



# UNDERWRITING

## Non-U.S. Foreign Residence Guidelines

Effective February 2015



The ratings assigned are based on 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. For countries not shown below, contact Underwriting **BEFORE** taking an application.

**A** Acceptable for Residence — Preferred Best available

**B** Acceptable for Residence — Non-Smoker Plus available

**C** Unacceptable for Residence

**Light Blue**<sup>1</sup> — Prohibited sales due to country's insurance regulations

**C** Afghanistan  
**C** Albania  
**C** Algeria  
**C** Angola  
**A** Argentina<sup>1</sup>  
**C** Armenia  
**A** Australia  
**A** Austria  
**C** Azerbaijan  
**B** Bahamas<sup>1</sup>  
**C** Bahrain  
**C** Bangladesh  
**C** Belarus (Beylorussia)<sup>2</sup>  
**A** Belgium<sup>1</sup>  
**C** Benin  
**A** Bermuda  
**C** Bhutan  
**C** Bolivia  
**C** Bosnia and Herzegovina  
**C** Botswana  
**A** Brazil  
**C** Burkina Faso  
**C** Burma (Myanmar)<sup>2</sup>  
**C** Burundi  
**C** Cambodia  
**C** Cameroon  
**A** Canada<sup>3</sup>  
**C** Cape Verde  
**C** Central African Republic  
**C** Chad  
**A** Chile  
**B** China<sup>4</sup>  
**C** Colombia  
**C** Comoros  
**C** Congo  
**C** Congo, Democratic Republic of the  
**A** Costa Rica<sup>1</sup>

**C** Croatia  
**C** Cuba<sup>2</sup>  
**A** Curacao  
**C** Djibouti  
**B** Dominican Republic  
**C** East Timor  
**B** Ecuador  
**C** Egypt  
**C** El Salvador  
**A** England<sup>5</sup>  
**C** Equatorial Guinea  
**C** Eritrea  
**C** Ethiopia  
**C** Fiji  
**A** France<sup>1</sup>  
**C** French Polynesia  
**C** Gabon  
**C** Gambia  
**C** Gaza Strip (Palestine)<sup>2</sup>  
**C** Georgia  
**A** Germany  
**C** Ghana  
**A** Greece<sup>1</sup>  
**B** Grenada  
**A** Guam  
**C** Guatemala  
**C** Guinea  
**C** Guinea Bissau  
**C** Guyana  
**C** Haiti  
**C** Honduras  
**A** Hong Kong  
**B** India<sup>4</sup>  
**B** Indonesia  
**C** Iran<sup>2</sup>  
**C** Iraq  
**A** Ireland<sup>1</sup>  
**A** Israel<sup>6</sup>

**A** Italy<sup>1</sup>  
**C** Ivory Coast (Cote d'Ivoire)  
**B** Jamaica  
**A** Japan<sup>1</sup>  
**C** Jordan  
**C** Kazakhstan  
**C** Kenya  
**C** Kiribati  
**C** Kosovo (Serbia)  
**C** Kyrgyzstan (Kyrgyz Republic)  
**C** Kuwait  
**C** Laos  
**C** Lebanon  
**C** Lesotho  
**C** Liberia  
**C** Libya  
**C** Macedonia  
**C** Madagascar  
**C** Malawi  
**A** Malaysia  
**C** Maldives  
**C** Mali  
**C** Mauritania  
**C** Mauritius  
**A** Mexico<sup>4</sup>  
**C** Micronesia, Federated States of  
**C** Moldova  
**C** Mongolia  
**C** Montenegro  
**C** Montserrat  
**C** Morocco  
**C** Mozambique  
**C** Myanmar (Burma)  
**C** Namibia  
**C** Nauru  
**C** Nepal

