

LIFE INSURANCE UNDERWRITING CRITERIA FOR FOREIGN NATIONALS, FOREIGN RESIDENCE & FOREIGN TRAVEL

Country Category	I	II	III	IV
Available Products and Maximum Face Amount	<ul style="list-style-type: none"> WL products allowed up to the maximum face amount. UL for no more than half the maximum face amount for this category. \$25M maximum face amount <p>Note: For Canada, all products and riders available less than or equal to \$25m For Japan, life insurance sales are not allowed to Japanese residents</p>	<ul style="list-style-type: none"> WL products allowed up to maximum face amount. UL for no more than half the maximum face amount for this category. \$10M maximum face amount <p>Note: For Mexico, term products and riders are available up to \$2M</p>	<ul style="list-style-type: none"> WL products allowed up to the maximum face amount. UL for no more than half the max amount for this category. \$5M maximum face amount 	No Coverage for foreign nationals in this country category
Riders/Benefits	<ul style="list-style-type: none"> No riders/benefits Allow one-time DOT if total base plus DOT less than or equal to \$25M 	<ul style="list-style-type: none"> No riders/benefits Allow one-time DOT if total base plus DOT less than or equal to \$10M 	<ul style="list-style-type: none"> No riders/benefits Allow one-time DOT if total base plus DOT less than or equal to \$5M 	
Best Risk Class	Select Preferred and Preferred at Underwriter discretion	Preferred II	Nonsmoker	
Rating Limit	No limit	Class 6	Class 4	
Enhanced Verification Criteria: All cases that require the consideration of foreign assets to justify the face amount will require enhanced verification regardless of country category, premium or face amount.	<ul style="list-style-type: none"> Foreign Nationals, Foreign Residents, and Resident Aliens from Cat 1 jurisdictions regardless of time in the US enhanced review conducted on \$1,000,000 or more in premium. Japan prohibits offshore insurance companies from insuring a Japanese resident national. Special underwriting rules apply. 	<ul style="list-style-type: none"> Foreign Nationals, Foreign Residents, and Resident Aliens from Cat 2 jurisdictions (except Argentina and Brazil) regardless of time in the US enhanced review conducted on \$1,000,000 or more in premium. Foreign Nationals and Foreign Residents in Brazil and Argentina enhanced review conducted regardless of face amount or premium amount. Foreign Nationals from Argentina and Brazil, the owner must be a US Trust or LLC. 	<ul style="list-style-type: none"> Foreign Nationals and Foreign Residents in that jurisdiction enhanced review conducted regardless of face amount or premium amount. Resident Aliens with citizenship from Cat 3 jurisdiction in the US 2 years or less enhanced review conducted on \$100,000 or more in premium Resident Aliens with citizenship from Cat 3 jurisdiction in the US more than 2 years conducted on \$500,000 or more in premium 	<ul style="list-style-type: none"> Resident Aliens with citizenship from Cat 4 jurisdiction in the US 5 years or less enhanced review conducted on \$50,000 or more in premium Resident Aliens with citizenship from Cat 4 jurisdiction in the US more than 5 years enhanced review conducted on \$500,000 or more in premium



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AFGANISTAN	IV	NO	Armed conflict
ALBANIA	III	YES	
ALGERIA	IV	YES	
ANDORRA	I	YES	
ANGOLA	IV	YES	
ANTARCTICA	IV	NO	No embassy
ANTIGUA & BARBUDA	I	YES	
ARGENTINA	II	YES	
ARMENIA	IV	YES	
AUSTRALIA	I	YES	
AUSTRIA	I	YES	
AZERBAIJAN	IV	YES	
BAHAMAS	II	YES	
BAHRAIN	III	YES	
BANGLADESH	IV	YES	
BARBADOS	I	YES	
BELARUS	IV	YES	
BELGIUM	I	YES	
BELIZE	II	YES	
BENIN	IV	YES	
BERMUDA	I	YES	
BHUTAN	IV	YES	
BOLIVIA	IV	YES	
BOSNIA & HERZEGOVINA	III	YES	
BOTSWANA	IV	YES	
BRAZIL	II	YES	
BRUNEI	III	YES	
BULGARIA	III	YES	
BURKINA FASO	IV	YES	
BURMA/MYANMAR	IV	NO	Continued civil unrest
BURUNDI	IV	NO	Armed conflict
CAMBODIA	IV	YES	
CAMEROON	IV	YES	
CANADA	I	YES	
CAPE VERDE	II	YES	
CAYMAN ISLANDS	II	YES	
CENTRAL AFRICAN REPUBLIC	IV	NO	UN peace keeping forces
CHAD	IV	NO	Embassy restrictions
CHILE	II	YES	
CHINA	III	YES	
COLOMBIA	III	YES	
COMOROS	III	YES	



