



EQUITABLE

As we have previously communicated, the AXA Equitable companies have updated to the brand “Equitable” across all areas of our company. This means you may see both the current and the updated company names in use simultaneously during this period.

For 161 years, we’ve been working with clients across generations, helping them face their futures with confidence. Today, we are a leading financial services company with an integrated offering of advice, protection and retirement strategies.

We remain steadfast in our commitment to you. Our products, services, terms and guarantees will stay the same.

As we complete this process, you’ll see our company names update as follows:

Former name

Updated name

AXA Equitable Holdings, Inc.	Equitable Holdings, Inc.
AXA Equitable Financial Services, LLC	Equitable Financial Services, LLC
AXA Equitable Life Insurance Company	Equitable Financial Life Insurance Company
AXA Equitable Life and Annuity Company	Equitable Financial Life and Annuity Company <i>*Equitable Financial Life Insurance and Annuity Company (in California)</i>
MONY Life Insurance Company of America	Equitable Financial Life Insurance Company of America
AXA Equitable Funds Management Group, LLC	Equitable Investment Management Group, LLC
AXA Distributors, LLC	Equitable Distributors, LLC
AXA Network, LLC <i>*AXA Network Insurance Agency of California, LLC (in California)</i> <i>*AXA Network Insurance Agency of Utah, LLC (in Utah)</i>	Equitable Network, LLC <i>*Equitable Network Insurance Agency of California, LLC (in California)</i> <i>*Equitable Network Insurance Agency of Utah, LLC (in Utah)</i>
AXA Network of Puerto Rico, Inc.	Equitable Network of Puerto Rico, Inc.
AXA Advisors, LLC <i>(member FINRA, SIPC)</i>	Equitable Advisors, LLC <i>(member FINRA, SIPC)</i> <i>*Equitable Financial Advisors (in Michigan and Tennessee)</i>

The 161-year history reference applies exclusively to Equitable Financial Life Insurance Company. Equitable is the brand name of Equitable Holdings, Inc. and its family of companies, including Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY); Equitable Financial Life Insurance Company of America (Equitable America), an AZ stock company with main administrative headquarters in Jersey City, NJ; Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN); and Equitable Distributors, LLC. The obligations of Equitable Financial and Equitable America are backed solely by their claims-paying abilities.



EQUITABLE

**Your guide to Foreign Nationals living in the U.S.
and foreign travel by U.S. residents**

May 2020

Independent Channel Version

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Introduction

This document contains comprehensive guidelines for underwriting:

- Non-Immigrants residing temporarily in the U.S.
- Immigrants (Permanent Residents) in the U.S. and
- Foreign travel for all U.S. residents and citizens

References are available as follows:

- APPENDIX I - Foreign country guide by class
- APPENDIX II - Class of Non-Immigrant (Temporary) Visas
- APPENDIX III - Foreign country list
- APPENDIX IV - International customers (contract owners) Visa chart

Special attention should be paid to Section 1 – Owner requirements and the restrictions placed by the Anti-Money Laundering Office on non-resident owners.

U.S. Dept. of State – Current Travel Warnings

<http://travel.state.gov/>

Immigration Classifications and Visa Categories

<http://uscis.gov/or>

<http://www.visanow.com/>

Owner requirements

Sections 2-3 of this manual address rules for underwriting proposed insureds who are foreign nationals residing in the U.S.

The owner requirements below must be met regardless if the Proposed Insured has satisfied all the underwriting requirements of Sections 2-3.

Standard owner processing

U.S. Residents: U.S. citizens and Foreign Nationals are considered U.S. residents if living permanently in the U.S. in excess of 6 months per calendar year. Foreign Nationals who do not have a qualifying legal resident visa or green card are defined as non-residents (Appendix II).

Criteria for consideration

1. The proposed policy owner must be a legal resident of the United States
 - a. U.S. citizens must have permanent residence in the US. US Citizens living abroad in excess of 6 months are considered Non-Residents.
 - b. Non-Immigrants must provide an unexpired copy of visa type A, E, G, H, I, K, L, N, NATO, O, P, R, S, T, TN, TD, TPS, U, V or employment Authorization Card (EAC) or other document(s) to confirm legal status
 - c. Immigrants must provide a copy of their green card
2. Pre-approval is required by the Financial Crime Office (FCO – formerly AMLO) on U.S. Entity-owned or U.S. Trust-owned policies on non-U.S. resident proposed insureds, or when the controlling persons or beneficial owners of the U.S. trust or entity are non-U.S. residents

3. The proposed policy owner must have a U.S. bank account established to fund the policy
4. Underwriting must notify the FCO via email if the proposed policy owner is a foreign political, government or military official, family member or known to be closely associated with such officials

Enhanced owner requirements on Non-Residents

Non-resident policy owners are considered higher AML risk and will not be approved for issue.

