



UNDERWRITING

Foreign Travel Guidelines

Effective May 12, 2014



The chart below indicates whether a life insurance application will be accepted for applicants who travel to the countries listed. These guidelines are based on 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. For countries not shown below, contact Underwriting.

Y Acceptable for Travel — Preferred Best available

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Note: Travel of three to six months to yellow countries is limited to face amounts of no more than \$5,000,000.

N Unacceptable for Travel

N Afghanistan	Y Cambodia	Y Ethiopia	Y Ivory Coast	Y Moldova	Y Romania	Y Taiwan
Y Albania	Y Cameroon	N Falkland Islands	Y (Cote d'Ivoire)	Y Monaco	Y Russia	Y Tajikistan
Y Algeria ¹	Y Canada	Y Fiji	Y Jamaica	Y Mongolia	Y Rwanda	Y Tanzania
Y American Samoa	Y Canary Islands	N Finland	Y Japan	Y Montenegro	Y Samoa	Y Thailand
Y Andorra	Y Cape Verde	Y France	Y Jordan	Y Montserrat	Y Saipan	Y Togo
Y Angola	Y Cayman Islands	N French Guiana	Y Kazakhstan	Y Morocco	Y San Marino	Y Tonga
Y Anguilla	Y Central African Republic	N Gabon	Y Kenya	Y Mozambique	Y Sao Tome and Principe	Y Trinidad and Tobago
Y Antigua & Barbuda	Y Chad	Y Gambia	Y Kiribati	Y Myanmar (Burma)	Y Saudi Arabia	Y Tunisia
Y Argentina	Y Chile	N Gaza Strip (Palestine) ³	Y Kosovo (Serbia)	Y Namibia	Y Scotland ⁴	Y Turkey
Y Armenia	Y China	Y Georgia	Y Kyrgyzstan (Kyrgyz Republic)	Y Nauru	Y Senegal	Y Turkmenistan
Y Aruba	Y Colombia	Y Germany	Y Kuwait	Y Nepal	Y Serbia	Y Turkish Republic of Northern Cyprus (aka TRNC)
Y Australia	Y Comoros	Y Ghana	Y Laos	Y Netherlands	Y Seychelles	Y Turks and Caicos Islands
Y Austria	Y Congo	Y Greece	Y Latvia	Y New Caledonia	Y Sierra Leone	Y Tuvalu
Y Azerbaijan	N Congo, Democratic Republic of the	Y Greenland	Y Lebanon	Y New Zealand	Y Singapore	Y U.S. Virgin Islands
Y Bahamas	Y Cook Islands	Y Grenada	Y Lesotho	Y Nicaragua	Y Slovakia	Y Uganda
Y Bahrain	Y Costa Rica	Y Guadeloupe	Y Liberia	Y Niger	Y Slovenia	N Ukraine
Y Bangladesh	Y Croatia	Y Guam	N Libya	Y Niue	Y Solomon Islands	Y United Arab Emirates
Y Barbados	N Cuba	Y Guatemala	Y Liechtenstein	N North Korea	N Somalia	Y United Kingdom ⁴
Y Belarus (Beylorussia)	Y Curacao	Y Guinea	Y Lithuania	Y Northern Ireland ⁴	Y South Africa	Y United States ⁴
Y Belgium	Y Cyprus	Y Guinea-Bissau	Y Luxembourg	Y Northern Marianas Islands	Y South Korea	Y Uruguay
Y Belize	Y Czech Republic	Y Guyana	Y Macau	Y Norway	Y Spain	Y Uzbekistan
Y Benin	Y Denmark	Y Haiti	Y Macedonia	Y Oman	Y Sri Lanka	Y Vanuatu
Y Bermuda	Y Djibouti	Y Honduras	Y Madagascar	N Pakistan	Y St. Kitts and Nevis	Y Vatican City
Y Bhutan	Y Dominica	Y Hong Kong	Y Malawi	Y Palau	Y St. Lucia	Y Venezuela
Y Bolivia	Y Dominican Republic	Y Hungary	Y Malaysia	Y Panama	Y St. Maarten	Y Vietnam
Y Bosnia and Herzegovina	Y East Timor	Y Iceland	Y Maldives	Y Papua New Guinea	Y St. Martin (Guadeloupe)	Y Wales ⁴
Y Botswana	Y Ecuador	Y India	Y Mali	Y Paraguay	Y St. Vincent and the Grenadines	Y West Bank (Palestinian territories) ³
Y Brazil	N Egypt	Y Indonesia	Y Malta	Y Peru	N Sudan	Y Western Sahara
Y British Virgin Islands	Y El Salvador	Y Iran	Y Marshall Islands	Y Philippines ¹	Y Suriname	N Yemen
Y Brunei	Y England ⁴	N Iraq	Y Martinique	Y Poland	Y Swaziland	Y Zambia
Y Bulgaria	Y Equatorial Guinea	Y Ireland	Y Mauritania	Y Portugal	Y Sweden	Y Zimbabwe
Y Burkina Faso	Y Eritrea	Y Israel ²	Y Mauritius	Y Puerto Rico	Y Switzerland	
Y Burma (Myanmar)	Y Estonia	Y Italy	Y Mexico	Y Qatar	N Syria	
Y Burundi			Y Micronesia, Federated States of			



¹Specified regions in the following countries are considered “Unacceptable”:

- Algeria** Southeast Algeria (Sahara Desert regions—examples of cities in this region are Ouargla and Tamanrasset)
- Nigeria** The Niger Delta region, consisting of the Delta and Rivers states
- Philippines** Mindanao and Sulu Archipelago

²See also Gaza Strip, West Bank.

³All areas of the Gaza Strip are considered “Unacceptable”. The West Bank is considered “Acceptable”. The major city in the Gaza Strip is Gaza City. Major cities in the West Bank are Bethlehem, Hebron, Jericho, and Nablus. The West Bank and the Gaza Strip may also be called the Palestinian Authority.

⁴United Kingdom consists of England, Wales, Scotland, and Northern Ireland. Northern Ireland includes the counties of Tyrone, Fermanagh, Armagh, Dacon, Antrim, and Londonderry (also referred to as Derry), with the two principal cities of Belfast and Londonderry (Derry).



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