

UNDERWRITING

Non-U.S. Foreign Residence Guidelines

EFFECTIVE JUNE 2019

For any country not listed contact Underwriting BEFORE taking an application. Ratings assigned for each country are based on an analysis of government, travel services, and industry data, and may change depending on current conditions in the country. Guidelines may also vary depending on the application state.



COUNTRIES WITH AN ACCEPTABLE RISK FOR RESIDENCE:

“A” category countries, Preferred Best available with a verified U.S. nexus.

| | | | |
|-----------|-----------|---------------------------|------------------------|
| Australia | Curacao | New Zealand | Sweden |
| Austria | Germany | Northern Marianas Islands | Taiwan |
| Bermuda | Guam | Qatar | United Kingdom |
| Brazil | Hong Kong | Saipan | (England, Scotland, |
| Brunei | Israel | South Korea | Wales, and N. Ireland) |
| Chile | Malaysia | | |

“B” category countries, Non-Smoker Plus available with a verified U.S. nexus.

| | | | |
|--------------------|-----------|----------------------------|---------------------|
| Aruba | Grenada | Paraguay | Thailand |
| Belize | Indonesia | Peru | Trinidad and Tobago |
| Dominican Republic | Jamaica | Sint Maarten (St. Maarten) | |

Countries with multiple categories:

| | |
|--------------------|---|
| China | Beijing, Shanghai, Shenzhen, and Zhuhai regions are considered “A” locations. Other major metropolitan cities comparable to those in the West such as Chongqing, Guangzhou, Shenyang, Tianjin, and others are considered “B” regions. The remaining rural areas of the People’s Republic of China are “C” regions and are not acceptable. |
| Colombia | Urban and metropolitan areas of Colombia are considered “B” regions. Rural areas of Colombia and any area within 100 miles of the Venezuela border are “C” regions. |
| India | Bangalore, Calcutta, Chennai, Delhi, Hyderabad, Mangalore, Mumbai, and Surat are considered “B” regions. The remaining rural areas of the country are “C” regions and are not acceptable. |
| Mexico | The cities of Cancun, Ciudad Juárez, Guadalajara, León, Mexicali, Mexico City, Monterrey, Puebla, Puerto Vallarta, San Miguel de Allende, San Pedro Garza Garcia, and Zihuatanejo, and their surrounding suburban areas, will be considered “A” regions. The remaining areas of Mexico are “B” regions. |
| Philippines | Metro Manila will be considered a “B” region. The remaining areas of the country are “C” regions and are not acceptable. |





COUNTRIES WITH SALES RESTRICTIONS DUE TO INSURANCE REGULATIONS:

To determine the specific restrictions applicable, please contact your Prudential Wholesaler **BEFORE** taking an application for residents of any of these countries:

| | | | |
|---------------------|----------------|-------------|----------------------|
| Argentina | France | Luxembourg | Singapore |
| Belgium | Greece | Malta | Spain |
| Canada ¹ | Hungary | Monaco | Switzerland |
| Canary Islands | Ireland | Netherlands | U.S. Virgin Islands |
| Costa Rica | Italy | Portugal | United Arab Emirates |
| Czech Republic | Japan | Puerto Rico | Uruguay |
| Bahamas | Cayman Islands | Panama | Saint Barthelemy |
| Saint-Kitts & Nevis | South Africa | Turkey | |



“C” CATEGORY COUNTRIES WITH AN UNACCEPTABLE RISK FOR RESIDENCE:

Sales to residents of these countries are NOT allowed.

| | | | |
|-----------------------------------|------------------------------------|-----------------------|-----------------------------------|
| Afghanistan | Equatorial Guinea | Madagascar | Serbia |
| Albania | Eritrea | Malawi | Seychelles |
| Algeria | Ethiopia | Maldives | Sierra Leone |
| Angola | Fiji | Mali | Solomon Islands |
| Armenia | French Polynesia | Mauritania | Somalia |
| Azerbaijan | Gabon | Mauritius | South Sudan |
| Bahrain | Gambia | Micronesia, Federated | Republic of |
| Bangladesh | Gaza Strip (Palestinian Authority) | States of | Sri Lanka |
| Belarus* | Georgia | Moldova | Sudan* |
| Benin | Ghana | Mongolia | Suriname |
| Bhutan | Guatemala | Montenegro | Swaziland |
| Bolivia | Guinea | Montserrat | Syria* |
| Bosnia & Herzegovina | Guinea Bissau | Morocco | Tajikistan |
| Botswana | Guyana | Mozambique | Tanzania |
| Burkina Faso | Haiti | Namibia | Togo |
| Burma (Myanmar)* | Honduras | Nauru | Tonga |
| Burundi | Iran* | Nepal | Tunisia |
| Cambodia | Iraq | New Caledonia | Turkish Republic of N. Cyprus |
| Cameroon | Ivory Coast (Cote d'Ivoire) | Nicaragua | Turkmenistan |
| Cape Verde | Jordan | Niger | Turks & Caicos Islands |
| Central African Republic | Kazakhstan | Nigeria | Tuvalu |
| Chad | Kenya | Niue | Uganda |
| Colombia | Kiribati | North Korea* | Ukraine |
| Comoros | Kosovo | Oman | Uzbekistan |
| Congo | Kuwait | Pakistan | Vanuatu |
| Congo, Democratic Republic of the | Kyrgyzstan (Kyrgyz Republic) | Palau | Venezuela |
| Croatia | Laos | Papua New Guinea | Vietnam |
| Cuba* | Lebanon | Russia | West Bank (Palestinian Authority) |
| Djibouti | Lesotho | Rwanda | Western Sahara |
| East Timor | Liberia | Samoa | Yemen |
| Egypt | Libya | Sao Tome and Principe | Zambia |
| El Salvador | Macedonia, Yugoslav Republic of | Saudi Arabia | Zimbabwe |
| | | Senegal | |

* OFAC Restrictions: U.S Government restrictions prohibit life insurance sales to residents.

¹Variable products are not available.

Availability of insurance and rates will vary based on the satisfaction of underwriting criteria. Underwriting rules are subject to change at our discretion.

Automatic and jumbo limits are graded down by age, rating, and special risks (e.g., foreign residence and travel, entertainers, professional athletes, etc.).

Life insurance is issued by The Prudential Insurance Company of America, Newark, NJ, and its affiliates.

NOT FOR CONSUMER USE.