

March 26, 2013
AD 13-0326
For Financial Professional Use Only

This revised communication includes updates/changes to AD 09-016R.

Audience: Financial Professionals

Re: Updated Guidelines for Underwriting Foreign Nationals Living in the U.S. and Foreign Travel by U.S. Residents and Citizens

From: Underwriting

What's New:

- Underwriting guidelines are hereby restated. Updated country lists are available on [pages 3 and 4](#):
 - Class A, B and C countries: Up to 12 weeks of travel allowed
 - Class D countries: Up to 4 weeks of travel allowed.
- **Notes: (1)** Different restrictions apply to high-risk occupations and avocations, and for proposed insureds with temporary U.S. residence. **(2)** No travel is allowed to countries identified on the U.S. State Department travel advisory list.
- All preferred classes are available.
- Level term plans are available.
- Travel to **Israel** (excluding the West Bank and Gaza) and **India** (major cities only) is acceptable.
- Anti-Money Laundering guidelines apply.
- The applicant/owner must have a primary residence, or domiciled in the U.S.

AXA Equitable's full retention is available; however, lower limits may apply depending on case specifics.

The following page contains highlights of the updated guidelines. For complete details, refer to the *2013 Manual on Underwriting Foreign Nationals Living in the U.S. and Foreign Travel by U.S. Residents*, available on [AXAEquitable.com > My Business > Underwriting > Guidelines](#).

When:

Effective immediately.

For More Info:

Contact your regional chief underwriter in the Life Underwriting department.

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Highlights

Non-Immigrants Residing Temporarily in the U.S.

AXA Equitable will consider coverage for individuals who:

- Hold one of the following unexpired visa types:
A, E, G, H, I K, L, N, NATO, O, P, R, S, T, TN, TD, TPS, U, V
- Have been in the U.S. for at least one year before applying for coverage
- Are from a Class A or B country, according to the list on [pages 3 and 4](#), and do not hold citizenship of a country identified on the U.S. State Department travel advisory list.
- Can provide a copy of an I-94 arrival/departure card, the passport and date of entry into the U.S.
- Anti-Money Laundering Office guidelines apply.

Immigrants (Permanent Residents) in the U.S.

Non-U.S. citizens residing in the U.S. with permanent resident status are eligible for coverage.

The following apply:

- Copy of green card is required
- Coverage is available during the first year of U.S. residency, provided no foreign travel outside the U.S. during that period.
- Anti-Money Laundering Office guidelines apply.

Foreign Travel

Through AXA Equitable's Foreign Travel program, U.S. citizens and permanent residents can visit more than 200 countries and still be eligible for life insurance with no extra charge for travel risk. **Refer to the list of countries and classifications on [pages 3 and 4](#).**

Unless prohibited by state legislation, AXA Equitable's foreign travel guidelines are as follows:

- Class A, B and C countries Up to 12 weeks of travel
- Class D countries Up to 4 weeks of travel.

Note: Different restrictions apply for proposed insureds with temporary U.S. residence.

- No travel is allowed to countries identified on the U.S. State Department travel advisory list.
- Restrictions apply to high-risk occupations and avocations.
- Excludes arms dealers, diamond/jewelry merchants, missionaries, political and government officials, or other occupations that could put them in harm's way.

Travel to Israel: Israel is a **Class B** country with travel of up to 12 weeks. The following apply:

- Face amounts are within internal retention guidelines
- Available for permanent and level term products
- No travel to West Bank or Gaza.

Travel to India: India is a **Class C** country with travel of up to 12 weeks allowed (major cities only).

FOREIGN COUNTRY LIST

Because of rapidly changing political and/or environmental circumstances within a foreign country or area, information contained in this document is subject to change at any time. Contact your underwriter with any questions or concerns involving foreign travel risks. Information from the U.S. State Department warning list or the FCO (AMLO) prohibited country lists may override any of the following classifications.

Class A

American Samoa	Curacao	Italy	Qatar
Andorra	Cyprus	Japan	Romania
Anguilla	Czech Republic	Korea, S.	Saint Kitts and Nevis
Antigua and Barbuda	Denmark	Latvia	Saint Lucia
Argentina	Dominica	Liechtenstein	Saint Maarten
Aruba	Estonia	Lithuania	Saint Vincent and the Grenadines
Australia	Falklands Islands	Luxembourg	San Marino
Austria	Finland	Macau	Singapore
Bahamas	France	Malta	Slovakia
Bahrain	French Guiana	Marshall Islands	Slovenia
Barbados	French Polynesia	Martinique	Spain
Belgium	Germany	Monaco	Sweden
Bermuda	Greece	Montserrat	Switzerland
British Virgin Islands	Greenland	Netherlands	Taiwan
Bulgaria	Grenada	Netherlands Antilles	Turks/Caicos
Canada	Guadeloupe	New Zealand	United Arab Emirates
Canary Islands	Hong Kong	Northern Mariana Islands	United Kingdom
Cayman Islands	Hungary	Norway	Uruguay
Chile	Iceland	Poland	US Virgin Islands
Cook Islands	Ireland	Portugal	Vatican City
Croatia			

Class B

Armenia	Fiji	Maldives	Peru
Azerbaijan	French Guiana	Mexico	Russian Federation
Belarus	Israel, excl. Gaza and West Bank	Moldova	Samoa
Bosnia & Herzegovina	Jamaica	Mongolia	Serbia
Brazil	Jordan	Montenegro	Seychelles
Brunei	Kazakstan	Morocco	Suriname
Cape Verde	Kuwait	New Caledonia	Trinidad and Tobago
China	Libya	Oman	Tunisia
Costa Rica	Macedonia	Panama	Turkey
Ecuador	Malaysia	Paraguay	Ukraine

Class C

Albania	Guatemala	Mauritius	Sri Lanka
Algeria	Guyana	Morocco	Tajikistan
Belize	Honduras	Nauru	Thailand
Bhutan	India	Nepal	Tonga
Bolivia	Indonesia	Nicaragua	Turkmenistan
Botswana	Kiribati	Niue	Tuvalu
Dominican Republic	Kosovo	Pakistan	Uzbekistan
Egypt	Kyrgyzstan	Palau	Vanuatu
El Salvador	Laos	Philippines	Venezuela
Federated States of Micronesia	Lebanon	Saudi Arabia	Vietnam
Georgia	Maldives	Solomon Islands	West Bank

Class D

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