

# RESIDENT FOREIGN NATIONAL AND FOREIGN TRAVEL UNDERWRITING GUIDELINES

This guide provides underwriting information for applicants traveling outside the U.S. or living and/or working in the U.S. on a visa. All information contained herein is subject to change without prior notice.

## FOREIGN TRAVEL GUIDELINES

- Each country is rated from A-E. Locate the country or countries the applicant is traveling to.
- Use the grid to match the country or countries and number of days the applicant travels per year to find the appropriate underwriting class. If multiple destinations, decisions will be based on the riskiest location.
- Certain states have laws restricting underwriting for lawful foreign travel, and we comply fully with those laws.

Urban = City with a population of  $\geq 250,000$ . This can include adjacent areas (suburbs).

COUNTRY CODE	FOREIGN TRAVEL DAYS PER YEAR			
	$\leq 14$	$\leq 60$	61 - 120	121 - 365
A	Best Class	Best Class	Best Class	Best Class
B	Best Class	Best Class	Best Class	Best Class
C	Best Class	Best Class	\$1.50/M	\$1.50/M
D	IC	Decline	Decline	Decline
E	<b>Decline</b>	<b>Decline</b>	<b>Decline</b>	<b>Decline</b>

COUNTRY CODES: A - D					
E	Afghanistan	D	Benin	C	China-Other
D	Albania	A	Bermuda	B	China-Urban
E	Algeria	D	Bhutan	D	Christmas Island
A	Andorra	C	Bolivia	C	Colombia - Other
D	Angola	A	Bosnia	B	Colombia-Urban
A	Anguilla	D	Botswana	D	Comoros Islands
D	Antarctica	B	Brazil	E	Congo Brazzaville, Rep. Of
A	Antigua Barbuda	A	British Virgin Islands	E	Congo, Dem Rep Of (Zaire)
A	Argentina	A	Brunei	A	Cook Islands
B	Armenia	B	Bulgaria	A	Costa Rica
A	Aruba	D	Burkina Faso	E	Cote d'Ivoire (Ivory Coast)
A	Australia	D	Burundi	A	Croatia
A	Austria	D	Cambodia	C	Cuba
B	Azerbaijan	D	Cameroon	A	Curaçao
B	Bahamas	A	Canada	A	Cyprus
A	Bahrain	A	Canary Islands	A	Czech Republic
C	Bangladesh	B	Cabo Verde (Cape Verde)	A	Denmark
A	Barbados	A	Cayman Islands	D	Djibouti
E	Belarus	E	Central African Republic	B	Dominica
A	Belgium	E	Chad	B	Dominican Republic
B	Belize	A	Chile		



**COUNTRY CODES: E - M**

D	East Timor (Timor-Leste)	C	Guyana	E	Liberia
B	Ecuador	E	Haiti	E	Libya
C	Egypt	C	Honduras	A	Liechtenstein
C	El Salvador	A	Hong Kong	A	Lithuania
D	Equatorial Guinea	A	Hungary	A	Luxembourg
E	Eritrea	A	Iceland	A	Macao (Macau)
A	Estonia	D	India-Other (Inc. Jammu, Kashmir)	B	Macedonia
E	Ethiopia	C	India-Urban	D	Madagascar
A	Falkland Islands	D	Indonesia-Other	D	Malawi
B	Fiji	C	Indonesia (Java Only)	C	Malaysia (Non-Peninsular; Rural Borneo)
A	Finland	E	Iran	B	Malaysia (Peninsular; Borneo: Kuching, Kota Kinabalu, Miri)
A	France	E	Iraq	B	Maldives
A	French Antilles	A	Ireland	D	Mali
B	French Guiana	B	Israel (Excl. Gaza, West Bank)	A	Malta
A	French Polynesia	A	Italy	B	Marshall Islands
E	Gabon	B	Jamaica	A	Martinique
D	Gambia	A	Japan	E	Mauritania
E	Gaza, West Bank	B	Jordan	C	Mauritius
C	Georgia	B	Kazakhstan	B	Mexico <sup>1</sup>
A	Germany	E	Kenya	B	Micronesia
D	Ghana	D	Kiribati	E	Moldova
A	Greece	B	Kosovo	A	Monaco
A	Greenland	A	Kuwait	C	Mongolia
A	Grenada	D	Kyrgyzstan	B	Montenegro
A	Guadeloupe	D	Laos	A	Montserrat
C	Guatemala	A	Latvia	C	Morocco
E	Guinea	E	Lebanon	D	Mozambique
E	Guinea-Bissau	E	Lesotho	E	Myanmar (Burma)

<sup>1</sup>**Mexico:** Short duration travel to Baja Norte, Colima, Chihuahua, Coahuila, Guerrero, Michoacán, Nuevo Leon (except Monterrey), Sonora, Sinaloa, and Tamaulipas is limited to Standard. Travel to other locations can be considered up to best class with no intra-country ground travel [car, bus, train] and all travel, to and from U.S., by air only.