**A** Netherlands<sup>1</sup>  
**C** New Caledonia  
**C** Nicaragua  
**C** Niger  
**C** Nigeria  
**C** Niue  
**C** North Korea<sup>2</sup>  
**A** Northern Ireland<sup>5</sup>  
**A** Northern Marianas Islands<sup>1</sup>  
**C** Oman  
**C** Pakistan  
**C** Palau  
**B** Panama<sup>1</sup>  
**C** Papua New Guinea  
**B** Paraguay  
**B** Peru  
**B** Philippines<sup>1</sup>  
**A** Poland<sup>1</sup>  
**A** Puerto Rico<sup>1</sup>  
**A** Qatar  
**C** Russia  
**C** Rwanda  
**A** Saipan<sup>1</sup>  
**C** Samoa  
**C** Sao Tome and Principe  
**C** Saudi Arabia  
**A** Scotland<sup>5</sup>  
**C** Senegal  
**C** Serbia  
**C** Seychelles  
**C** Sierra Leone  
**A** Singapore<sup>1</sup>  
**C** Solomon Islands  
**C** Somalia  
**A** South Africa<sup>1,4</sup>  
**A** South Korea  
**A** Spain<sup>1</sup>  
**C** Sri Lanka

**C** Sudan<sup>2</sup>  
**C** Suriname  
**C** Swaziland  
**A** Sweden  
**A** Switzerland<sup>1</sup>  
**C** Syria<sup>2</sup>  
**A** Taiwan  
**C** Tajikistan  
**C** Tanzania  
**B** Thailand  
**C** Togo  
**C** Tonga  
**B** Trinidad and Tobago  
**C** Tunisia  
**C** Turkmenistan  
**C** Turkish Republic of Northern Cyprus (aka TRNC)  
**C** Turks and Caicos Islands  
**C** Tuvalu  
**A** U.S. Virgin Islands<sup>1</sup>  
**C** Uganda  
**C** Ukraine  
**A** United Arab Emirates<sup>1</sup>  
**A** United Kingdom<sup>5</sup>  
**A** Uruguay<sup>1</sup>  
**C** Uzbekistan  
**C** Vanuatu  
**B** Venezuela<sup>1</sup>  
**C** Vietnam  
**A** Wales<sup>5</sup>  
**C** West Bank (Palestine)  
**C** Western Sahara  
**C** Yemen  
**C** Zambia  
**C** Zimbabwe



<sup>1</sup> The insurance regulations of some countries prevent their residents from purchasing life insurance outside their country of residence. For more detail, please contact your Prudential Wholesaler.

<sup>2</sup> OFAC: U.S. government restrictions prohibit life insurance sales to residents of these countries.

<sup>3</sup> Due to Canadian regulations, available products are limited to UL (Plus and Protector), SUL (Protector), and Term (Essential, Elite, and Return of Premium).

<sup>4</sup> Specific regions in the following countries are rated differently than the remainder of the country:

<b>China</b>	Modern cities comparable to those in the West (e.g., Beijing, Chongqing, Guangzhou, Shanghai, Shenyang, and Tianjin) are considered B regions with the balance of the country a C region.
<b>India</b>	Residents and travelers to India will be considered depending on the region/city: Bangalore, Calcutta, Chennai, Delhi, Hyderabad, Mangalore, Mumbai, and Surat are considered B regions with the balance of the country a C region.
<b>Mexico</b>	The cities of Cancun, Guadalajara, 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 with the balance of the country a B region.
<b>Philippines</b>	Metro Manila will be considered a B region with the balance of the country a C region.
<b>South Africa</b>	Johannesburg, Pretoria, and Cape Town will be considered A regions with the balance of the country a B region.

<sup>5</sup> United Kingdom consists of England, Wales, Scotland, and Northern Ireland. Northern Ireland includes the counties of Tyrone, Fermanagh, Armagh, Dacon, Antrim, and Londonderry (also referred to as Derry), with the two principal cities of Belfast and Londonderry (Derry).

<sup>6</sup> See Gaza Strip and West Bank.



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