Non-Residents: Clients residing or, in the case of entities legally established outside of the U.S., Foreign Nationals who do not have a qualifying legal resident status, visa or green card are defined as non-residents. Additionally, both U.S. citizens and Foreign Nationals are considered non-residents if living outside of the U.S. in excess of 6 months.

Criteria for consideration

1. Sales to non-residents owners are not allowed through the Independent Channel unless there is a program that allows this as approved by Legal and Compliance and Underwriting Departments.
2. Life insurance sales to non-resident owners are not permitted
3. Sales to owners who reside in FCO Country list 1 are prohibited. This list can be found via the following path: AXA Distributors > My Business > Underwriting > Guidelines > FCO Sanctioned and Targeted Country Lists. If the proposed owner resides in FCO country list 1, the case will be escalated to the FCO for further review.
4. If the proposed owner resides in FCO country list 2 or travels to FCO country list 1, a notification to FCO by the Underwriting department will be necessary.
 - a. This list can be found via the following path: AXA Distributors > My Business > Underwriting > Guidelines > FCO Sanctioned and Targeted Country Lists.

Non-Immigrants residing temporarily in the U.S.

Non-Immigrants: Defined as citizens of other countries residing in the U.S. Non-Immigrants have temporary visas that grant them permission to enter the U.S. for a specific period.

Criteria for consideration of the Proposed Insured

(Refer to Section 1 for Owner Requirements)

If all the following relevant criteria for consideration are not met, the application should be declined. When available, coverage may be sought through reinsurance. Proposed Insured must be a citizen of class A or B Country. (See Appendix III)

1. Proposed Insured must be a citizen of class A or B Country. (See Appendix III). In addition, citizens of India who are currently residing in the U.S. and originally from an area in India that does not currently have a "Do Not Travel" advisory according to the U.S. State Department advisory list may be considered. See the Introduction for website links on page 1.
2. Proposed Insureds from any country from C, D (refer to number 1 for India citizens residing in the U.S.) cannot be considered unless the Special Requirements at the end of Section 2 (page 5) are met.
3. Proposed Insured must not hold citizenship of a country identified on the U.S. State Department advisory list as class 4. See the Introduction for website links on page 1.
4. Proposed Insured must be a holder of visas types A, E, G, H, I, K, L, N, NATO, O, P, R, S, T, TN, TD, TPS, U, V or EAC or other document(s) (as the Government makes available) such as work permits to confirm legal status. Details are available on: <http://uscis.gov>
5. Proposed Insureds holding visa types B, C, D, F, J, M, Q, or TWOV will not be accepted.

6. Proposed Insured must have a valid social security number.
7. Proposed Insured must have full time employment in the U.S. Homemakers and dependent children may also be considered, if the breadwinner is also insured. The breadwinner's income must justify the total amount of insurance on all covered lives.
8. Proposed Insured must have established continuous residence in the U.S. for at least one year. Travel outside the U.S. in the first year of U.S. residence will void the requirement for continuous residency. Nevertheless, foreign travel of a short duration or up to 4 weeks will not count against the continuous residence requirement.
9. Proposed Insured who is a self-employed individual must have established continuous residence in the U.S. for at least 2 years. Nevertheless, foreign travel of a short duration or up to 4 weeks will not count against the continuous requirement.
10. Foreign travel is limited to approved countries (class A and B countries) and cannot exceed 4 weeks per year. Stricter travel time limitations may apply depending on the country. Field Associates are encouraged to contact their respective Underwriting Departments for more information on the approval status of a country.
11. Proposed Insureds in the U.S. on asylum or refugee status will be given individual consideration. Documentary evidence regarding the nature of the asylum and the financial status of the proposed insured will be required. At minimum, an Associate Client Report (ACR,) a copy of the government letter or record confirming that asylum has been granted, a copy of the government letter or record confirming that asylum has been granted, a copy of the Employment Authorization Card is required. Depending on the specifics of the case, the Underwriter may also consider obtaining an Inspection Report or Internal Data Verification (IDV) requirement.
12. Proposed Owner must comply with Equitable Holdings, Inc. Anti-Money Laundering (Equitable Holdings Anti-Money Laundering) guidelines, such as the payment of premium in U.S. currency through U.S. financial institution, and verification of income/assets as required. Refer to the Owner Requirements in Section 1.
13. Proposed Insureds that are eligible Deferred Action for Childhood Arrival (DACA) recipients may be considered if their legal status is valid and currently supported by the American judicial system.

