S. or offshore options to fulfill their life insurance needs.

WHY USE U.S.-BASED OR OFFSHORE PRODUCTS?

- Capacity—often there is limited capacity in their own country
- U.S. dollar is still considered a safe haven
- Political and economic unrest in their own country is a concern
- U.S. beneficiaries
- Privacy and confidentiality concerns
- Ex-pats....multi-national firms
- U.S. assets such as homes, businesses, and brokerage accounts
- Accustomed to having investments offshore or based in U.S.

The foreign national market is thriving and needs your expertise. Highland Capital Brokerage can help. Give us a call today.

