



Foreign National Underwriting Risk Classes by Country

As of April 2014

Below is an interactive list of Transamerica's underwriting country assessments. The list provides the current classifications for U.S. and Canadian citizens, permanent U.S. residents, and non-resident Foreign Nationals based on travel and residency. Certain states have laws restricting underwriting for lawful foreign travel, and we comply fully with those laws. These assessments presume qualification under our [Foreign National Underwriting Guidelines](#). The information contained herein is subject to change without prior notice. For updated information or questions, please contact the International Underwriting team at international@transamerica.com.

Country Code Legend (these limitations supersede any other rate indicators unless specifically indicated otherwise):

- A = Best Class available; rate as residency if exceeds 182 days/year*
- B = Best Class available with special conditions; rate as residency if exceeds 120 days/year*
- C = May require flat extra ratings; rate as residency if exceeds 60 days/year*
- D = Usually not insurable (some locations maximum two weeks/year not to exceed four weeks/year if multiple locations)*

COUNTRY	CODE	TRAVEL U.S. or Canadian citizens, legal permanent residents/ green card holders	TRAVEL Foreign Nationals (FN)/Non-Resident Aliens (NRA)	RESIDENCE U.S. or Canadian citizens, legal permanent residents/ green card holders	RESIDENCE Foreign Nationals (FN)/Non-Resident Aliens (NRA)
Select first letter of country →					

To view additional information, click on the buttons below:



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AFGHANISTAN		Decline	Decline	Decline	Decline
ALBANIA		IC if ≤ 14 dys/yr.	Decline	Decline	Decline
ALGERIA		Decline	Decline	Decline	Decline
AMERICAN SAMOA		Up to Best Class	Up to Best Class ¹	Up to Best Class	Up to Best Class
ANDORRA		Up to Best Class	Up to Best Class ¹	Decline	Decline
ANEGADA		Up to Best Class	Up to Best Class ¹	Up to Best Class	Up to Best Class
ANGOLA		IC if ≤ 14 dys/yr.	IC if ≤ 14 dys/yr.	Decline	Decline
ANGUILLA		Up to Best Class	Up to Best Class ¹	Decline	Decline
ANTARCTICA		IC if ≤ 14 dys/yr. ³	IC if ≤ 14 dys/yr. ^{1,3}	Decline	Decline
ANTIGUA*		Up to Best Class	Up to Best Class ¹	Up to Best Class	Up to Best Class
ANTILLES, FRENCH		Up to Best Class	Up to Best Class ¹	Decline	Decline
ARGENTINA		Up to Best Class	Up to Best Class ¹	Decline	Decline
ARMENIA		Up to Best Class	Up to Best Class ^{1,2}	Decline	Decline
ARUBA		Up to Best Class	Up to Best Class ¹	Up to Best Class	Up to Best Class
AUSTRALIA		Up to Best Class	Up to Best Class ¹	Up to Best Class	Up to Best Class
AUSTRIA		Up to Best Class	Up to Best Class ¹	Decline	Decline
AZERBAIJAN		Up to Best Class	Up to Best Class ^{1,2}	Decline	Decline

¹Country of legal residence, if ratable or not insurable, may supersede our travel rates.

²With minimum net worth of USD\$1MM and, if age ≥ 40, full access to all medical records that should include a complete physical exam within the prior 24 months.

³Longer durations may be insurable, especially during summer months (December-March), depending on nature of assignment.

*Residents of Antigua cannot own the policy, regardless of their citizenship or nationality. Entities domiciled in Antigua may have similar restrictions (contact Underwriting).

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Select first letter of country ➡					

BAHAMAS*		Up to Best Class	Up to Best Class ^{1,2}	Up to Best Class	Up to Best Class ²
BAHRAIN		Up to Best Class	Up to Best Class ¹	Decline ⁴	Decline ⁴
BANGLADESH		Up to Best Class ³	\$1.50/M ¹	Decline	Decline
BARBADOS		Up to Best Class	Up to Best Class ¹	Decline	Decline
BARBUDA		Up to Best Class	Up to Best Class ¹	Decline	Decline
BELARUS		Up to Best Class	Up to Best Class ^{1,2}	Decline	Decline
BELGIUM*		Up to Best Class	Up to Best Class ¹	Up to Best Class	Up to Best Class
BELIZE*		Up to Best Class	Up to Best Class ^{1,2}	Up to Best Class	Up to Best Class ²
BENIN		IC if ≤ 14 dys/yr.	Decline	Decline	Decline
BERMUDA		Up to Best Class	Up to Best Class ¹	Decline	Decline
BHUTAN		IC if ≤ 14 dys/yr.	Decline	Decline	Decline
BOLIVIA*		Up to Best Class ³	Up to Standard Plus ¹	\$1.00/M	\$1.50/M
BONAIRE (NETHERLANDS ANTILLES)		Up to Best Class	Up to Best Class ¹	Decline	Decline
BORA BORA (FRENCH POLYNESIA)		Up to Best Class	Up to Best Class ¹	Decline	Decline
BOSNIA		Up to Best Class	Up to Best Class ¹	Decline	Decline
BOTSWANA		IC if ≤ 14 dys/yr.	Decline	Decline	Decline
BRAZIL		Up to Best Class	Up to Best Class ^{1,2}	Decline	Decline
BRITISH VIRGIN ISLANDS		Up to Best Class	Up to Best Class ¹	Decline ⁴	Decline ⁴
BRUNEI		Up to Best Class	Up to Best Class ¹	Up to Best Class	Up to Best Class
BULGARIA		Up to Best Class	Up to Best Class ^{1,2}	Decline	Decline
BURKINA FASO		IC if ≤ 14 dys/yr.	Decline	Decline	Decline
BURMA (MYANMAR)		Decline	Decline	Decline	Decline
BURUNDI		IC if ≤ 14 dys/yr.	Decline	Decline	Decline

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³61-120 days, Standard-only (at Underwriter discretion can consider Standard Plus for Term Plans).

⁴Requires prior regulatory approval from Bahraini or BVI authorities, respectively.

*Residents of Bahamas, Belgium, Belize, and Bolivia cannot own the policy, regardless of their citizenship or nationality. Entities domiciled in these countries may have similar restrictions (contact Underwriting).