Products, riders, amounts and rate classifications

1. Only permanent or level term products are available.
2. Riders such as Disability Premium Waiver (DPW), Disability Waiver of Monthly Deductions (DDW) or Option to Purchase Additional Insurance (OPAI) are not available.
3. LTCSR is available for foreign nationals living in the U.S. on a temporary basis with a strong U.S. nexus and permanent ties to the U.S. At a minimum, the Proposed Insured must be in the U.S. for five years or more and provide actual proof that he or she has applied for a green card to remain in the U.S. permanently.
4. The Charity Legacy Rider is available for U.S. charities only.
5. No minimum amount of insurance required, except insurance requested must meet minimum amount for the product.
6. Insurance amount is limited to Equitable's retention up to a maximum of \$10,000,000.
7. All Preferred classes are available if criteria for the appropriate class are met.

Requirements for all cases

1. An I-94 is generally not issued by the U.S. Government any longer. Therefore, we now require a copy of a traveling document of the proposed insured such as a passport to show date of admission, class of admission and expiration date. For Proposed Insureds who enter the U.S. through the Electronic System for Travel Authorization (ESTA) under the Visa Waiver Program (VWP) for certain government approved countries, verification of U.S. entry and visa status may be obtained through the I-94 Arrival/Departure website. If the information is not available through this website, the proposed insured may furnish ESTA number and corresponding documentation as appropriate.

2. Passport number, VISA number and type, and Date of Entry into the U.S. must be indicated on the application
3. Normal age and amount requirements apply
4. Inspection Report at the Underwriter's discretion
5. Proof of income audited financial statements, or a signed certification of assets and their source may also be required if deemed necessary by the Underwriter.
6. A fully completed Foreign Residence and Travel Questionnaire
7. Any other requirements the Underwriter deems appropriate

Special requirements

All Proposed Insureds from C or D countries may be accepted provided all the following guidelines are met:

1. Minimum U.S. residency of 5 years or more
2. Stable occupation/employment history
3. Financially solid presentation financial justification (without stretch or exception)
4. Visa Types: H1 or H5, I, K, O/P, U, V. H4 (dependents spouse of H1) is allowed if the H1 visa holder spouse has or is applying for coverage as well and all amounts of coverage are financially justified.
5. Confirmation of green card application (receipt number from USCIS application) or letter from client confirming intent to remain in the U.S.

Note on Japan: If the Proposed Insured is a Japanese foreign national (non-immigrant, green card holder or U.S. citizen) and maintains residency in Japan, that country prohibits U.S. purchase of life insurance even if the Proposed Insured resides in the U.S. on a fulltime basis.

Student Visa holders

A student holding a temporary visa may be considered for coverage. The student must be an adult college attendee.

The Financial Professional must submit a cover letter to provide a full background of the case to include personal and/or family financial information. If the family financial information is needed to justify the insurance applied for, information regarding the amounts of life insurance coverage currently applied for and inforce on all family members is required. (This is to ensure that the total coverage on the family including that of the proposed Insured is proportionate to the finances presented.)

To be considered, the student visa holder must meet all following criteria:

- Proposed Insured must be a citizen of class A or B country.
- Proposed Insured must not hold citizenship of a country identified on the U.S. State Department advisory list as class 4.
- Proposed Insured must have established continuous residence in the U.S. for at least one year. Nevertheless, foreign travel of short duration or up to 4 weeks will not count against the continuous residence requirement.
- Proposed Owner must comply with Equitable Holdings Anti-Money Laundering guidelines, such as the payment of premiums in U.S. currency through U.S. financial institution, and verification of income/assets as required.

- All other relevant criteria for consideration of U.S. temporary residents must be met.

The Proposed Insured must provide independent verification or supporting documentation to affirm any

one of the following criteria based on personal and/or family financial information.