## COUNTRY CODES: N - Z

C	Namibia	D	Rwanda	E	Syria
C	Nauru	D	Samoa	A	Taiwan
E	Nepal	A	San Marino	C	Tajikistan
A	Netherlands	D	Sao Tome & Principe	D	Tanzania
A	Netherlands Antilles	B	Saudi Arabia	C	Thailand
B	New Caledonia	D	Senegal	D	Tibet
A	New Zealand	B	Serbia	D	Togo
E	Nicaragua	B	Seychelles	C	Tonga
E	Niger	D	Sierra Leone	B	Trinidad & Tobago
E	Nigeria	A	Singapore	B	Tunisia
C	Niue	A	Saint Martin	B	Turkey - Ankara & Istanbul
E	North Korea	A	Sint Maarten	C	Turkey - Other
E	North Sudan	A	Slovakia	C	Turkmenistan
A	Norway	A	Slovenia	A	Turks & Caicos
B	Oman	D	Solomon Islands	C	Tuvalu
E	Pakistan	E	Somalia	D	Uganda
B	Palau	C	South Africa	E	Ukraine <sup>2</sup>
E	Palestine	A	South Korea	A	United Arab Emirates
B	Panama	E	South Sudan	A	United Kingdom <sup>3</sup>
E	Papua New Guinea	A	Spain	A	Uruguay
B	Paraguay	D	Sri Lanka	B	Uzbekistan
B	Peru	B	St. Kitts & Nevis	C	Vanuatu
D	Philippines (Other)	A	St. Lucia	A	Vatican City
C	Philippines (Luzon Only)	B	St. Vincent & Grenadines	E	Venezuela
D	Pitcairn Island	D	Suriname	B	Vietnam
A	Poland	D	Svalbard	D	Western Sahara
A	Portugal	D	Swaziland	E	Yemen
B	Qatar	A	Sweden	D	Zambia
B	Romania	A	Switzerland	D	Zimbabwe
E	Russia				

<sup>2</sup>**Ukraine:** Excludes Oblasts of Crimea, Donetsk, and Luhansk

<sup>3</sup>**United Kingdom of Great Britain:** Includes England, Scotland, Wales, Northern Ireland, Isle of Man, and the Channel Islands

## RESIDENT FOREIGN NATIONALS

Use the appropriate chart on the following pages to determine eligibility.

