

## HIGHLIGHTER

### Foreign Travel



<b>Background</b>	<p>When underwriting insurance policies, life insurance companies evaluate the amount of time a proposed insured spends outside of the United States (U.S.).</p> <p>The life expectancy of individuals who spend a significant amount of time outside the U.S. may be affected by the conditions of the countries they frequent. These conditions may include poor economic conditions, widespread disease, lower standards of public health and sanitation, lack of proper medical facilities, and different cultural attitudes toward personal health and safety. Therefore, Underwriting generally takes into account the increased mortality risks that may be presented by Non-U.S. Residents, Short-Term U.S. Residents, and individuals who travel to foreign countries.</p> <p>This highlighter provides information on how Underwriting evaluates individuals who travel to foreign countries. For additional information on Non-U.S. Residents and Short-Term U.S. Residents, refer to the Non-U.S. Residents Highlighter and the Short-Term U.S. Residents Highlighter.</p>
<p><b>Please refer to the footnotes throughout this document for additional details and information.</b></p>	
<b>How Is Foreign Travel Defined?</b>	<p>Foreign Travel is defined as conventional or business travel outside the United States or Canada for a total of up to 3 months annually. Individuals who travel outside the U.S. will be evaluated based on the country(ies) traveled to, the frequency of travel, their occupation, purpose of travel, and length of time spent in those countries. Travel beyond 3 months is treated as Foreign Residence for underwriting purposes. See the Non-U.S. Residents Highlighter for clients who travel outside the U.S. over 3 months annually.</p>
<b>Underwriting Considerations</b>	<p>When deciding whether an individual who travels to foreign countries may qualify for life insurance in the U.S., many factors are taken into account, including the destination country. The underwriting category for individuals who travel to foreign countries will vary depending upon the risks involved. The chart on the following pages indicates whether a country is acceptable or unacceptable for travel. The countries were classified based on research conducted from a variety of government, travel, and reinsurance information sources.</p> <p>Generally, travel for conventional business or pleasure purposes for a period of 3 months or less to acceptable countries/locations by a U.S. resident is acceptable and qualifies for all Preferred categories.</p> <p>Those who travel over 3 months annually to acceptable locations will be treated as Non-U.S. Residents for underwriting purposes. (Refer to the Non-U.S. Residents Highlighter). Applications on those traveling to unacceptable locations will not be permitted on any basis.</p> <p style="text-align: right;">(Continued)</p>



<p><b>Underwriting Considerations</b> (Continued)</p>	<p>Underwriting will look closely at an individual who applies for life insurance immediately before taking a trip abroad. Approval of the application will depend on such factors as the country being visited, the purpose of the trip, the applicant's occupation, the need expressed for coverage, etc. For some cases, the purchase of life insurance may need to be postponed until the proposed insured returns from his or her trip.</p> <p>Travel patterns for Non-U.S. Residents will be carefully reviewed. Generally, travel outside the resident country to acceptable countries may be considered on the same basis as U.S. Residents traveling to those countries. Additional ratings, other than those imposed for residence outside the U.S., may also be required.</p> <p>Note: Several states have enacted regulations restricting an insurer's ability to take an adverse action based solely on an individual's lawful travel activities. In light of this:</p> <ul style="list-style-type: none"> <li>▶ <b>In Maryland and New York</b> we will not take an adverse underwriting action based solely on an individual's past lawful travel activities.</li> <li>▶ <b>In Colorado, Florida, Georgia, and Washington state</b> we will not take an adverse underwriting action based solely on an individual's past or future lawful travel activities.</li> <li>▶ <b>In all other states (including California, Connecticut, Illinois, Massachusetts, Missouri, New Jersey, and Tennessee</b> where legislation has been passed specific to travel underwriting) our normal foreign travel underwriting guidelines will continue to apply.</li> </ul>
<p><b>Available Coverage Amounts</b></p>	<p>Full automatic limits of \$50,000,000 on individuals traveling to acceptable countries may be considered depending on all facts of the case, including the age and health status of the proposed insured, product applied for, the reinsurance arrangement, in-force coverage, and available reinsurance.</p>

## Foreign Travel Guidelines

The chart below indicates whether or not a life insurance application will be accepted for applicants who travel to the countries listed. These guidelines are based on analysis of government and 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.