- \$100,000 or more of annual U.S. source income
- Liquid assets of \$500,000 or more
- Other significant U.S. property interest to justify coverage
- Income from primary employment in the U.S. to justify coverage
- Owner of established foreign company actively engaged in business for the past 12 months and transacting business in the U.S. with assets and/or revenue enough to justify coverage

The amount of coverage available is up to 5 times income not to exceed \$1,000,000. If assets are used to justify the coverage instead, up to 40% of assets may be considered to allow coverage not to exceed \$1,000,000. Additional consideration may be given to allow a higher coverage if justified by circumstance and finances.

Immigrants (Permanent Residents) in the U.S.

Immigrants: Defined as persons admitted for permanent residency under the Quota System who have Alien Registration Receipt (Green) Cards and who are legally residing in the U.S. on a permanent basis.

Criteria for consideration of the Proposed Insured

(Refer to Section 1 for Owner Requirements)

If all the following relevant criteria for consideration are not met, the application should be declined. When available, coverage may be sought through reinsurance.

1. Proposed Insureds must have full time employment in the U.S. Homemakers and dependent children may also be considered, if the breadwinner is also insured. The breadwinner's income must justify the total amount of insurance on all covered lives.
2. Proposed Insureds must have a valid social security number.
3. Proposed Insureds in the U.S. on an asylum or refugee basis will be given individual consideration. Documentary evidence regarding the nature of the asylum and the financial status of the proposed insured will be required.
4. Coverage is available during the first year of U.S. residence, provided no foreign travel outside the U.S. during that period. (Travel outside the U.S. in the first year of U.S. residence will void the requirement for continuous residency. Nevertheless, foreign travel of short duration or up to 4 weeks will not count against the continuous residence requirement.
5. After the first year of U.S. residence, regular foreign travel guidelines will apply.
6. Proposed Owner must comply with Equitable Holdings Anti-Money Laundering requirements such as the payment of premium in U.S. currency through U.S. financial institution, and verification of income/assets as required.

Products, riders, amounts and rate classifications

1. During the first year, only permanent or level term products are available.
2. All plans, and features such as DPW, DDW, LTCSR, or OPAI are available after the first year of continuous residency. Nevertheless, foreign travel of short duration or up to 4 weeks will not count against the continuous residence requirement.

3. The Charity Legacy Rider is available for U.S. charities only.
4. No minimum amount of insurance required, except insurance requested must meet minimum for the product.
5. Insurance amount is limited to Equitable's retention up to a maximum of \$10,000,000 within the first 3 years of continuous residence in the U.S. Regular retention limits apply thereafter. Nevertheless, foreign travel of short duration or up to 4 weeks will not count against the continuous residence requirement.
6. All Preferred classes are available if criteria for the appropriate class are met.

Requirements

1. Copy of the Alien Registration Receipt (Green) card must be submitted in all cases for proposed Insureds and individual owners.
2. Normal age and amount requirements apply
3. Inspection report at Underwriter's discretion
4. Proof of Income, Audited Financial Statements or a signed certification of assets and their source may be required if deemed necessary by the Underwriter
5. A fully completed Foreign Residence and Travel Questionnaire
6. Any other requirements the Underwriter deems appropriate

Foreign travel

Foreign travel is travel outside of the United States for a period of three months or less per year.

Criteria for consideration (All groups)

If all the following relevant criteria for consideration are not met, the application should be declined. Coverage may be sought through reinsurance, if available.

Because of rapidly changing political and/or environmental circumstances that may occur within foreign countries or area, it may be necessary, in some instances, to take more restrictive underwriting action than indicated in the following guidelines. Refer to Appendix III and IV for country lists.

Note: Some states have enacted legislation that prohibits adverse actions based solely on Foreign Travel.

1. Current travel warnings from the U.S. Department of State are listed in: <http://travel.state.gov/>
2. Travel must not be for political or government related purposes for extended periods of time (e.g. in excess of 1 month.)
3. Proposed insureds with high-risk occupations such as foreign journalists.
4. Proposed insureds with occupations, such as diamond/jewelry merchants, arms dealers etc., that could become hazardous with travel, should not be accepted.
5. Proposed insureds such as missionaries, archeologists, geologists, Peace Corps personnel, medical volunteers that most likely will be exposed to hazards outside the major foreign cities should not be accepted.
6. Proposed insureds whose travel involves aviation and/or avocation pursuits e.g. big game hunting, mountain climbing, hang gliding etc. should not be accepted. (The proposed insureds may be considered with an appropriate exclusion rider if available in the state the application is signed.)
7. Travel will be cumulative within a year's period.
8. If travel is to more than one country, the time limits of the most restrictive area apply.

Immigrants permanently residing in the U.S.

