

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.