



## The Selario Agency, Inc.

Helping financial professionals provide world-class solutions to their client's needs

### Do you have clients who are:

- Foreign Nationals living in the U.S.
- U.S. Citizens who travel abroad
- U.S. Citizens who live abroad

If your answer is yes to any of the above questions, you may have noticed in recent years how difficult it has been to obtain the life insurance coverage you seek.

#### We may be able to help!

Through relationships we have developed with our premier carriers we have succeeded in securing coverage for numerous difficult foreign risks many companies were reluctant to accept.

We are particularly proficient with travel to Israel, India, and the Pacific Rim. Additionally, if you have foreign nationals living in the U.S. who have high level visas or green card applications, seeking large amounts of coverage, we can help.

#### Here are some sample cases we have helped our brokers get through underwriting:

**Case 1.** Three Japanese foreign nationals working temporarily in the U.S. seeking over 10M of UL on each. We were able to approve them for the entire amount without facultative underwriting. The APS's were in Japanese and we had them translated into English.

**Case 2.** Wealthy South Asian couple looking for over \$20M each of coverage. They were not U.S. citizens, but had applied for their green cards. They also had substantial financial assets in the U.S. Based upon their current foreign residency status we were able to offer the needed coverage without facultative underwriting.

**Case 3.** U.S. citizen who traveled yearly to Israel for less than 60 days per year wanted 5M of coverage. We were able to offer the full amount without a rating or flat extra.

**Every Case Counts. Every Broker Matters.**

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Please check our website [www.selarioagency.com](http://www.selarioagency.com) for more information about how we can help grow your practice.