1. Except in limited situations of foreign travel of short duration or up to 4 weeks, no foreign travel in the first year of continuous residence in U.S.
2. Maximum of 12 weeks of foreign travel to areas A, B, and C countries with the second year and later.
3. Maximum of 4 weeks of foreign travel to area D countries.
4. No travel to countries identified on the U.S. State Department warning or Travel Advisory list as class 4. See the introduction for website links.

Non-Immigrants living temporarily in the U.S.

1. Maximum of 4 weeks of foreign travel to areas A, B and C countries.
2. Maximum of 2 weeks of foreign travel to area D countries.
3. No travel to countries identified on the U.S. State Department warning or Travel Advisory list as class 4. See the introduction for website links.

APPENDIX 1 FOREIGN COUNTRY GUIDE BY CLASS

Foreign country guide by class

Because of rapidly changing political and/or environmental circumstances that may occur within foreign countries it may be necessary, in some instances, to take a more restrictive underwriting action than indicated in the following guidelines.

On the other hand, a sustained favorable change in a country's status subsequent to the date of this document may necessitate a more favorable underwriting action.

If the Life Underwriter takes either a more restrictive or a more favorable action than suggested in the Country Guide, complete and thorough documentation as to the reasons and circumstances surrounding the decision must be made in the underwriting system.

Most countries fall into four or five usual categories of risk, each with certain criteria and certain general assumptions as to life expectations within that country.

These descriptions are very general and should be used as a guide only. The underwriter needs to perform the necessary research on each case to make sure the assessment is appropriate, especially when dealing in the Class D category.

DEFINITIONS AND DESCRIPTIONS FOR EACH COUNTRY GROUPING:

Class A:

- High standard of living
- Highly developed economies
- Cities and rural areas like the U.S. with adequate medical facilities and infrastructure
- Politically stable
- Life expectancy: 74–83 years
- Mortality rating 100%

Class B:

- Generally lower standard of living as compared to U.S.
- Cities up to U.S. standards but rural areas have limited health facilities and poorer infrastructure

- Emerging market economies
- Cities and rural areas like the U.S. with adequate medical facilities and infrastructure
- Historically politically stable
- Life expectancy: 68-78 years
- Mortality rating 120%

Class C:

- Generally, much lower standard of living as compared to the U.S.
- Neither cities nor rural areas are up to U.S. standards with limited health facilities and inadequate infrastructure. Many rural areas may be quite primitive.
- Generally, not considered as an emerging economic market
- Historically politically and economically unstable
- Life expectancy: 62-78 years
- Mortality rating 140%

Class D (some lists also include Class E where the mortality expectations increase):

- Potentially hazardous or very hazardous areas throughout the country. Sections of major cities still could be relatively safe.
- Limited health care and shortages of supplies prevalent throughout the country
- Political and economic unrest. Possible sporadic insurgent activity, kidnapping. Poor police oversight.
- Life expectancy: 56-70 years
- Mortality rating 160+%

Refer to Appendix III for the list of countries.

This list shows the general category for each country. The underwriter should consider the individual circumstances of travel before making a final determination.

Appendix II Class of Non-Immigrant (Temporary) Visas

Class of Non-Immigrant (Temporary) Visas

Class	Symbols	Maximum Admission
A. Foreign Government Officials	A-1: Officer of permanent diplomatic mission or consular post in the US or visiting high-level official of a foreign state.	Indefinite
	A-2: Other accredited official and employee of a foreign government.	Indefinite
	A-3: Attendant, servant, personal employees of A-1 or A-2	Maximum 3 years, extensions available in 2-year increments.
B. Visitors	B-1: Visitor on business	1 year, extensions possible for 6 months at a time.
	B-2: Visitor on pleasure	1 year, extensions possible for 6 months at a time.
C. Transit Aliens	C-1: Alien in immediate and continuous transit through the U.S.	29 days maximum. Extensions unlikely allowed.
	C-2: Alien in transit to United Nations on official business	29 days maximum. Extensions unlikely to be allowed.

