



UNDERWRITING

Foreign Travel Guidelines

Effective October 2015



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



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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