CODE	DESCRIPTION	DOCUMENTATION REQUIRED	ELIGIBILITY				
			LIFE	LTC RIDER	CRITICAL ILLNESS RIDER	CHRONIC ILLNESS RIDER	JUVENILES [includes parent/owner status]
<b>A</b>	Government official	N/A	Decline	No	No	No	No
<b>AS</b>	Asylum	Proof AS granted*	Best Class	Yes	Yes	Yes	Yes
<b>B</b>	Visitor [B1/B2, BCC]	Visa, Proof of U.S. Entry	See HNWFN Guide	No	No	No	No
<b>C</b>	Transit	N/A	Decline	No	No	No	No
<b>D</b>	Crewman	N/A	Decline	No	No	No	No
<b>E</b>	Investor	Visa	Best Class	Yes	Yes	Yes	Yes
<b>F</b>	Student/Academic	Visa, I-20 from College	Best Class	Yes	Yes	Yes	Yes
<b>G</b>	Rep. to Int. Org.	Visa, Proof of U.S. Entry	Country of Origin*	Yes	Yes	Yes	No
<b>GC</b>	Green Card, LPR	Green Card [prn]	Best Class	Yes	Yes	Yes	Yes
<b>H</b>	Work/Occupation	Visa	Best Class	Yes	Yes	Yes	Yes
<b>I</b>	Media	N/A	Decline	No	No	No	No
<b>J</b>	Cultural exchange	Visa, Proof of U.S. Entry	Country of Origin*	Yes	Yes	Yes	No
<b>K</b>	Fiancée/Fiancé	Visa	Best Class	Yes	Yes	Yes	Yes
<b>L</b>	Executive	Visa	Best Class	Yes	Yes	Yes	Yes
<b>M</b>	Vocational	Visa	Best Class	Yes	Yes	Yes	Yes
<b>MC</b>	Matricula Consular ID	N/A	Decline	No	No	No	No
<b>NATO</b>	Government workers	Visa, Proof of U.S. Entry	Country of Origin*	Yes	Yes	Yes	No
<b>O</b>	Science/Art	Visa	Best Class	Yes	Yes	Yes	Yes
<b>P</b>	Pro athlete entertainer	Visa	Best Class	Yes	Yes	Yes	Yes
<b>Q</b>	Cultural exchange	Visa, Proof of U.S. Entry	Country of Origin*	Yes	Yes	Yes	No
<b>R</b>	Religious	Visa, Proof of U.S. Entry	Country of Origin*	Yes	Yes	Yes	No
<b>RE</b>	Refugee	Proof of Status (I-94)	Best Class	Yes	Yes	Yes	Yes
<b>S</b>	Witness/Informant	N/A	Decline	No	No	No	No
<b>T</b>	Victims of trafficking	N/A	Decline	No	No	No	No
<b>TN/ TD</b>	Trade s (NAFTA )	Visa	Best Class	Yes	Yes	Yes	Yes
<b>TPS</b>	Temp. protection status	Proof of Status (I-94)	Country of Origin*	Yes	Yes	Yes	No
<b>TWOV</b>	Transit without a visa	N/A	Decline	No	No	No	No
<b>U</b>	Certain victims	N/A	Decline	No	No	No	No
<b>V</b>	Certain 2nd pref. benef.	Visa, Proof of U.S. Entry	Country of Origin*	Yes	Yes	Yes	No
<b>VWP</b>	Visa Waiver Program	Visa, Proof of U.S. Entry	See HNWFN Guide	No	No	No	No

\* Country of origin: Eligibility for this visa type or EAD is based on the proposed insured's country of origin. Use the applicable country code found in pages 1-3 and the Country of Origin chart to determine eligibility.

CODE	*COUNTRY OF ORIGIN				
	LIFE	LTC RIDER	CRITICAL ILLNESS RIDER	CHRONIC ILLNESS RIDER	JUVENILES
<b>A</b>	Best Class	Yes	Yes	Yes	No
<b>B</b>	Best Class	Yes	Yes	Yes	No
<b>C/D</b>	STD (only)	STD (only)	Yes	Yes	No
<b>E</b>	Decline (IC if in U.S. ≥ 5 continuous years; OFAC/FATC IC regardless of time in U.S.)				

## ELIGIBILITY BY EMPLOYEE AUTHORIZATION CARD CODE

Eligibility is based on the Category Code. To determine eligibility, look at the Category Code located in the center of the Employment Authorization Card. **A copy of the card is required with the application.**

### SAMPLE CARD

This card is a sample card from the U.S. Citizenship and Immigration Services website.\*



**CATEGORY C09**

\* Source: [uscis.gov/i-9-central/acceptable-documents/list-documents/form-i-9-acceptable-documents](http://uscis.gov/i-9-central/acceptable-documents/list-documents/form-i-9-acceptable-documents)

### ELIGIBILITY BY EMPLOYEE AUTHORIZATION CATEGORY CODE

CODE	DESCRIPTION	ELIGIBILITY				
		LIFE	LTC RIDER	CRITICAL ILLNESS RIDER	CHRONIC ILLNESS RIDER	JUVENILES [includes parent/owner status]
(a)(2)	Special agricultural workers	Best Class	Yes	Yes	Yes	Yes
(a)(3)	Refugee	Best Class	Yes	Yes	Yes	Yes
(a)(4)	Paroled refugee	Best Class	Yes	Yes	Yes	Yes
(a)(5)	Asylee	Best Class	Yes	Yes	Yes	Yes
(a)(6)	Fiancé(e) (K-1 or K-2 nonimmigrant)	Best Class	Yes	Yes	Yes	Yes
(a)(7)	N-8 or N-9	Country of Origin*	Yes	Yes	Yes	Yes

\* Country of origin: Eligibility for this visa type or EAD is based on the proposed insured's country of origin. Use the applicable country code found in pages 1-3 and the Country of Origin chart to determine eligibility.

