

UNDERWRITING**Non-U.S. Foreign Residence Guidelines
January 2022**

For any country not listed, contact Underwriting **BEFORE** completing an application. Ratings assigned for each country are based on an analysis of government, travel services, and industry data, and may change depending on the 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	Malaysia	Thailand
Austria	Germany	New Zealand	United Kingdom
Bermuda	Guam	Qatar	(England, Scotland, Wales and N. Ireland)
Brazil	Hong Kong	South Korea	
Brunei	Iceland	Sweden	
Chile	Israel	Taiwan	

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

Aruba	Dominican Republic	Palau	Trinidad and Tobago
Barbados	Grenada	Paraguay	
Belize	Jamaica	Sint Maarten (St. Maarten)	

Countries with multiple categories

China	The 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.
Ecuador	The Quito and Guayaquil regions are considered “A” locations, all others are “B”.
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.
Indonesia	The Jakarta region and the island of Bali are considered “A” locations, all others are “B”.
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.
Peru	The Lima region is considered an “A” location, all others are “B”.
Philippines	Metro Manila will be considered a “B” region. The remaining areas of the country are “C” regions and are not acceptable.

This material is being provided for informational or educational purposes only and does not take into account the investment objectives or financial situation of any clients or prospective clients. The information is not intended as investment advice and is not a recommendation about managing or investing a client’s retirement savings. Clients seeking information regarding their particular investment needs should contact a financial professional.

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Countries With Sales Restrictions Due to Insurance Regulations

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

Argentina	Estonia	Malta	Saint Kitts & Nevis
Bahamas	Finland	Micronesia	Singapore
Belgium	France	Monaco	Slovakia
Bulgaria	Greece	Netherlands	Slovenia
Canada ¹	Hungary	Northern Marianas Islands	Spain (incl. Canary Islands)
Cayman Islands	Ireland	Panama	Switzerland
Costa Rica	Italy	Poland	U.S. Virgin Islands
Croatia	Japan	Portugal	United Arab Emirates
Cyprus	Latvia	Puerto Rico	Uruguay
Czech Republic	Lithuania	Romania	
Denmark	Luxembourg	Saint Barthelemy	

South Africa: Cape Town, Johannesburg, and Pretoria regions are “A” locations, all others are “B”.

Turkey: The Istanbul and Ankara regions are “B” regions, all others are “C”.

“C” Category Countries With an Unacceptable Risk for Residence

Sales to residents of these countries are **NOT** allowed.

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

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

¹ Variable 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, and professional athletes).

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

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