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CAMBODIA		IC if ≤ 14 dys/yr.	IC if ≤ 14 dys/yr. ¹	Decline	Decline
CAMEROON		IC if ≤ 14 dys/yr.	IC if ≤ 14 dys/yr. ¹	Decline	Decline
CANADA*		Up to Best Class	Up to Best Class ¹	Up to Best Class	Up to Best Class
CANARY ISLANDS		Up to Best Class	Up to Best Class ¹	Decline	Decline
CAPE VERDE		Up to Best Class	Up to Best Class ^{1,2}	Decline	Decline
CAYMAN ISLANDS		Up to Best Class	Up to Best Class ¹	Decline ⁴	Decline ⁴
CENTRAL AFRICAN REPUBLIC		Decline	Decline	Decline	Decline
CHAD		Decline	Decline	Decline	Decline
CHILE		Up to Best Class	Up to Best Class ¹	Up to Best Class	Up to Best Class
CHINA		Up to Best Class	Up to Best Class ^{1,2}	Up to Best Class	Up to Best Class ²
CHRISTMAS ISLAND		IC if ≤ 14 dys/yr.	Decline	Decline	Decline
COLOMBIA		Up to Best Class ³	Up to Standard Plus ¹	\$1.00/M	\$1.50/M
COMOROS ISLANDS		IC if ≤ 14 dys/yr.	Decline	Decline	Decline
CONGO, DEM REP OF (see also “ZAIRE”)		Decline	Decline	Decline	Decline
CONGO-BRAZZAVILLE, REPUBLIC OF		Decline	Decline	Decline	Decline
COOK ISLANDS		Up to Best Class	Up to Best Class ¹	Decline	Decline
COSTA RICA*		Up to Best Class	Up to Best Class ¹	Up to Best Class	Up to Best Class
COTE d’IVOIRE (IVORY COAST)		Decline	Decline	Decline	Decline
CROATIA		Up to Best Class	Up to Best Class ¹	Decline	Decline
CUBA		Decline	Decline	Decline	Decline
CURAÇAO		Up to Best Class	Up to Best Class ¹	Up to Best Class	Up to Best Class
CYPRUS		Up to Best Class	Up to Best Class ¹	Decline	Decline
CZECH REPUBLIC		Up to Best Class	Up to Best Class ¹	Decline	Decline

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⁴Requires prior regulatory approval from Cayman authorities.

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DENMARK		Up to Best Class	Up to Best Class ¹	Decline	Decline
DJIBOUTI		IC (Standard) if ≤ 14 dys/yr.	Decline	Decline	Decline
DOMINICA		Up to Best Class	Up to Best Class ^{1,2}	Decline	Decline
DOMINICAN REPUBLIC		Up to Best Class	Up to Best Class ^{1,2}	Up to Best Class	Up to Best Class ²

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COUNTRY

CODE

TRAVEL
U.S. or Canadian citizens, legal permanent residents/ green card holders

TRAVEL
Foreign Nationals (FN)/Non-Resident Aliens (NRA)

RESIDENCE
U.S. or Canadian citizens, legal permanent residents/ green card holders

RESIDENCE
Foreign Nationals (FN)/Non-Resident Aliens (NRA)

Select first letter of country →

EAST TIMOR (TIMOR-LESTE)		IC if ≤ 14 dys/yr.	Decline	Decline	Decline
ECUADOR*		Up to Best Class	Up to Best Class ^{1,2}	Up to Best Class	Up to Best Class ²
EGYPT		Decline	Decline	Decline	Decline
EL SALVADOR		Up to Best Class ³	Up to Standard Plus ¹	\$1.00/M	\$1.50/M
ENGLAND (United Kingdom)		Up to Best Class	Up to Best Class ¹	Up to Best Class	Up to Best Class
EQUATORIAL GUINEA		IC if ≤ 14 dys/yr.	Decline	Decline	Decline
ERITREA		Decline	Decline	Decline	Decline
ESTONIA		Up to Best Class	Up to Best Class ¹	Decline	Decline
ETHIOPIA		Decline	Decline	Decline	Decline

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FALKLAND ISLANDS		Up to Best Class	Up to Best Class ¹	Decline	Decline
FIJI		Up to Best Class	Up to Best Class ^{1,2}	Decline	Decline
FINLAND		Up to Best Class	Up to Best Class ¹	Decline	Decline
FRANCE		Up to Best Class	Up to Best Class ¹	Decline	Decline
FRENCH ANTILLES		Up to Best Class	Up to Best Class ¹	Decline	Decline
FRENCH GUIANA		Up to Best Class	Up to Best Class ^{1,2}	Decline	Decline
FRENCH POLYNESIA		Up to Best Class	Up to Best Class ¹	Decline	Decline

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GABON		Decline	Decline	Decline	Decline
GAMBIA		IC if ≤ 14 dys/yr.	Decline	Decline	Decline
GAZA-WEST BANK		Decline	Decline	Decline	Decline
GEORGIA		Up to Best Class ³	Up to Standard Plus ¹	Decline	Decline
GERMANY*		Up to Best Class	Up to Best Class ¹	Up to Best Class	Up to Best Class
GHANA		IC if ≤ 14 dys/yr.	Decline	Decline	Decline
GREECE		Up to Best Class	Up to Best Class ¹	Decline	Decline
GREENLAND		Up to Best Class	Up to Best Class ¹	Decline	Decline
GRENADA		Up to Best Class	Up to Best Class ¹	Decline	Decline
GUADELOUPE		Up to Best Class	Up to Best Class ¹	Decline	Decline
GUAM (U.S. TERRITORY)		Up to Best Class	Up to Best Class ¹	Up to Best Class	Up to Best Class
GUATEMALA		Up to Best Class ³	Up to Standard Plus ¹	\$1.00/M	\$1.50/M
GUINEA-BISSAU		Decline	Decline	Decline	Decline
GUINEA-CONAKRY		Decline	Decline	Decline	Decline
GUYANA		Up to Best Class ³	Up to Standard Plus ¹	Decline	Decline

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³61-120 days, Standard-only (at Underwriter discretion can consider Standard Plus for Term Plans).

