



UNDERWRITING

Non-U.S. Foreign Residence Guidelines

Effective October 2017



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 Blue¹ — Prohibited sales due to country's insurance regulations

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|---|--|--|--|---|
| C Afghanistan | C Congo, Democratic Republic of the | A Ireland ¹ | C Nepal | C Sri Lanka |
| C Albania | A Costa Rica ¹ | A Israel ⁶ | A Netherlands ¹ | B St. Barthelemy ¹ |
| C Algeria | C Croatia | A Italy ¹ | C New Caledonia | B St. Kitts & Nevis ¹ |
| C Angola | C Cuba ² | C Ivory Coast (Cote d'Ivoire) | A New Zealand | B St. Maarten |
| A Argentina ¹ | A Curacao | B Jamaica | C Nicaragua | C Sudan ² |
| C Armenia | A Czech Republic ¹ | A Japan ¹ | C Niger | C Suriname |
| B Aruba | C Djibouti | C Jordan | C Nigeria | C Swaziland |
| A Australia | B Dominican Republic | C Kazakhstan | C Niue | A Sweden |
| A Austria | C East Timor | C Kenya | C North Korea ² | A Switzerland ¹ |
| C Azerbaijan | C Ecuador | C Kiribati | A Northern Ireland ⁵ | C Syria ² |
| B Bahamas ¹ | C Egypt | C Kosovo (Serbia) | A Northern Marianas Islands | A Taiwan |
| C Bahrain | C El Salvador | C Kyrgyzstan (Kyrgyz Republic) | C Oman | C Tajikistan |
| C Bangladesh | A England ⁵ | C Kuwait | C Pakistan | C Tanzania |
| C Belarus (Beylorussia) ² | C Equatorial Guinea | C Laos | C Palau | B Thailand |
| A Belgium ¹ | C Eritrea | C Lebanon | B Panama ¹ | C Togo |
| B Belize | C Ethiopia | C Lesotho | C Papua New Guinea | C Tonga |
| C Benin | C Fiji | C Liberia | B Paraguay | B Trinidad and Tobago |
| A Bermuda | A France ¹ | C Libya | B Peru | C Tunisia |
| C Bhutan | C French Polynesia | C Macedonia | B Philippines ⁴ | B Turkey ^{1,4} |
| C Bolivia | C Gabon | C Madagascars | A Poland ¹ | C Turkmenistan |
| C Bosnia and Herzegovina | C Gambia | C Malawi | A Portugal ¹ | C Turkish Republic of Northern Cyprus (aka TRNC) |
| C Botswana | C Gaza Strip (Palestine) ² | A Malaysia | A Puerto Rico ¹ | C Turks and Caicos Islands |
| A Brazil | C Georgia | C Maldives | A Qatar | C Tuvalu |
| A Brunei | A Germany | C Mali | C Russia | A U.S. Virgin Islands ¹ |
| C Burkina Faso | C Ghana | A Malta ¹ | C Rwanda | C Uganda |
| C Burma (Myanmar) ² | A Greece ¹ | C Mauritania | A Saipan ¹ | C Ukraine |
| C Burundi | B Grenada | C Mauritius | C Samoa | A United Arab Emirates ¹ |
| C Cambodia | A Guam | A Mexico ⁴ | C Sao Tome and Principe | A United Kingdom ⁵ |
| C Cameroon | C Guatemala | C Micronesia, Federated States of | A Scotland ⁵ | A Uruguay ¹ |
| A Canada ³ | C Guinea | C Moldova | C Senegal | C Uzbekistan |
| A Canary Islands ¹ | C Guinea Bissau | A Monaco ¹ | C Serbia | C Vanuatu |
| C Cape Verde | C Guyana | C Mongolia | C Seychelles | B Venezuela ¹ |
| B Cayman Islands ¹ | C Haiti | C Montenegro | C Sierra Leone | C Vietnam |
| C Central African Republic | C Honduras | C Montserrat | A Singapore ¹ | A Wales ⁵ |
| C Chad | A Hong Kong | C Morocco | C Solomon Islands | C West Bank (Palestine) |
| A Chile | A Hungary ¹ | C Mozambique | C Somalia | C Western Sahara |
| B China ⁴ | B India ⁴ | C Myanmar (Burma) | A South Africa ^{1,4} | C Yemen |
| C Colombia | B Indonesia | C Namibia | A South Korea | C Zambia |
| C Comoros | C Iran ² | C Nauru | C South Sudan | C Zimbabwe |
| C Congo | C Iraq | | A Spain ¹ | |



- ¹ 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.
- ² OFAC: U.S. government restrictions prohibit life insurance sales to residents of these countries.
- ³ Due to Canadian regulations, available products are limited to UL (Plus and Protector), SUL (Protector), and Term (Essential, Elite, and Return of Premium).
- ⁴ Specific regions in the following countries are rated differently than the remainder of the country:
- China** Most 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.
 - India** 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.
 - Mexico** The cities of Cancun, Ciudad Juárez, 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.
 - Philippines** Metro Manila will be considered a B region with the balance of the country a C region.
 - South Africa** Johannesburg, Pretoria, and Cape Town will be considered A regions with the balance of the country a B region.
 - Turkey** Istanbul & Ankara will be considered B regions with the balance of country a C region.
- ⁵ 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).
- ⁶ See Gaza Strip and West Bank.



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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.

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