**Please refer to the footnotes throughout this document for additional details and information.**

<b>Y</b> Acceptable for Travel—Preferred Best available			
<b>N</b> Unacceptable for Travel			
<b>N</b> Afghanistan	<b>Y</b> Comoros	<b>Y</b> Guyana	<b>Y</b> Micronesia, Federated States of
<b>Y</b> Albania	<b>Y</b> Congo	<b>Y</b> Haiti	<b>Y</b> Moldova
<b>Y</b> <b>Algeria</b> <sup>1</sup>	<b>N</b> Congo, Democratic Republic of the	<b>Y</b> Honduras	<b>Y</b> Monaco
<b>Y</b> American Samoa	<b>Y</b> Cook Islands	<b>Y</b> Hong Kong	<b>Y</b> Mongolia
<b>Y</b> Andorra	<b>Y</b> Costa Rica	<b>Y</b> Hungary	<b>Y</b> Montenegro
<b>Y</b> Angola	<b>Y</b> Croatia	<b>Y</b> Iceland	<b>Y</b> Montserrat
<b>Y</b> Anguilla	<b>N</b> Cuba	<b>Y</b> India	<b>Y</b> Morocco
<b>Y</b> Antigua & Barbuda	<b>Y</b> Curacao	<b>Y</b> Indonesia	<b>Y</b> Mozambique
<b>Y</b> Argentina	<b>Y</b> Cyprus	<b>Y</b> Iran	<b>Y</b> Namibia
<b>Y</b> Armenia	<b>Y</b> Czech Republic	<b>N</b> Iraq	<b>Y</b> Nauru
<b>Y</b> Aruba	<b>Y</b> Denmark	<b>Y</b> Ireland	<b>Y</b> Nepal
<b>Y</b> Australia	<b>Y</b> Djibouti	<b>Y</b> Israel <sup>2</sup>	<b>Y</b> Netherlands
<b>Y</b> Austria	<b>Y</b> Dominica	<b>Y</b> Italy	<b>Y</b> New Caledonia
<b>Y</b> Azerbaijan	<b>Y</b> Dominican Republic	<b>N</b> Ivory Coast (Cote D'Ivoire)	<b>Y</b> New Zealand
<b>Y</b> Bahamas	<b>Y</b> East Timor	<b>Y</b> Jamaica	<b>Y</b> Nicaragua
<b>Y</b> Bahrain	<b>Y</b> Ecuador	<b>Y</b> Japan	<b>Y</b> Niger
<b>Y</b> Bangladesh	<b>N</b> Egypt	<b>Y</b> Jordan	<b>Y</b> <b>Nigeria</b> <sup>1</sup>
<b>Y</b> Barbados	<b>Y</b> El Salvador	<b>Y</b> Kazakhstan	<b>Y</b> Niue
<b>Y</b> Belarus (Beylorussia)	<b>Y</b> England <sup>4</sup>	<b>Y</b> Kenya	<b>N</b> North Korea
<b>Y</b> Belgium	<b>Y</b> Equatorial Guinea	<b>Y</b> Kiribati	<b>Y</b> Northern Ireland <sup>4</sup>
<b>Y</b> Belize	<b>Y</b> Eritrea	<b>Y</b> Kosovo (Serbia)	<b>Y</b> Northern Marianas Islands
<b>Y</b> Benin	<b>Y</b> Estonia	<b>Y</b> Kryqyzstan (Kyrgyz Republic)	<b>Y</b> Norway
<b>Y</b> Bermuda	<b>Y</b> Ethiopia	<b>Y</b> Kuwait	<b>Y</b> Oman
<b>Y</b> Bhutan	<b>Y</b> Falkland Islands	<b>Y</b> Laos	<b>N</b> Pakistan
<b>Y</b> Bolivia	<b>Y</b> Fiji	<b>Y</b> Latvia	<b>Y</b> Palau
<b>Y</b> Bosnia & Herzegovina	<b>Y</b> Finland	<b>Y</b> Lebanon	<b>Y</b> Panama
<b>Y</b> Botswana	<b>Y</b> France	<b>Y</b> Lesotho	<b>Y</b> Papua New Guinea
<b>Y</b> Brazil	<b>Y</b> French Guiana	<b>Y</b> Liberia	<b>Y</b> Paraguay
<b>Y</b> British Virgin Islands	<b>Y</b> French Polynesia	<b>N</b> Libya	<b>Y</b> Peru
<b>Y</b> Brunei	<b>Y</b> Gabon	<b>Y</b> Liechtenstein	<b>Y</b> <b>Philippines</b> <sup>1</sup>
<b>Y</b> Bulgaria	<b>Y</b> Gambia	<b>Y</b> Lithuania	<b>Y</b> Poland
<b>Y</b> Burkina Faso	<b>N</b> Gaza Strip (Palestine) <sup>3</sup>	<b>Y</b> Luxembourg	<b>Y</b> Portugal
<b>Y</b> Burma (Myanmar)	<b>Y</b> Georgia	<b>Y</b> Macau	<b>Y</b> Puerto Rico
<b>Y</b> Burundi	<b>Y</b> Germany	<b>Y</b> Macedonia	<b>Y</b> Qatar
<b>Y</b> Cambodia	<b>Y</b> Ghana	<b>Y</b> Madagascar	<b>Y</b> Romania
<b>Y</b> Cameroon	<b>Y</b> Greece	<b>Y</b> Malawi	<b>Y</b> Russia
<b>Y</b> Canada	<b>Y</b> Greenland	<b>Y</b> Malaysia	<b>Y</b> Rwanda
<b>Y</b> Canary Islands	<b>Y</b> Grenada	<b>Y</b> Maldives	<b>Y</b> Samoa
<b>Y</b> Cape Verde	<b>Y</b> Guadeloupe	<b>Y</b> Mali	<b>Y</b> Saipan
<b>Y</b> Cayman Islands	<b>Y</b> Guam	<b>Y</b> Malta	<b>Y</b> San Marino
<b>Y</b> Central African Republic	<b>Y</b> Guatemala	<b>Y</b> Marshall Islands	<b>Y</b> Sao Tome and Principe
<b>Y</b> Chad	<b>Y</b> Guinea	<b>Y</b> Martinique	<b>Y</b> Saudi Arabia
<b>Y</b> Chile	<b>Y</b> Guinea Bissau	<b>Y</b> Mauritania	<b>Y</b> Scotland <sup>4</sup>
<b>Y</b> China		<b>Y</b> Mauritius	
<b>Y</b> Colombia		<b>Y</b> Mexico	