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HOLLAND (AKA "NETHERLANDS")		Up to Best Class	Up to Best Class ¹	Decline	Decline
HAITI		Decline	Decline	Decline	Decline
HONDURAS		Up to Best Class ³	Up to Standard Plus ¹	Decline	Decline
HONG KONG		Up to Best Class	Up to Best Class ¹	Up to Best Class	Up to Best Class
HUNGARY		Up to Best Class	Up to Best Class ¹	Decline	Decline

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ICELAND		Up to Best Class	Up to Best Class ¹	Decline	Decline
INDIA* (MAJOR CITIES)		Up to Best Class ³	Up to Standard Plus ¹	\$1.00/M	\$1.50/M
INDIA* (RURAL, UNDERDEVELOPED)		IC if ≤ 14 dys/yr.	Decline	Decline	Decline
INDONESIA (all other islands)		IC if ≤ 14 dys/yr.	Decline	Decline	Decline
INDONESIA (island of Java only)		Up to Best Class ³	Up to Standard Plus ¹	\$1.00/M	\$1.50/M
IRAN		Decline	Decline	Decline	Decline
IRAQ		IC if ≤ 14 dys/yr.	Decline	Decline	Decline
IRELAND (Northern Ireland listed separately)		Up to Best Class	Up to Best Class ¹	Decline	Decline
ISRAEL (EXCLUDING GAZA-WEST BANK)		Up to Best Class	Up to Best Class ^{1,2}	Up to Best Class	Up to Best Class ²
ITALY*		Up to Best Class	Up to Best Class ¹	Up to Best Class	Up to Best Class
IVORY COAST (COTE d’IVOIRE)		Decline	Decline	Decline	Decline

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JAMAICA*		Up to Best Class	Up to Best Class ^{1,2}	Up to Best Class	Up to Best Class ²
JAPAN		Up to Best Class	Up to Best Class ¹	Decline	Decline
JORDAN (no employer ownership on Jordanian residents)		Up to Best Class	Up to Best Class ^{1,2}	Up to Best Class	Up to Best Class ²

¹Country of legal residence, if ratable or not insurable, may supersede our travel rates.

²With minimum net worth of USD\$1MM and, if age ≥ 40, full access to all medical records that should include a complete physical exam within the prior 24 months.

*Residents of Jamaica cannot own the policy, regardless of their citizenship or nationality. Entities domiciled in Jamaica may have similar restrictions (contact Underwriting).

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Foreign National Underwriting Risk Classes by Country

As of April 2014

Below is an interactive list of Transamerica's underwriting country assessments. The list provides the current classifications for U.S. and Canadian citizens, permanent U.S. residents, and non-resident Foreign Nationals based on travel and residency. Certain states have laws restricting underwriting for lawful foreign travel, and we comply fully with those laws. These assessments presume qualification under our [Foreign National Underwriting Guidelines](#). The information contained herein is subject to change without prior notice. For updated information or questions, please contact the International Underwriting team at international@transamerica.com.

Country Code Legend (these limitations supersede any other rate indicators unless specifically indicated otherwise):

- A = Best Class available; rate as residency if exceeds 182 days/year*
- B = Best Class available with special conditions; rate as residency if exceeds 120 days/year*
- C = May require flat extra ratings; rate as residency if exceeds 60 days/year*
- D = Usually not insurable (some locations maximum two weeks/year not to exceed four weeks/year if multiple locations)*

COUNTRY	CODE	TRAVEL U.S. or Canadian citizens, legal permanent residents/ green card holders	TRAVEL Foreign Nationals (FN)/Non-Resident Aliens (NRA)	RESIDENCE U.S. or Canadian citizens, legal permanent residents/ green card holders	RESIDENCE Foreign Nationals (FN)/Non-Resident Aliens (NRA)
Select first letter of country →					

KAZAKHSTAN		Up to Best Class	Up to Best Class ^{1,2}	Decline	Decline
KENYA		Decline	Decline	Decline	Decline
KIRIBATI		IC if ≤ 14 dys/yr.	Decline	Decline	Decline
KOSOVO		Up to Best Class	Up to Best Class ^{1,2}	Decline	Decline
KUWAIT		Up to Best Class	Up to Best Class ¹	Up to Best Class	Up to Best Class
KYRGYZSTAN		IC if ≤ 14 dys/yr.	Decline	Decline	Decline

¹Country of legal residence, if ratable or not insurable, may supersede our travel rates.

²With minimum net worth of USD\$1MM and, if age ≥ 40, full access to all medical records that should include a complete physical exam within the prior 24 months.

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- D = Usually not insurable (some locations maximum two weeks/year not to exceed four weeks/year if multiple locations)*

COUNTRY	CODE	TRAVEL <i>U.S. or Canadian citizens, legal permanent residents/ green card holders</i>	TRAVEL <i>Foreign Nationals (FN)/Non-Resident Aliens (NRA)</i>	RESIDENCE <i>U.S. or Canadian citizens, legal permanent residents/ green card holders</i>	RESIDENCE <i>Foreign Nationals (FN)/Non-Resident Aliens (NRA)</i>
Select first letter of country →					

LAOS		IC if ≤ 14 dys/yr.	Decline	Decline	Decline
LATVIA		Up to Best Class	Up to Best Class ¹	Decline	Decline
LEBANON		Decline	Decline	Decline	Decline
LESOTHO		Decline	Decline	Decline	Decline
LIBERIA		Decline	Decline	Decline	Decline
LIBYA		Decline	Decline	Decline	Decline
LIECHTENSTEIN		Up to Best Class	Up to Best Class ¹	Decline	Decline
LITHUANIA		Up to Best Class	Up to Best Class ¹	Decline	Decline
LUXEMBOURG*		Up to Best Class	Up to Best Class ¹	Up to Best Class	Up to Best Class

¹Country of legal residence, if ratable or not insurable, may supersede our travel rates.

*Residents of Luxembourg cannot own the policy, regardless of their citizenship or nationality. Entities domiciled in Luxembourg may have similar restrictions (contact Underwriting).

