



Business Road Map Global Citizens

	PAACII	PALIC/PAAC
Company Situs	<ul style="list-style-type: none"> Pan-American Assurance Company International PAACII - Grand Cayman Authorized to offer international products in Florida, Texas, Arizona and Hawaii 	<ul style="list-style-type: none"> Pan-American Life Insurance Company and Pan-American Assurance Company U.S. Domiciled
Target Market	<ul style="list-style-type: none"> HNW & UHNW individuals and business owners seeking U.S. dollar denominated international policies outside country of residence 	<ul style="list-style-type: none"> HNW & UHNW individuals and business owners seeking life coverage
Business Strategy	<ul style="list-style-type: none"> Foreign Nationals visiting Florida, Texas, Arizona or Hawaii seeking international life insurance coverage not subject to U.S. tax laws NO MEC TESTING Not available to U.S. citizens or U.S. residents 	<ul style="list-style-type: none"> U.S. Domestic products approved in 49 States and are available to Foreign Nationals, U.S. Citizens, and Residents UL product subject to MEC Testing
Product Availability	<ul style="list-style-type: none"> UL: NexGen, Legacy Value, & Tradition Plus (Compatible for Excess Premiums) Term: Centennial 20, 30, & To Age 100 	<ul style="list-style-type: none"> UL: NexGen Term: Sentinel 10 & 20
Product Parameters	<ul style="list-style-type: none"> Minimum Face Amounts UL: \$200,000 · Term: \$500,000 	<ul style="list-style-type: none"> Minimum Face Amounts UL and Term: \$100,000
Solicitation of Business	<ul style="list-style-type: none"> New Business Applications for Insurance Application Forms: <ul style="list-style-type: none"> Florida (B1513- (FL) EN Rev.12-2015) Texas (B1513- (TX) EN Rev.12-2015) Arizona (B1513- (AZ) EN Rev.03-2016) Hawaii (B1513 (HI) EN Rev 05-2018) Copy of the following passport pages must be submitted with application: B1 or B2 visa, photo page, signature page, and current entry stamp page 	<ul style="list-style-type: none"> New Business applications completed in U.S. Applicant must submit copy of a valid ID or passport photo page
Medical Exam Guidelines	<ul style="list-style-type: none"> Medical Exams conducted in the U.S. by Paramedical Facilities (EMSI, APPS or Exam One) 	<ul style="list-style-type: none"> Medical Exams conducted in the U.S. by Paramedical Facilities (EMSI, APPS, or Exam One)
Maximum Issue Capacity	<ul style="list-style-type: none"> \$10 - \$20 Million of Face Amount 	<ul style="list-style-type: none"> \$10 - \$20 Million of Face Amount
Agency & Producer Contracting Requirements	<ul style="list-style-type: none"> Only available to U.S. Florida, Texas, Arizona or Hawaii Resident and Non-Resident licensed producers E&O Coverage - \$1 million required AML Training - LIMRA 	<ul style="list-style-type: none"> U.S. licensed and appointed in state of solicitation E&O Coverage - \$1 million required AML Training - LIMRA
Foreign National Applicants	<ul style="list-style-type: none"> Applicants from Asia, Canada, and other countries visiting Florida, Texas, Arizona & Hawaii are eligible for the Foreign National Platform No U.S. assets required 	<ul style="list-style-type: none"> Applicants from Asia, Canada, and other countries visiting the U.S. are eligible to purchase a U.S. Domestic Policy No U.S. assets required

April 2016