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## Foreign Travel Guidelines (continued)

**Y** Acceptable for Travel—Preferred Best available

**N** Unacceptable for Travel

<b>Y</b> Senegal	<b>Y</b> St. Kitts & Nevis	<b>Y</b> Thailand	<b>Y</b> Uruguay
<b>Y</b> Serbia	<b>Y</b> St. Lucia	<b>Y</b> Togo	<b>Y</b> Uzbekistan
<b>Y</b> Seychelles	<b>Y</b> St. Maarten	<b>Y</b> Tonga	<b>Y</b> Vanuatu
<b>Y</b> Sierra Leone	<b>Y</b> St. Martin (Guadeloupe)	<b>Y</b> Trinidad & Tobago	<b>Y</b> Vatican City
<b>Y</b> Singapore	<b>Y</b> St. Vincent & the Grenadines	<b>Y</b> Tunisia	<b>Y</b> Venezuela
<b>Y</b> Slovakia	<b>N</b> Sudan	<b>Y</b> Turkey	<b>Y</b> Vietnam
<b>Y</b> Slovenia	<b>Y</b> Suriname	<b>Y</b> Turkmenistan	<b>Y</b> Wales <sup>4</sup>
<b>Y</b> Solomon Islands	<b>Y</b> Swaziland	<b>Y</b> Turks & Caicos Islands	<b>Y</b> West Bank (Palestine) <sup>3</sup>
<b>N</b> Somalia	<b>Y</b> Sweden	<b>Y</b> Tuvalu	<b>Y</b> Western Sahara
<b>Y</b> South Africa	<b>Y</b> Switzerland	<b>Y</b> U.S. Virgin Islands	<b>N</b> Yemen
<b>Y</b> South Korea	<b>N</b> Syria	<b>N</b> Uganda	<b>Y</b> Zambia
<b>N</b> South Sudan, Republic of	<b>Y</b> Taiwan	<b>Y</b> Ukraine	<b>Y</b> Zimbabwe
<b>Y</b> Spain	<b>Y</b> Tajikistan	<b>Y</b> United Arab Emirates	
<b>Y</b> Sri Lanka	<b>Y</b> Tanzania	<b>Y</b> United Kingdom <sup>4</sup>	