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Foreign National Underwriting Risk Classes by Country

As of April 2014

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- D = Usually not insurable (some locations maximum two weeks/year not to exceed four weeks/year if multiple locations)

COUNTRY	CODE	TRAVEL <small>U.S. or Canadian citizens, legal permanent residents/ green card holders</small>	TRAVEL <small>Foreign Nationals (FN)/Non-Resident Aliens (NRA)</small>	RESIDENCE <small>U.S. or Canadian citizens, legal permanent residents/ green card holders</small>	RESIDENCE <small>Foreign Nationals (FN)/Non-Resident Aliens (NRA)</small>
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Select first letter of country →

MACAO (MACAU)		Up to Best Class	Up to Best Class ¹	Decline	Decline
MACEDONIA		Up to Best Class	Up to Best Class ^{1,2}	Decline	Decline
MADAGASCAR		IC if ≤ 14 dys/yr.	Decline	Decline	Decline
MALAWI		IC if ≤ 14 dys/yr.	Decline	Decline	Decline
MALAYSIA* (non-Peninsular; rural Borneo)		Up to Best Class ³	Up to Standard Plus ¹	\$1.00/M	\$1.50/M
MALAYSIA* (Peninsular; Borneo: Kuching, Kota Kinabalu, Miri)		Up to Best Class	Up to Best Class ^{1,2}	Up to Best Class	Up to Best Class ²
MALDIVES		Up to Best Class	Up to Best Class ^{1,2}	Decline	Decline
MALI		IC if ≤ 14 dys/yr.	Decline	Decline	Decline
MALTA		Up to Best Class	Up to Best Class ¹	Up to Best Class	Up to Best Class
MARIANA ISLANDS		Up to Best Class	Up to Best Class ¹	Up to Best Class	Up to Best Class
MARSHALL ISLANDS		Up to Best Class	Up to Best Class ^{1,2}	Decline	Decline
MARTINIQUE		Up to Best Class	Up to Best Class ¹	Decline	Decline
MAURITANIA		Decline	Decline	Decline	Decline
MAURITIUS		Up to Best Class ³	Up to Standard Plus ¹	\$1.00/M	\$1.50/M
MEXICO		Up to Best Class ⁴	Up to Best Class ^{1,2,4}	Standard	Standard
MICRONESIA		Up to Best Class	Up to Best Class ^{1,2}	Decline	Decline
MOLDOVA		Up to Best Class ³	Up to Standard Plus ¹	Decline	Decline
MONACO		Up to Best Class	Up to Best Class ¹	Decline	Decline
MONGOLIA		Up to Best Class ³	Up to Standard Plus ¹	Decline	Decline
MONTENEGRO		Up to Best Class	Up to Best Class ^{1,2}	Decline	Decline
MONTSERRAT		Up to Best Class	Up to Best Class ¹	Decline	Decline
MO’OREA (FRENCH POLYNESIA)		Up to Best Class	Up to Best Class ¹	Decline	Decline
MOROCCO		Up to Best Class ³	Up to Standard Plus ¹	Decline	Decline
MOZAMBIQUE		IC if ≤ 14 dys/yr.	Decline	Decline	Decline
MYANMAR (BURMA)		Decline	Decline	Decline	Decline

¹Country of legal residence, if ratable or not insurable, may supersede our travel rates.

²With minimum net worth of USD\$1MM and, if age ≥ 40, full access to all medical records that should include a complete physical exam within the prior 24 months.

³61-120 days, Standard-only (at Underwriter discretion can consider Standard Plus for Term Plans).

⁴Commerial Pilots in-transit; shore excursions with no overnight stays; coastal resorts not exceeding 14 days/year. All other travel, including overland (car, bus, train) to any destination: Standard/Standard Plus.

*Residents of Malaysia cannot own the policy, regardless of their citizenship or nationality. Entities domiciled in Malaysia may have similar restrictions (contact Underwriting).

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Foreign National Underwriting Risk Classes by Country

As of April 2014

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- D = Usually not insurable (some locations maximum two weeks/year not to exceed four weeks/year if multiple locations)

COUNTRY	CODE	TRAVEL <i>U.S. or Canadian citizens, legal permanent residents/ green card holders</i>	TRAVEL <i>Foreign Nationals (FN)/Non-Resident Aliens (NRA)</i>	RESIDENCE <i>U.S. or Canadian citizens, legal permanent residents/ green card holders</i>	RESIDENCE <i>Foreign Nationals (FN)/Non-Resident Aliens (NRA)</i>
Select first letter of country →					

NAMIBIA*		Up to Best Class ³	Up to Standard Plus ¹	\$1.00/M	\$1.50/M
NAURU		Up to Best Class ³	Up to Standard Plus ¹	Decline	Decline
NEPAL		Decline	Decline	Decline	Decline
NETHERLANDS (aka HOLLAND)		Up to Best Class	Up to Best Class ¹	Decline	Decline
NETHERLANDS ANTILLES		Up to Best Class	Up to Best Class ¹	Decline	Decline
NEW CALEDONIA		Up to Best Class	Up to Best Class ^{1,2}	Decline	Decline
NEW ZEALAND		Up to Best Class	Up to Best Class ¹	Up to Best Class	Up to Best Class
NICARAGUA		Up to Best Class ³	Up to Standard Plus ¹	Decline ⁴	Decline ⁴
NIGER		Decline	Decline	Decline	Decline
NIGERIA		Decline	Decline	Decline	Decline
NIUE		Up to Best Class ³	Up to Standard Plus ¹	Decline	Decline
NORTH KOREA (“DPRK”)		Decline	Decline	Decline	Decline
NORTH SUDAN		Decline	Decline	Decline	Decline
NORTHERN IRELAND (United Kingdom)		Up to Best Class	Up to Best Class ¹	Up to Best Class	Up to Best Class
NORTHERN MARIANA ISLANDS (“CNMI” - U.S. TERRITORY)		Up to Best Class	Up to Best Class ¹	Up to Best Class	Up to Best Class
NORWAY		Up to Best Class	Up to Best Class ¹	Decline	Decline

¹Country of legal residence, if ratable or not insurable, may supersede our travel rates.

²With minimum net worth of USD\$1MM and, if age ≥ 40, full access to all medical records that should include a complete physical exam within the prior 24 months.

³61-120 days, Standard-only (at Underwriter discretion can consider Standard Plus for Term Plans).

⁴Requires prior regulatory approval from Nicaraguan authorities.

*Residents of Namibia cannot own the policy, regardless of their citizenship or nationality. Entities domiciled in Namibia may have similar restrictions (contact Underwriting).