CODE	*COUNTRY OF ORIGIN				
	LIFE	LTC RIDER	CRITICAL ILLNESS RIDER	CHRONIC ILLNESS RIDER	JUVENILES
A	Best Class	Yes	Yes	Yes	No
B	Best Class	Yes	Yes	Yes	No
C/D	STD (only)	STD (only)	Yes	Yes	No
E	Decline (IC if in U.S. ≥ 5 continuous years; OFAC/FATC IC regardless of time in U.S.)				

**ELIGIBILITY BY EMPLOYEE AUTHORIZATION CATEGORY CODE**

CODE	DESCRIPTION	ELIGIBILITY				
		LIFE	LTC RIDER	CRITICAL ILLNESS RIDER	CHRONIC ILLNESS RIDER	JUVENILES [includes parent/owner status]
<b>(a)(8)</b>	Citizen of FSM, RMI, or PAL	Best Class	Yes	Yes	Yes	Yes
<b>(a)(9)</b>	K-3 or K-4	Best Class	Yes	Yes	Yes	Yes
<b>(a)(10)<sup>1</sup></b>	Withholding of deportation granted	See ITIN Program	Yes	Yes	Yes	Yes
<b>(a)(11)<sup>1</sup></b>	Deferred enforced departure	Decline	No	No	No	No
<b>(a)(12)</b>	Temporary protected status granted	Country of Origin*	Yes	Yes	Yes	Yes
<b>(a)(13)</b>	Family Unity Program	Best Class	Yes	Yes	Yes	Yes
<b>(a)(14)</b>	LIFE legalization	Best Class	Yes	Yes	Yes	Yes
<b>(a)(15)</b>	V visa nonimmigrant	Country of Origin*	Yes	Yes	Yes	Yes
<b>(a)(16)</b>	T-1 nonimmigrant	Decline	No	No	No	No
<b>(a)(17)</b>	Spouse of an E nonimmigrant	Best Class	Yes	Yes	Yes	Yes
<b>(a)(18)</b>	Spouse of an L nonimmigrant	Best Class	Yes	Yes	Yes	Yes
<b>(a)(19)</b>	U-1 nonimmigrant	Decline	No	No	No	No
<b>(a)(20)</b>	U-2, U-3, U-4, or U-5 nonimmigrant	Decline	No	No	No	No
<b>(c)(1)</b>	Spouse/dependent of A-1 or A-2 visa	Decline	No	No	No	No
<b>(c)(2)</b>	Spouse/dependent of council for NAA	Best Class	Yes	Yes	Yes	Yes
<b>(c)(3)</b>	F-1 student, optional practical training	Best Class	Yes	Yes	Yes	Yes
<b>(c)(4)</b>	Spouse/dependent of G-1, G-3, or G-4	Country of Origin* <sup>1</sup>	Yes	Yes	Yes	Yes
<b>(c)(5)</b>	J-2 spouse or child of J-1 exch. visitor	Country of Origin*	Yes	Yes	Yes	Yes
<b>(c)(6)</b>	M-1 student, practical training	Best Class	Yes	Yes	Yes	Yes
<b>(c)(7)</b>	Dependent of NATO-1 -NATO-6	Country of Origin*	Yes	Yes	Yes	Yes
<b>(c)(8)</b>	Asylum application pending filed	See ITIN Program	Yes	Yes	Yes	Yes
<b>(c)(9)</b>	Pending adjustment of status	Best Class	Yes	Yes	Yes	Yes
<b>(c)(10)<sup>1</sup></b>	Suspension of deportation applicants	See ITIN Program	No	No	No	No
<b>(c)(11)</b>	Public interest parolee	Country of Origin*	Yes	Yes	Yes	Yes
<b>(c)(12)</b>	Spouse of an E-2 CNMI investor	Best Class	Yes	Yes	Yes	Yes
<b>(c)(14)<sup>1</sup></b>	Deferred action	See ITIN Program	Yes	Yes	Yes	Yes
<b>(c)(16)</b>	Adjust. cont. residence since 1/1972	Best Class	Yes	Yes	Yes	Yes
<b>(c)(17)(i)</b>	B-1 domestic servant	Decline	No	No	No	No
<b>(c)(17)(iii)</b>	B-1 employees of a foreign airline	Decline	No	No	No	No

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CODE	*COUNTRY OF ORIGIN				
	LIFE	LTC RIDER	CRITICAL ILLNESS RIDER	CHRONIC ILLNESS RIDER	JUVENILES
<b>A</b>	Best Class	Yes	Yes	Yes	No
<b>B</b>	Best Class	Yes	Yes	Yes	No
<b>C/D</b>	STD (only)	STD (only)	Yes	Yes	No
<b>E</b>	Decline (IC if in U.S. ≥ 5 continuous years; OFAC/FATC IC regardless of time in U.S.)				

