

Country Risk Chart

Brighthouse Financial can write a policy in the United States for residents of more than 60 countries. The list below shows which countries were eligible as of 07/08/16.

Locate your client's country of residence, then refer to the code information below for coverage guidelines.

COUNTRY	CODE	COUNTRY	CODE	COUNTRY	CODE
Antigua and Barbuda	A	Honduras	B	Poland	A
Aruba	A	Hong Kong	A	Portugal	A
Australia	A	India ³	C	Romania	A
Austria	A	Indonesia	C	Russian Federation	B
Bahamas	A	Israel ⁴	A	St. Kitts and Nevis	A
Barbados	A	Italy	A	St. Lucia	A
Belgium	A	Jamaica	A	St. Maarten	A
Belize	A	Japan ⁷	A	Singapore	A
Bermuda	A	Latvia	A	South Africa	C
Bolivia	C	Luxembourg	A	South Korea	A
Brazil	A	Malaysia	A	Spain ²	A
Chile	A	Marshall Islands	A	Suriname	C
China ¹	B	Mexico ⁵	A	Sweden	A
Colombia	C	Monaco	A	Switzerland ⁶	A
Costa Rica	A	Montserrat	A	Taiwan	A
Czech Republic ²	A	Morocco	C	Trinidad and Tobago	A
Denmark	A	Netherlands	A	Turkey	B
Dominican Republic	B	Netherlands Antilles	A	Turks and Caicos	A
Ecuador	A	New Zealand	A	Ukraine	B
Germany	A	Nicaragua	B	United Arab Emirates	A
Greece	A	Norway	A	United Kingdom	A
Grenada	A	Oman	B	Venezuela	B
Guatemala	B	Peru	B		

Note: We cannot write residents of: Argentina, Burma, Canada, Croatia, Cuba, France, Hungary, Iran, Ireland, Malta, Pakistan, Panama, Philippines, Sudan, Uruguay or any other countries not listed above.

Additional Notes:

¹ Residents of Beijing, Changzhou, Chongqing, Foshan, Guangzhou, Nanjing, Nantong, Shanghai, Shenyang, Shenzhen, Tianjin and Yanchen, China can be considered A risk.

² Only residents who are noncitizens of this country are eligible for coverage.

³ Residents of Bangalore, Calcutta, Chennai, Hyderabad, New Delhi, Madras, Mumbai and Nagpur, India can be considered B risk. Residents of India are also limited to a maximum annual premium of \$250,000.

⁴ Gaza and the West Bank have more stringent risk classifications.

⁵ Residents of Mexico subject to more stringent guidelines. See the Life Underwriting Guide for details.

⁶ The beneficiary of the policy must reside outside of Switzerland.

⁷ Only U.S. citizens residing in Japan may be considered provided all phases of application are completed in the U.S. and client profile indicates a U.S. policy makes sense.

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