

UNDERWRITING**Non-U.S. Foreign Residence Guidelines
May 2023**

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	Costa Rica	Israel	Taiwan
Austria	Curacao	Malaysia	Thailand
Bermuda	Germany	New Zealand	United Kingdom
Brazil	Guam	Qatar	(England, Scotland, Wales, and N. Ireland)
Brunei	Hong Kong	South Korea	
Chile	Iceland	Sweden	

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

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

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.

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	Finland	Micronesia	Singapore
Bahamas	France	Monaco	Slovakia
Belgium	Greece	Netherlands	Slovenia
Bulgaria	Hungary	Northern Marianas Islands	Spain (incl. Canary Islands)
Canada ¹	Ireland	Panama	Switzerland
Cayman Islands	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	
Estonia	Malta	Saint Kitts & Nevis	

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

* 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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