## ELIGIBILITY BY EMPLOYEE AUTHORIZATION CATEGORY CODE

CODE	DESCRIPTION	ELIGIBILITY				
		LIFE	LTC RIDER	CRITICAL ILLNESS RIDER	CHRONIC ILLNESS RIDER	JUVENILES [includes parent/owner status]
(c)(18) <sup>1</sup>	Order of supervision	Decline	No	No	No	No
(c)(19)	Certain pending TPS applicants	Country of Origin*	Yes	Yes	Yes	Yes
(c)(20)	Special agricultural workers	Best Class	Yes	Yes	Yes	Yes
(c)(21)	S visa nonimmigrant	Decline	No	No	No	No
(c)(22)	Section 245A legalization	Best Class	Yes	Yes	Yes	Yes
(c)(23)	Irish peace process (Q-2)	Best Class	Yes	Yes	Yes	Yes
(c)(24)	LIFE legalization	Best Class	Yes	Yes	Yes	Yes
(c)(25)	T-2, T-3, T-4, T-5, or T-6 nonimmigrant	Decline	No	No	No	No
(c)(26)	Spouse of an H-1B nonimmigrant	Best Class	Yes	Yes	Yes	Yes
(c)(27)	Abused Spouse of an "A" nonimmigrant	Decline	No	No	No	No
(c)(28) <sup>1</sup>	Abused Spouse of an "E-3" nonimmigrant	Best Class	Yes	Yes	Yes	N/A
(c)(29)	Abused Spouse of an "G" nonimmigrant	Best Class	Yes	Yes	Yes	N/A
(c)(30)	Abused Spouse of an "H" nonimmigrant	Best Class	Yes	Yes	Yes	N/A
(c)(31)	VAWA self-petitioners	Best Class	Yes	Yes	Yes	Yes
(c)(33) <sup>1</sup>	Deferred action for childhood arrivals	See ITIN Program	Yes	Yes	Yes	Yes
(c)(35)	Princ. benef. empl.-based petition	Best Class	Yes	Yes	Yes	Yes
(c)(36)	Spouse or child of a princ. benef.	Best Class	Yes	Yes	Yes	Yes

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CODE	*COUNTRY OF ORIGIN				
	LIFE	LTC RIDER	CRITICAL ILLNESS RIDER	CHRONIC ILLNESS RIDER	JUVENILES
A	Best Class	Yes	Yes	Yes	No
B	Best Class	Yes	Yes	Yes	No
C/D	STD (only)	STD (only)	Yes	Yes	No
E	Decline (IC if in U.S. ≥ 5 continuous years; OFAC/FATC IC regardless of time in U.S.)				

### JUVENILE COVERAGE

- The parent/legal guardian, juvenile, and all must be residing in the U.S. permanently either as a U.S. citizen or a visa type that is not considered temporary or uninsurable based on our international underwriting guidelines.
- To determine if a juvenile is eligible for coverage, review the Juvenile column in the appropriate chart(s) for the juvenile, parent, and owner (if different).
- The guidelines are in addition to all standard juvenile guidelines found in the latest edition of the Field Guide to Underwriting, which can be downloaded from the Transamerica agent portal.



TRANSAMERICA®

Transamerica complies with all laws and regulations regarding the underwriting of life insurance including underwriting on the basis of lawful foreign travel, national origin, or nationality. In certain jurisdictions these regulations will override the guidance provided above. Please contact Underwriting with any questions.

Life insurance products are issued by Transamerica Life Insurance Company, Cedar Rapids, IA or Transamerica Financial Life Insurance Company, Harrison, NY. All products may not be available in all jurisdictions. Transamerica Financial Life Insurance Company is authorized to conduct business in New York. Transamerica Life Insurance Company is authorized to conduct business in all other states.