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Foreign National Underwriting Risk Classes by Country

As of April 2014

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COUNTRY	CODE	TRAVEL U.S. or Canadian citizens, legal permanent residents/ green card holders	TRAVEL Foreign Nationals (FN)/Non-Resident Aliens (NRA)	RESIDENCE U.S. or Canadian citizens, legal permanent residents/ green card holders	RESIDENCE Foreign Nationals (FN)/Non-Resident Aliens (NRA)
Select first letter of country →					

OMAN		Up to Best Class	Up to Best Class ^{1,2}	Up to Best Class	Up to Best Class ²
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¹Country of legal residence, if ratable or not insurable, may supersede our travel rates.

²With minimum net worth of USD\$1MM and, if age ≥ 40, full access to all medical records that should include a complete physical exam within the prior 24 months.

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Foreign National Underwriting Risk Classes by Country

As of April 2014

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Select first letter of country ➡					

PAKISTAN		Decline	Decline	Decline	Decline
PALAU		Up to Best Class	Up to Best Class ^{1,2}	Decline	Decline
PALESTINE		Decline	Decline	Decline	Decline
PANAMA*		Up to Best Class	Up to Best Class ^{1,2}	Up to Best Class	Up to Best Class ²
PAPUA NEW GUINEA (“PNG”)		Decline	Decline	Decline	Decline
PARAGUAY		Up to Best Class	Up to Best Class ^{1,2}	Decline	Decline
PERU		Up to Best Class	Up to Best Class ^{1,2}	Up to Best Class	Up to Best Class ²
PHILIPPINES* (all other islands)		IC if ≤ 14 dys/yr.	Decline	Decline	Decline
PHILIPPINES* (Luzon only)		Up to Best Class ³	Up to Standard Plus ¹	\$1.00/M	\$1.50/M
PITCAIRN ISLAND		IC if ≤ 14 dys/yr.	Decline	Decline	Decline
POLAND*		Up to Best Class	Up to Best Class ¹	Up to Best Class	Up to Best Class
PORTUGAL		Up to Best Class	Up to Best Class ¹	Decline	Decline
PUERTO RICO (U.S. TERRITORY)		Up to Best Class	Up to Best Class ¹	Up to Best Class	Up to Best Class

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²With minimum net worth of USD\$1MM and, if age ≥ 40, full access to all medical records that should include a complete physical exam within the prior 24 months.

³61-120 days, Standard-only (at Underwriter discretion can consider Standard Plus for Term Plans).

*Residents of Panama, Philippines, and Poland cannot own the policy, regardless of their citizenship or nationality. Entities domiciled in these countries may have similar restrictions (contact Underwriting).

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Foreign National Underwriting Risk Classes by Country

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Select first letter of country →					

QATAR		Up to Best Class	Up to Best Class ^{1,2}	Up to Best Class	Up to Best Class ²
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Select first letter of country →					

ROTA (NORTHERN MARIANA ISLANDS) - OK for exams only		Up to Best Class	Up to Best Class ¹	Up to Best Class	Up to Best Class
ROMANIA		Up to Best Class	Up to Best Class ^{1,2}	Decline	Decline
RUSSIA*		Up to Best Class	Up to Best Class ^{1,2}	Up to Best Class	Up to Best Class ²
RWANDA		IC if ≤ 14 dys/yr.	Decline	Decline	Decline

¹Country of legal residence, if ratable or not insurable, may supersede our travel rates.

²With minimum net worth of USD\$1MM and, if age ≥ 40, full access to all medical records that should include a complete physical exam within the prior 24 months.

*Residents of Russia cannot own the policy, regardless of their citizenship or nationality. Entities domiciled in Russia may have similar restrictions (contact Underwriting).

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Select first letter of country					

SABA (NETHERLANDS ANTILLES)		Up to Best Class	Up to Best Class ¹	Decline	Decline
SAIPAN (NORTHERN MARIANA ISLANDS) - OK for exams only		Up to Best Class	Up to Best Class ¹	Up to Best Class	Up to Best Class
SAMOA (American Samoa listed separately)		IC if ≤ 14 dys/yr.	Decline	Decline	Decline
SAN MARINO		Up to Best Class	Up to Best Class ¹	Decline	Decline
SAO TOME & PRINCIPE		IC if ≤ 14 dys/yr.	Decline	Decline	Decline
SAUDI ARABIA		Up to Best Class	Up to Best Class ^{1,2}	Decline	Decline
SCOTLAND (United Kingdom)		Up to Best Class	Up to Best Class ¹	Up to Best Class	Up to Best Class
SENEGAL		IC if ≤ 14 dys/yr.	Decline	Decline	Decline
SERBIA		Up to Best Class	Up to Best Class ^{1,2}	Decline	Decline
SEYCHELLES		Up to Best Class	Up to Best Class ^{1,2}	Decline	Decline
SIERRA LEONE		IC if ≤ 14 dys/yr.	Decline	Decline	Decline
SINGAPORE		Up to Best Class	Up to Best Class ¹	Up to Best Class	Up to Best Class
SINT EUSTATIUS (NETHERLANDS ANTILLES)		Up to Best Class	Up to Best Class ¹	Decline	Decline
SINT MAARTEN		Up to Best Class	Up to Best Class ¹	Decline	Decline
SLOVAKIA		Up to Best Class	Up to Best Class ¹	Decline	Decline
SLOVENIA		Up to Best Class	Up to Best Class ¹	Decline	Decline
SOLOMON ISLANDS		IC if ≤ 14 dys/yr.	Decline	Decline	Decline
SOMALIA		Decline	Decline	Decline	Decline
SOUTH AFRICA*		Up to Best Class ³	Up to Standard Plus ¹	\$1.00/M	\$1.50/M
SOUTH KOREA (“ROK”)		Up to Best Class	Up to Best Class ¹	Decline	Decline
SOUTH SUDAN		Decline	Decline	Decline	Decline
SPAIN		Up to Best Class	Up to Best Class ¹	Decline	Decline
SRI LANKA		IC if ≤ 14 dys/yr.	Decline	Decline	Decline
ST. KITTS & NEVIS		Up to Best Class	Up to Best Class ¹	Decline	Decline
ST. LUCIA		Up to Best Class	Up to Best Class ¹	Decline	Decline
ST. VINCENT and THE GRENADINES		Up to Best Class	Up to Best Class ^{1,2}	Decline	Decline
SURINAME		IC if ≤ 14 dys/yr.	Decline	Decline	Decline
SVALBARD		IC if ≤ 14 dys/yr.	Decline	Decline	Decline
SWAZILAND		IC if ≤ 14 dys/yr.	Decline	Decline	Decline
SWEDEN		Up to Best Class	Up to Best Class ¹	Decline	Decline
SWITZERLAND*		Up to Best Class	Up to Best Class ¹	Decline	Decline
SYRIA		Decline	Decline	Decline	Decline

¹Country of legal residence, if ratable or not insurable, may supersede our travel rates.