	C-3: Foreign government official in transit through the U.S. on official business	29 days maximum. Extensions unlikely to be allowed.
D. Crew Members	D-1: Crew member departing on the same vessel/aircraft or another one of the same transportation line	29 days maximum. No extensions.
	D-2: Crew member who is paid off or discharged by the transportation line and will depart on his own	29 days maximum. No extensions.
E. Treaty Traders or Investors	E-1: Treaty trader, plus spouse and children	1 year – extensions in 2-year increments without limit
	E-2: Treaty investor, plus spouse and children	1 year – extensions in 2-year increments without limit
F. Academic Students	F-1: Student	Time necessary to complete course of study
	F-2: Spouse or child of F-1	Time necessary to complete course of study
G. International Organization Representatives and Employees	G-1: Principal resident representative of a foreign government recognized by the U.S., including staff members	Indefinite
	G-2: Other accredited representative of a foreign government recognized by the U.S.	Indefinite
	G-3: Accredited representative of a foreign government not recognized by the U.S.	Indefinite
	G-4: Officer or employee of recognized international organization	Indefinite
	G-5: Attendant, servant or personal employee of G-1,2,3,4	3 years maximum, extensions available in 2-year increments
H. Temporary Workers	H-1: Worker of distinguished merit or ability	Up to 3 years, extensions up to an additional 3 years
	H-2: Temporary agricultural worker	Up to 1 year
	H-3: Temporary worker filling non-agricultural position	Up to 1 year, extensions in 1-year increments, maximum stay 3 years
	H-4: Family members of H1, 2, 3	Up to 2 years
	H-5: Family Members of H1, 2, 3, 4	Concurrent with H-1, 2, 3, 4 visa holder's period
I. Information media representative and their family members	N/A	Duration of employment
J. Exchange visitors	J-1: Principal exchange visitor	Duration of status
	J-2: Family member of J-1	Duration of status
K. Fiancées and spouses	K-1: Fiancée	90 days, no extension. Must marry during the period or leave the U.S. Once married, alien and children are immediately eligible for permanent residence
	K-2: minor child of K-1	Same as K-1
	K-3: Spouse of U.S. citizen	Indefinite

	K-4: child of K-3	Indefinite
L. Intra-company transferees	L-1: Intra-company transferee	Up to 3 years, not to exceed validity of the petition. 2-year extensions are available for up to a total of 7 years
	L-2: Family member of L-1	Same as L-1
M. Vocational students	M-1: Vocational student	Lesser of the time period necessary to complete the course of study plus 30 days or 1 year. Extensions available
	M-2: Family member of M-1	Same as M-1
N. Family members of G-4	N-1: Parent of child accorded G-4 status	Maximum 3 years, extensions in increments of up to 3 years available
	N-2: Child of parent accorded G-4 or N-1 status	Maximum 3 years, extensions in increments of up to 3 years available
O. Entertainers, athletes or others of extraordinary ability	O-1: Alien of extraordinary ability	Time necessary to provide the event or activity, up to 3 years. Extensions in 1-year increments are available as needed to complete the event/activity.
	O-2: Alien accompanying and assisting in the artistic or athletic performance of O-1	Same as O-1
	O-3: Family of O1 or O2	Same as O-1
P. Entertainers and athletes not qualifying for O category	P-1: Individual or team member athlete or entertainer	Up to 5 years initially, up to 5 one-year extensions available
	P-2: Artist/entertainer admitted through a reciprocal exchange program between foreign based and U.S. based organizations	No explicit limitation
	P-3: Artist/entertainer and accompanying alien who will perform, teach or coach under a culturally unique program	No explicit limitation
	P-4: Family member of P1, 2, 3	Same as P1,2,3
Q. International Cultural exchange aliens	N/A	Lesser of the duration of the cultural exchange program or 15 months
R. Ministers and Religious workers	R-1: Minister/Religious worker	3 years, one 2-year extension available
	R-2: Family member of R-1	Same as R1
S. Aliens assisting law enforcement activities	S-1: Alien willing to provide critical information to state or federal authorities	3 years maximum, no extension

	S-2: Alien willing to provide critical information to federal authorities or a court, who might be placed in danger for doing so and who is eligible to receive a reward	3 years maximum, no extension
	S-3: Spouse or child of an S-1 or S-2 alien	Same as S-1 or S-2
T. Canadian and Mexican Professionals under NAFTA	N/A	1 year, unlimited 1-year extensions available
NATO	NATO – 1,2,3,4: NATO representative or family member	Duration of status
	NATO – 5,6: civilian employee of the armed forces of a NATO member	1 year
	NATO – 7: employee of NATO 1,2,3,4 alien	Duration of status

Appendix III Foreign Country List

Foreign country list*

Appendix III is partly based on the current RGA's Foreign Country Guide. This list shows the general category for each country. The Underwriter should consider the individual circumstances of travel before making a final determination.