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CONGO, REPUBLIC OF	IV	NO	Political instability, corruption, high HIV and infectious disease rates
CONGO, DEMOCRATIC REPUBLIC OF	IV	NO	Armed conflict, endemic/pandemic concerns in Kasai Occidental
COSTA RICA	II	YES	
COTE D'IVOIRE (IVORY COAST)	IV	NO	Armed conflict, embassy restrictions
CROATIA	II	YES	
CUBA	III	YES	Embassy restrictions
CYPRUS	III	YES	
CZECH REPUBLIC	I	YES	
DENMARK	I	YES	
DJIBOUTI	IV	YES	
DOMINICA	III	YES	
DOMINICAN REPUBLIC	III	YES	
ECUADOR	II	YES	
EGYPT	IV	YES	
EL SALVADOR	IV	YES	
EQUATORIAL GUINEA	IV	YES	
ERITREA	IV	NO	Armed conflict
ESTONIA	II	YES	
ETHIOPIA	IV	NO	Armed conflict
FIJI	II	YES	
FINLAND	I	YES	
FRANCE	I	YES	
FRENCH ANTILLES	II	YES	
GABON	IV	YES	
GAMBIA	IV	YES	
GEORGIA	IV	YES	
GERMANY	I	YES	
GHANA	III	YES	
GREECE	I	YES	
GRENADA	II	YES	
GUATEMALA	IV	YES	
GUINEA	IV	NO	Embassy restrictions, serious health issues
GUINEA-BISSAU	IV	YES	
GUYANA	IV	YES	
HAITI	IV	YES	
HONDURAS	IV	YES	
HONG KONG	II	YES	
HUNGARY	II	YES	
ICELAND	I	YES	
INDIA	III	YES	
INDONESIA	IV	YES	



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IRAN	IV	NO	No embassy
IRAQ	IV	NO	Armed conflict
IRELAND	I	YES	
ISRAEL	III	YES	
ITALY	I	YES	
JAMAICA	II	YES	
JAPAN	I	YES	
JORDAN	IV	YES	
KAZAKSTAN	IV	YES	
KENYA	IV	YES	
KIRIBATI	IV	NO	No embassy
KOREA, NORTH	IV	NO	No embassy
KOREA, SOUTH	I	YES	
KOSOVO	IV	YES	
KUWAIT	IV	YES	
KYRGYZSTAN	IV	YES	
LAOS	IV	YES	
LATVIA	II	YES	
LEBANON	IV	YES	
LESOTHO	IV	YES	
LIBERIA	IV	NO	High crime rate, serious health issues
LIBYA	IV	NO	Armed conflict
LIECHTENSTEIN	I	YES	
LITHUANIA	II	YES	
LUXEMBOURG	I	YES	
MACAO	II	YES	
MACEDONIA	III	YES	
MADAGASCAR	IV	YES	
MALAWI	IV	YES	
MALAYSIA	IV	YES	
MALDIVES	III	YES	
MALI	IV	YES	
MALTA	I	YES	
MARSHALL ISLANDS	II	YES	
MAURITANIA	IV	YES	
MAURITIUS	IV	YES	
MEXICO	II	YES	
MICRONESIA	II	YES	
MOLDOVA	III	YES	
MONACO	I	YES	
MONGOLIA	IV	YES	
MONTENEGRO	III	YES	
MOROCCO	III	YES	



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MOZAMBIQUE	IV	NO	UN peace keeping forces
NAMIBIA	IV	YES	
NAURU	IV	YES	
NEPAL	IV	YES	
NETHERLANDS	I	YES	
NEW ZEALAND	I	YES	
NICARAGUA	IV	YES	
NIGER	IV	NO	Violent crime
NIGERIA	IV	NO	Violent crime, serious health issues
NORWAY	I	YES	
OMAN	IV	YES	
PAKISTAN	IV	YES	
PALAU	IV	YES	
PALESTINE (WEST BANK & GAZA)	IV	YES	
PANAMA	IV	YES	
PAPUA NEW GUINEA	IV	YES	
PARAGUAY	III	YES	
PERU	III	YES	
PHILIPPINES	IV	YES	
POLAND	I	YES	
PORTUGAL	I	YES	
QATAR	III	YES	
ROMANIA	III	YES	
RUSSIAN FEDERATION	IV	NO	Armed conflict
RWANDA	IV	YES	
SAINT KITTS & NEVIS	I	YES	
SAINT LUCIA	I	YES	
SAINT VINCENT & THE GRENADINES	II	YES	
SAMOA	II	YES	
SAN MARINO	I	YES	
SAO TOME & PRINCIPE	IV	YES	
SAUDI ARABIA	IV	YES	
SENEGAL	IV	YES	
SERBIA	III	YES	
SEYCHELLES	III	YES	
SIERRA LEONE	IV	NO	Serious health issues
SINGAPORE	I	YES	
SLOVAKIA	II	YES	
SLOVENIA	III	YES	
SOLOMON ISLANDS	II	YES	
SOMALIA	IV	NO	Armed conflict, no embassy
SOUTH AFRICA	III	YES	
SOUTH SUDAN	IV	NO	Armed conflict



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SPAIN	I	YES	
SRI LANKA	IV	YES	
SUDAN	IV	NO	Armed conflict
SURINAME	IV	YES	
SWAZILAND	IV	YES	
SWEDEN	I	YES	
SWITZERLAND	I	YES	
SYRIA	IV	NO	Armed conflict, embassy restrictions
TAJIKISTAN	IV	YES	
TAIWAN	II	YES	
TANZANIA	IV	YES	
THAILAND	IV	YES	
TIMOR-LESTE	IV	YES	
TOGO	IV	YES	
TONGA	IV	YES	
TRINIDAD & TOBAGO	II	YES	
TUNISIA	IV	YES	
TURKEY	III	YES	
UGANDA	IV	YES	
UKRAINE	IV	NO	Armed conflict
UNITED ARAB EMIRATES	III	YES	
UNITED KINGDOM	I	YES	
URUGUAY	II	YES	
UZBEKISTAN	IV	YES	
VANUATU	II	YES	
VENEZUELA	IV	NO	Violent crime, serious health issues
VIETNAM	III	YES	
YEMEN	IV	YES	
ZAMBIA	IV	YES	
ZIMBABWE	IV	YES	