²With minimum net worth of USD\$1MM and, if age ≥ 40, full access to all medical records that should include a complete physical exam within the prior 24 months.

³61-120 days, Standard-only (at Underwriter discretion can consider Standard Plus for Term Plans).

*Residents of South Africa and Switzerland cannot own the policy, regardless of their citizenship or nationality. Entities domiciled in these countries may have similar restrictions (contact Underwriting).

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Foreign National Underwriting Risk Classes by Country

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COUNTRY	CODE	TRAVEL <i>U.S. or Canadian citizens, legal permanent residents/ green card holders</i>	TRAVEL <i>Foreign Nationals (FN)/Non-Resident Aliens (NRA)</i>	RESIDENCE <i>U.S. or Canadian citizens, legal permanent residents/ green card holders</i>	RESIDENCE <i>Foreign Nationals (FN)/Non-Resident Aliens (NRA)</i>
Select first letter of country →					

TAHITI (FRENCH POLYNESIA)		Up to Best Class	Up to Best Class ¹	Decline	Decline
TAIWAN		Up to Best Class	Up to Best Class ¹	Up to Best Class	Up to Best Class
TAJIKISTAN		Up to Best Class ³	Up to Standard Plus ¹	Decline	Decline
TANZANIA		IC if ≤ 14 dys/yr.	Decline	Decline	Decline
THAILAND		Up to Best Class ³	Up to Standard Plus ¹	\$1.00/M	\$1.50/M
TIBET		IC if ≤ 14 dys/yr.	Decline	Decline	Decline
TIMOR-LESTE (EAST TIMOR)		IC if ≤ 14 dys/yr.	Decline	Decline	Decline
TINIAN (NORTHERN MARIANA ISLANDS) - OK for exams only		Up to Best Class	Up to Best Class ¹	Up to Best Class	Up to Best Class
TOGO		IC if ≤ 14 dys/yr.	Decline	Decline	Decline
TONGA		Up to Best Class ³	Up to Standard Plus ¹	Decline	Decline
TRINIDAD & TOBAGO		Up to Best Class	Up to Best Class ^{1,2}	Decline	Decline
TUNISIA		Up to Best Class	Up to Best Class ^{1,2}	Decline	Decline
TURKEY		Up to Best Class	Up to Best Class ^{1,2}	Up to Best Class	Up to Best Class ²
TURKMENISTAN		Up to Best Class ³	Up to Standard Plus ¹	Decline	Decline
TURKS & CAICOS		Up to Best Class	Up to Best Class ¹	Decline	Decline
TUVALU		Up to Best Class ³	Up to Standard Plus ¹	Decline	Decline

¹Country of legal residence, if ratable or not insurable, may supersede our travel rates.

²With minimum net worth of USD\$1MM and, if age ≥ 40, full access to all medical records that should include a complete physical exam within the prior 24 months.

³61-120 days, Standard-only (at Underwriter discretion can consider Standard Plus for Term Plans).

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Foreign National Underwriting Risk Classes by Country

As of April 2014

Below is an interactive list of Transamerica's underwriting country assessments. The list provides the current classifications for U.S. and Canadian citizens, permanent U.S. residents, and non-resident Foreign Nationals based on travel and residency. Certain states have laws restricting underwriting for lawful foreign travel, and we comply fully with those laws. These assessments presume qualification under our [Foreign National Underwriting Guidelines](#). The information contained herein is subject to change without prior notice. For updated information or questions, please contact the International Underwriting team at international@transamerica.com.

Country Code Legend (these limitations supersede any other rate indicators unless specifically indicated otherwise):

- A = Best Class available; rate as residency if exceeds 182 days/year
- B = Best Class available with special conditions; rate as residency if exceeds 120 days/year
- C = May require flat extra ratings; rate as residency if exceeds 60 days/year
- D = Usually not insurable (some locations maximum two weeks/year not to exceed four weeks/year if multiple locations)

COUNTRY	CODE	TRAVEL U.S. or Canadian citizens, legal permanent residents/ green card holders	TRAVEL Foreign Nationals (FN)/Non-Resident Aliens (NRA)	RESIDENCE U.S. or Canadian citizens, legal permanent residents/ green card holders	RESIDENCE Foreign Nationals (FN)/Non-Resident Aliens (NRA)
Select first letter of country →					

UGANDA		IC if ≤ 14 dys/yr.	Decline	Decline	Decline
UKRAINE		Contact Underwriting	Contact Underwriting	Decline	Decline
UNITED ARAB EMIRATES ("UAE")		Up to Best Class	Up to Best Class ¹	Decline	Decline
UNITED KINGDOM		Up to Best Class	Up to Best Class ¹	Up to Best Class	Up to Best Class
URUGUAY		Up to Best Class	Up to Best Class ¹	Decline	Decline
U.S. VIRGIN ISLANDS (U.S. TERRITORY)		Up to Best Class	Up to Best Class ¹	Up to Best Class	Up to Best Class
UZBEKISTAN		Up to Best Class	Up to Best Class ^{1,2}	Decline	Decline

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Select first letter of country →

VANUATU		Up to Best Class ³	Up to Standard Plus ¹	Decline	Decline
VATICAN CITY (THE HOLY SEE)		Up to Best Class	Up to Best Class ¹	Decline	Decline
VENEZUELA		Contact Underwriting	Contact Underwriting	Decline	Decline
VIETNAM		Up to Best Class ³	Up to Standard Plus ¹	\$1.00/M	\$1.50/M
WALES (United Kingdom)		Up to Best Class	Up to Best Class ¹	Up to Best Class	Up to Best Class
WEST BANK-GAZA		Decline	Decline	Decline	Decline
WESTERN SAHARA		IC if ≤ 14 dys/yr.	Decline	Decline	Decline
YEMEN		Decline	Decline	Decline	Decline
ZAIRE (DEM REP OF CONGO - "DROC")		Decline	Decline	Decline	Decline
ZAMBIA		IC if ≤ 14 dys/yr.	Decline	Decline	Decline
ZIMBABWE		IC if ≤ 14 dys/yr.	Decline	Decline	Decline

¹Country of legal residence, if ratable or not insurable, may supersede our travel rates.