Class A

Albania	Cyprus	Kosovo	Qatar
American Samoa	Czech Republic	Kuwait	Romania
Andorra	Denmark	Latvia	St. Vincent & Grenadines
Anguilla	Dominica	Liechtenstein	St. Kitts and Nevis
Antigua and Barbuda	Estonia	Lithuania	St. Lucia
Argentina	Falklands Islands	Luxembourg	St. Maarten
Aruba	Finland	Macau	San Marino
Australia	France	Macedonia	Serbia
Austria	French Polynesia	Malta	Singapore
Bahrain	Germany	Marshall Island	Slovakia
Barbados	Greece	Martinique	Slovenia
Belarus	Greenland	Monaco	Spain
Belgium	Grenada	Montenegro	Sweden
Bermuda	Guadeloupe	Montserrat	Switzerland
British Virgin Islands	Guam	Netherlands	Taiwan
Brunei	Hong Kong	New Caledonia	Turks/Caicos
Bulgaria	Hungary	Netherlands Antilles	United Arab Emirates
Canary Islands	Iceland	New Zealand	United Kingdom
Cayman Islands	Ireland	Northern Mariana Islands	Uruguay
Chile	Israel, excl. Gaza and West Bank	Norway	US Virgin Islands
Cook Island	Italy	Oman	Vatican City
Costa Rica	Japan	Palau	
Croatia	Jordan	Poland	
Curacao	Korea, S.	Portugal	

Class B

Algeria	Federated States of Micronesia	Moldova	Sri Lanka
Armenia	Fiji	Mongolia	Suriname
Azerbaijan	French Guiana	Morocco	Thailand
Bahamas	Georgia	Niue	Tonga
Bosnia& Herzegovina	Indonesia	Panama	Trinidad and Tobago
Brazil	Jamaica	Paraguay	Tunisia
Bhutan	Kazakhstan	Peru	Turkey
Cape Verde	Lebanon	Russian	Ukraine
China	Malaysia	Samoa	Uzbekistan
Colombia	Maldives	Saudi Arabia	
Dominican Republic	Mexico	Seychelles	
Ecuador	Mauritius	Solomon Islands	

Class C

Bangladesh	El Salvador	Nauru	South Africa
Belize	Guatemala	Namibia	Tajikistan
Bolivia	Guyana	Napel	Turkmenistan
Botswana	Honduras	Nicaragua	Tuvalu
Cambodia	India	Pakistan	Vanuatu
Comoros	Kiribati	Papua New Guinea	Venezuela
Cuba	Kyrgyzstan	Philippines	Vietnam
Egypt	Laos	Sao Tome and Principe	

Class D

Afghanistan	Equatorial Guinea	Korea, N.	Somalia
Angola	Eritrea	Lesotho	Sudan
Antarctica	Ethiopia	Liberia	Swaziland
Benin	Gabon	Libya	Syria
Burkina Faso	Gambia	Madagascar	Tanzania
Burma/Myanmar	Gaza	Malawi	Togo
Burundi	Ghana	Mali	Uganda
Cameroon	Guinea	Mauritania	West Bank
Central African Republic	Guinea Bissau	Mozambique	Western Sahara
Chad	Haiti	Niger	Yemen
Congo	Iran	Nigeria	Zaire
Congo, Democratic Republic of	Iraq	Rwanda	Zambia
Djibouti	Ivory Coast/Cote d'Ivoire	Senegal	Zimbabwe
East Timor	Kenya	Sierra Leone	

*This foreign country list contains some U.S. territories.