<sup>1</sup> Specified regions in the following countries are considered “Unacceptable”:

**Algeria** — Southeast Algeria (Sahara Desert regions—examples of cities in this region would be Ouargla and Tamanrasset)

**Nigeria** — The Niger Delta region, consisting of the Delta and Rivers states

**Philippines** — Mindanao and Sulu Archipelago

<sup>2</sup> See also Gaza Strip, West Bank.

<sup>3</sup> All areas of the West Bank & Gaza Strip are considered “Unacceptable.” Major cities include Gaza City, Hebron, Bethlehem, Jericho and Nablus.

<sup>4</sup> United 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).

For additional information, refer to Prudential's Non-U.S. Residents Highlighter (0156067), and Short Term U.S. Residents Highlighter (0156068).

Automatic and jumbo limits are graded down by age, rating, and special risks (e.g., foreign residence and travel, entertainers, professional athletes, etc.).

Availability of insurance and rates will vary based on the satisfaction of underwriting criteria. Underwriting rules are subject to change at our discretion.

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## HIGHLIGHTER

# Short-Term U.S. Residents



### Background

When underwriting insurance policies, life insurance companies evaluate the amount of time a proposed insured spends outside of the United States (U.S.).

The life expectancy of individuals who spend a significant amount of time outside the U.S. may be affected by the conditions of the countries they frequent. These conditions may include poor economic conditions, widespread disease, lower standards of public health and sanitation, lack of proper medical facilities, and different cultural attitudes toward personal health and safety. Therefore, Underwriting generally takes into account the increased mortality risks that may be presented by Non-U.S. Residents, Short-Term U.S. Residents, and individuals who travel to foreign countries.

This highlighter provides information on how Underwriting evaluates Short-Term U.S. Residents. For additional information on Non-U.S. Residents and Foreign Travel, refer to the Non-U.S. Residents Highlighter and the Foreign Travel Highlighter.

### What is a Short-Term U.S. Resident?

A Short-Term U.S. Resident is a person who has recently immigrated to the U.S. with the intention of remaining in the U.S. on a permanent basis. An example of a Short-Term U.S. Resident is an individual who arrived in the U.S. six months ago. He or she has established a residence in the U.S. and has held steady employment for the past five months and plans to remain here permanently.

Note: Political refugees will be considered on a case-by-case basis. All cases should be referred through your Underwriting contact on an inquiry basis before an application is taken.

### What underwriting categories are available for Short-Term U.S. Residents?

In general, Short-Term U.S. Residents are eligible for the same underwriting categories as U.S. Residents once U.S. residency is established.

### What medical requirements are needed to be considered for underwriting?

An examination is required within six months of entry into the U.S. This applies to all individuals coming from countries where the standard of living and health care are not comparable to that of the U.S.

- ▶ A paramedical examination is generally acceptable through age 59.
- ▶ A medical examination, performed by a physician, is required for those ages 60 and over.

### What information is needed for a Short-Term U.S. Resident?

It is important for a Short-Term U.S. Resident to demonstrate an intent to stay in the U.S. Evidence of such intent may include an established residence, other family members also in the U.S., or a history of steady employment. This information will generally be secured by the underwriter during the client interview or by means of the paper application.

A cover letter is particularly useful in these cases to help Underwriting understand all the facts of the case. For more detailed information, please refer to The Underwriting Cover Letter Highlighter (0166243). In rare cases, Underwriting may request proof of residence status, such as a "green card" or other federal document establishing residence status.

This may be necessary in questionable cases when information is unclear or there is a discrepancy in information during the underwriting process.

For additional information, refer to Prudential's Foreign Travel Highlighter (0156069), Non U.S. Residents Highlighter (0156067), and Short Term U.S. Residents Highlighter (0156068).

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