³61-120 days, Standard-only (at Underwriter discretion can consider Standard Plus for Term Plans).

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Visa Types And Underwriting Criteria			
Document Version Date: April 2014			
Residency Status or Visa Type	Visa Description	Documentation Required	Notes
Holds a Green Card	A permanent resident card that grants authorization to live and work in the U.S. on a permanent basis	Residency Questionnaire and copy of Green Card	<ul style="list-style-type: none"> Must reside in the U.S., but no minimum time frame required to auto-bind. Form W-9 or equivalents required
Applied for Green Card		<ul style="list-style-type: none"> Copy of Green Card application Photocopy of visa Photocopy of I-94 	Green Card applications can take several years. If an applicant's visa will expire before Green Card approval is reasonably anticipated, the case will be underwritten on an "individual consideration" basis
Employment Authorization Document (EAD)	Document issued by USCIS that serves as evidence that the holder is authorized to WORK in the U.S. (not live in the U.S.)	Applicants holding only an EAD are not authorized to live in the U.S. and must be underwritten according to country of origin. We will need the permanent address of the country of origin.	If the client has applied for a permanent visa, we may be able to auto bind if the client has resided in the U.S. for at least one year and a copy of the I-797 or I-485 Adjustment to Permanent Residency Status is provided.
A-1	Ambassador, Public minister, career, diplomatic or consular officer, and members of immediate family	Temporary visa and must be underwritten according to country of origin. Need copy of visa and I-94 as well as permanent address in home country.	These will be considered on a case by case basis as we do not offer coverage to many foreign diplomats/officers.
A-2	Other foreign government official or employee and members of immediate family.	Temporary visa and must be underwritten according to country of origin. Need copy of visa and I-94 as well as permanent address in home country.	These will be considered on a case by case basis as we do not offer coverage to many foreign diplomats/officers.
A-3	Attendant Servant, or personal employee of A-1	Temporary visa and must be underwritten according to country of origin. Need copy of visa and I-94 as well as permanent address in home country.	These will be considered on a case by case basis as we do not offer coverage to many foreign diplomats/officers.
B1, B2, or B1/B2	Temporary visitor for business (B1) or pleasure (B2)	Temporary visa and must be underwritten according to country of origin. Need copy of visa and I-94 as well as permanent address in home country.	If underwriting a foreign national with a B1/B2 visa from a different country than country of residence, we must underwrite according to country of origin.
C1	Alien in transit directly through U.S.	Temporary visa and must be underwritten according to country of origin. Need copy of visa and I-94 as well as permanent address in home country.	
C-1d	Combined transit and crewman visa	Temporary visa and must be underwritten according to country of origin. Need copy of visa and I-94 as well as permanent address in home country.	
C-2	Alien in transit to UN headquarters district under Section 11.(3), (4), or (5) of the Headquarters Agreement	Temporary visa and must be underwritten according to country of origin. Need copy of visa and I-94 as well as permanent address in home country.	
C-3	Foreign government official, members of immediate family, attendant, servant, or personal employee, in transit	Temporary visa and must be underwritten according to country of origin. Need copy of visa and I-94 as well as permanent address in home country.	These will be considered on a case by case basis as we do not offer coverage to many foreign diplomats/officers.
C-4	Transit without Visa, see TWOV which is listed as a visa type below	Temporary visa and must be underwritten according to country of origin. Need copy of visa and I-94 as well as permanent address in home country.	
D-1 & D-2	Crewmember departing on same vessel of arrival (D-1) or Crewmember departing by means other than vessel of arrival (D-2)	Temporary visa and must be underwritten according to country of origin. Need copy of visa and I-94 as well as permanent address in home country.	
E-1 & E-2	Treaty Trader, spouse and children (E-1) or Treaty Investor, spouse and children (E-2)	Underwrite as a permanent visa. Ok to auto bind as long as client has resided in the U.S. for at least one year. Need copy of visa.	
F-1 & F-2	Academic Student (F-1) or Spouse or child of F-1 (F-2)	Temporary visa and must be underwritten according to country of origin. Need copy of visa and I-94 as well as permanent address in home country.	
G-1, G-2, G-3, G-4, G-5	Principal representative, attendant, servant or personal employee of recognized, foreign member or non-member government to International Organization and members of immediate family.	Temporary visa and must be underwritten according to country of origin. Need copy of visa and I-94 as well as permanent address in home country.	
H1B, H1C, H2A, H2B, H3, & H4	Specialty Occupations and temporary workers and spouse or children of same	Underwrite as a permanent visa. Ok to auto bind as long as client has resided in the U.S. for at least one year. Need copy of visa.	
I visas	Foreign media representatives	Temporary visa and must be underwritten according to country of origin. Need copy of visa and I-94 as well as permanent address in home country.	Must be underwritten on a case by case basis as we generally do not consider members of foreign media.
J-1 & J-2	Exchange visitors and spouse or children of such	Temporary visa and must be underwritten according to country of origin. Need copy of visa and I-94 as well as permanent address in home country.	
K-1, K-2, K-3, & K-4	Fiancé, minor children or child of fiancé	Underwrite as a permanent visa. Ok to auto bind as long as client has resided in the U.S. for at least one year. Need copy of visa.	
L-1A, L1b, L-2	Intracompany transferee temporary work visa for executive, managerial, and specialized knowledge employees and their spouse and children	Underwrite as a permanent visa. Ok to auto bind as long as client has resided in the U.S. for at least one year. Need copy of visa.	
M-1 & M-2	Vocational student or other non-academic student, spouse and children	Temp visa. Underwrite according to country of origin. Need copy of visa and I-94 and permanent address in home country.	
NATO-1 thru NATO-7	Government workers	Temporary visa and must be underwritten according to country of origin. Need copy of visa and I-94 as well as permanent address in home country.	
O-1, O-2, & O-3	Workers with Extraordinary ability in Sciences, Arts, Education, Business, or Athletics, spouses and children	Underwrite as a permanent visa. Ok to auto bind as long as client has resided in the U.S. for at least one year. Need copy of visa.	
P-1 thru P-4	Athletes and entertainers, spouses and children	Underwrite as a permanent visa. Ok to auto bind as long as client has resided in the U.S. for at least one year. Need copy of visa.	
Q-1, Q-2, Q-3	International Cultural Exchange Visitors, spouse and children	Temporary visa and must be underwritten according to country of origin. Need copy of visa and I-94 as well as permanent address in home country.	
R1 & R-2	Religious workers, spouse and children	Temporary visa and must be underwritten according to country of origin. Need copy of visa and I-94 as well as permanent address in home country.	
S-5 & S-6	Witness or Informant of criminal or terrorism information	Temporary visa and must be underwritten according to country of origin. Need copy of visa and I-94 as well as permanent address in home country.	Must be underwritten on a case by case basis, but generally we would not be able to consider.
T-1 thru T-4	Victims of a severe form of trafficking in persons and family members	Temporary visa. Underwrite according to country of origin. Need visa and permanent address.	Generally not accepted. Underwrite on a case by case basis.
TN or TD	North American Free Trade Agreement (NAFTA visa). Trade visas for Canadian and Mexican citizens and their spouse or children	Underwrite as a permanent visa. Ok to auto bind as long client has resided in the U.S. for at least one year. Need copy of visa.	
TPS	Temporary Protection Status		Would not be able to consider
TWOV	Transit without visa (usually passenger and crew situations)		Would not be able to consider.
U-1 thru U-4	Victims and family members of victims of certain criminal activity	Temporary visa and must be underwritten according to country of origin. Need copy of visa and I-94 as well as permanent address in home country.	Must be underwritten on a case by case basis, but generally we would not be able to consider.
V-1, V-2, & V-3	Certain second preference beneficiaries	Temporary visa and must be underwritten according to country of origin. Need copy of visa and I-94 as well as permanent address in home country.	