Appendix III Foreign Country List

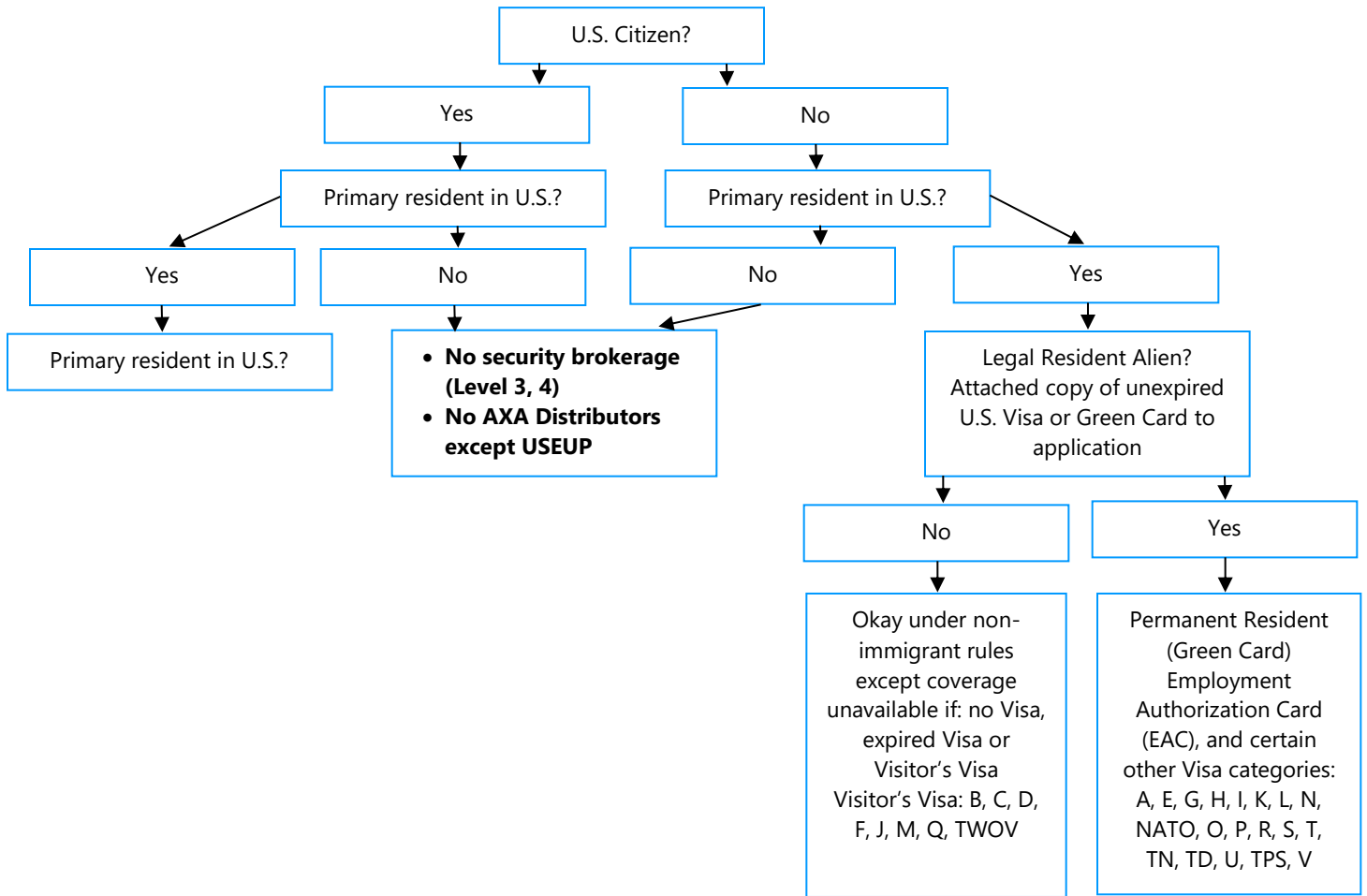
Class D

Afghanistan	Djibouti	Kenya	Sierra Leone
Angola	East Timor	Korea, N	Somalia
Antarctica	Equatorial Guinea	Lesotho	Sudan
Benin	Eritrea	Liberia	Swaziland
Burkina Faso	Ethiopia	Madagascar	Syria
Burma/Myanmar	Gabon	Malawi	Tanzania
Burundi	Gambia	Mali	Togo
Cambodia	Gaza	Mauritania	Uganda
Cameroon	Ghana	Mozambique	West Bank
Central African Republic	Guinea	Niger	Western Sahara
Chad	Guinea Bissau	Nigeria	Yemen
Columbia	Haiti	Papua New Guinea	Zaire
Congo	Iran	Rwanda	Zambia
Congo, Democratic Republic of	Iraq	Sao Tome and Principe	Zimbabwe
Cuba	Ivory Coast/Cote d'Ivoire	Senegal	

*This foreign country list contains some U.S. territories.

International customers (contract owners)

Visa chart



1. These rules also apply to entity owners (trusts, companies, partnerships).
2. Primary residence means being a resident more than 182 days (6 months) in the calendar year.
3. U.S. trust ownership of life policies written on non-resident lives is generally not permitted. Pre-approval from the Financial Crime Office (FCO) is required.
4. New non-resident customers must have a U.S. bank account, i.e. at a branch located in the U.S. and regulated by U.S. banking regulators.

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