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GENERAL REQUIREMENTS AND W-9 INFORMATION

For all non-U.S. residents, we will require a copy of the Application Supplement Residency and Travel Questionnaire. Unless prior authorization has been granted by management, the application, medicals and policy delivery must take place in the U.S. regardless of residency. We also require a _____ for owners that do not have a social security number or Tax ID. Foreign nationals who are U.S. Residents for tax purposes, or who hold visas that enable them to have a U.S. taxpayer identification number, should complete an IRS Form W-9 or provide equivalent information on the application itself.

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W-8BEN INFORMATION

*The W-8BEN form (entitled Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding) is used in the United States taxation system by foreign persons (including corporations) to certify their non-American status. The form, issued by the Internal Revenue Service, establishes that one is a non-resident alien or foreign corporation, to avoid or reduce tax withholding from U.S. source income, such as rents from U.S. property, interest on U.S. bank deposits or dividends paid by U.S. corporations.

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VISA WAIVER PROGRAM

Currently, 37 countries participate in the visa waiver program (listed below). Residents of these countries do not need a visa to travel to or from the U.S. For applicants residing in these countries, we require only a copy of their passport to include the time/date stamp and a completed Residency Questionnaire:

Andorra	Iceland	Portugal
Australia	Ireland	San Marino
Austria	Italy	Singapore
Belgium	Japan	Slovakia
Brunei	Latvia	Slovenia
Czech Republic	Liechtenstein	South Korea
Denmark	Lithuania	Spain
Estonia	Luxembourg	Sweden
Finland	Malta	Switzerland
France	Monaco	Taiwan
Germany	the Netherlands	United Kingdom
Greece	New Zealand	
Hungary	Norway	

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UNDERWRITING FOREIGN NATIONALS IN ASYLUM STATUS

Asylee—an individual who is already physically present in the US or seeking admission at a port of entry, meets the definition of a refugee and is not barred by law from applying for or being granted asylum.

One can apply for asylum in the United States regardless of the country of origin or current immigration status.

An asylum seeker is someone who has asked the government for protection under international law and has not had a decision on their case yet.

A refugee is someone who has proven that they need protection under international law and the government has granted them refugee status.

The main difference between the two forms of relief is that asylum seekers are already on U.S. soil, while refugees are outside the U.S.

Underwriting—can consider as U.S. permanent resident upon receipt of:

- **Clear, readable** copy of the letter granting asylum
- USCIS documentation copy of I -730 for family members
- Minimum of 1 year legal residence in the US after approval of asylum

EAD is not necessary once asylum has been granted. When refugee status is granted an EAD is automatically applied for and the I-94 allows employment until it is granted.

Asylee may apply for a green card after one year being granted asylum. Refugees may apply for a green card one year after entry into the USA.

Underwriting reserves the right to order additional documents if deemed necessary.

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RETENTION LIMITS

Standard thru Table D and ages 18–75

A countries = \$10 Million

B countries = \$5 Million

C countries = \$2.5 Million

Ages 0–17 and over age 75 can be considered generally for reduced retention – please contact underwriting.

As of July 1, 2012, Transamerica has revised guidelines and raised auto-issue limits (retention plus auto-bind) up to a new \$30M maximum for U.S. and Canadian citizens, and up to a new \$20M maximum for qualifying foreign nationals, residing in eligible “A” countries.

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OTHER USEFUL INFORMATION

Special Note on Mexican Nationals – For applicants with a B1/B2/BCC Laser Card visa for frequent, automatic entry into the U.S., no I-94 card is required. However, a copy of the Laser Card should be submitted. All others must submit a copy of the visa and I-94 card.

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OTHER USEFUL INFORMATION

When Insureds Die Outside of the United States – Transamerica policies do not contain death claim restrictions in relation to either citizenship or residence. Additionally, as long as a Transamerica policy remains in force, the policy owner retains all rights under the contract, regardless of where death occurs. As standard practice, when death occurs outside the U.S., additional documentation may be requested (e.g., a Foreign Death Questionnaire or cancelled passport). The facts and circumstances of each claim will determine what claim requirements may be needed.

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