

## Country Classifications

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Countries – A			
Country	Supplemental Info	Class	Restrictions on Residents of this Country?
Afghanistan		U	
Albania		B	
Algeria		C	
American Samoa		A	
Andorra		A	
Angola		D	
Anguilla		A	
Antarctica		D	
Antigua, Barbuda		A	
Argentina		A	Must submit disclosure form U1011. Policy must be owned by a U.S resident individual or entity.
Armenia	No offer in disputed Nagorno-Karabakh Region	B	Yes, but there are exceptions. Contact underwriting.
Aruba		A	
Australia		A	
Austria		A	Policy must be owned by a U.S resident individual or entity.
Azerbaijan	No offer in disputed Nagorno-Karabakh Region	B	Yes, but there are exceptions. Contact underwriting.

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<b>Countries – B</b>			
<b>Country</b>	<b>Supplemental Info</b>	<b>Class</b>	<b>Restrictions on Residents of this Country?</b>
Bahamas		B	
Bahrain		A	
Bangladesh		C	
Barbados		A	
Belarus/Byelorussia	Aka Byelorussia	U	Yes, laws in this country and/or US law prevent us from issuing policies to residents of this country.
Belgium		A	Policy must be owned by a U.S resident individual or entity.
Belize		C	
Benin		D	
Bermuda		A	
Bhutan		B	
Bolivia		C	
Bosnia- Herzegovina		A	
Botswana		C	
Brazil		B	Money for all premiums must be held in an account outside of Brazil.
Brunei		A	
Bulgaria		A	
Burkina Faso		U	
Burma/Myanmar		U	Yes
Burundi		U	
Byelorussia/Belarus	Aka Belarus	U	Yes, laws in this c ountry and/or US law prevent us from issuing policies to residents of this country.

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<b>Countries – C</b>			
<b>Country</b>	<b>Supplemental Info</b>	<b>Class</b>	<b>Restrictions on Residents of this Country?</b>
Cambodia	Aka Kampuchea	C	
Cameroon		D	
Canada		A	Must have a need for U.S. based coverage
Canary Islands	Consider part of Spain	A	
Cape Verde		B	
Cayman Islands		A	
Central African Republic		U	
Chad		U	
Chile		A	
China	The following cities will be considered country class "A": Shanghai, Beijing, Tianjin, Shenzhen, Guangzhou, Chengdu, Chongqing, Shenyang and Nanjing	B	Policy generally must be owned by a U.S resident individual or entity. For non-HNW applications, an adult insured or spouse, may be policy owner provided they have a U.S. residential mailing address (not a P.O. Box, etc.) for all policy transactions.
Colombia		C	
Comoros		C	
Congo, Democratic Republic of / Republic of		D	
Cook Islands		A	Yes
Costa Rica		A	
Croatia		A	Policy must be owned by a U.S resident individual or entity.
Cuba		C	Yes, laws in this country and/or US law prevent us from issuing policies to residents of this country.
Curacao		A	
Cyprus		A	Policy must be owned by a U.S resident individual or entity.
Czech Republic		A	Policy must be owned by a U.S resident individual or entity.

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**Countries – D**

Country	Supplemental Info	Class	Restrictions on Residents of this Country?
Democratic Republic of the Congo	Formerly Zaire	D	
Denmark		A	Policy must be owned by a U.S resident individual or entity.
Djibouti		D	
Dominica		A	
Dominican Republic		B	

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**Countries – E**

Country	Supplemental Info	Class	Restrictions on Residents of this Country?
East Timor		D	
Ecuador		B	
Egypt		D	Yes, laws in this country and/or US law prevent us from issuing policies to residents of this country.
El Salvador		C	
Equatorial Guinea		D	
Eritrea		D	
Estonia		A	Policy must be owned by a U.S resident individual or entity.
Ethiopia		U	

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<b>Countries – F</b>			
<b>Country</b>	<b>Supplemental Info</b>	<b>Class</b>	<b>Restrictions on Residents of this Country?</b>
Falkland Islands		A	
Federated States of Micronesia		B	
Fiji		B	
Finland		A	Policy must be owned by a U.S resident individual or entity.
France		A	Yes, laws in this country and/or US law prevent us from issuing policies to residents of this country.
French Guiana		B	
French Polynesia		A	

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<b>Countries – G</b>			
<b>Country</b>	<b>Supplemental Info</b>	<b>Class</b>	<b>Restrictions on Residents of this Country?</b>
Gabon		D	
Gambia		D	
Georgia		B	
Germany		A	Policy must be owned by a U.S resident individual or entity.
Ghana		D	
Greece		A	Policy must be owned by a U.S resident individual or entity.
Greenland		A	
Grenada		A	
Guadeloupe		A	
Guatemala		C	Yes, laws in this country and/or US law prevent us from issuing policies to residents of this country.
Guinea		D	
Guinea Bissau		D	
Guyana		C	

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**Countries – H**

Country	Supplemental Info	Class	Restrictions on Residents of this Country?
Haiti		U	
Holland	Aka Netherlands	A	
Honduras		C	
Hong Kong		A	
Hungary		A	Policy must be owned by a U.S resident individual or entity.

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**Countries – I**

Country	Supplemental Info	Class	Restrictions on Residents of this Country?
Iceland		A	
India	The following cities will be considered “B” classification: Mumbai, Delhi, Chennai, Bangalore, Mangalore, Calcutta/Kolkata and Surat. All other cities/towns will be considered “C” classification.	C	
Indonesia		C	Yes, laws in this country and/or US law prevent us from issuing policies to residents of this country.
Iran		U	Yes, laws in this country and/or US law prevent us from issuing policies to residents of this country.
Iraq		U	Yes, laws in this country and/or US law prevent us from issuing policies to residents of this country.
Ireland		A	Policy must be owned by a U.S resident individual or entity.
Israel Gaza & West Bank		A U	
Italy		A	Policy must be owned by a U.S resident individual or entity.
Ivory Coast		D	Yes, laws in this country and/or US law prevent us from issuing policies to residents of this country.

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Countries – J			
Country	Supplemental Info	Class	RestrictionsonResidentsofthis Country?
Jamaica		B	
Japan		A	Policies may be issued to U.S. citizens living in Japan for short- term (three years or less total duration) work assignments.
Jordan		B	

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Countries – K			
Country	Supplemental Info	Class	RestrictionsonResidentsofthis Country?
Kampuchea	Aka Cambodia	C	
Kazakhstan		B	
Kenya		D	
Kiribati		C	
Korea, N		U	Yes, laws in this country and/or US law prevent us from issuing policies to residents of this country.
Korea, S		A	
Kosovo		A	Kosovo border regions of Serbia = U
Kuwait		A	Yes, but there are exceptions. Contact underwriting.
Kyrgyzstan		C	

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**Countries – L**

Country	Supplemental Info	Class	Restrictions on Residents of this Country?
Laos		C	
Latvia		A	Policy must be owned by a U.S resident individual or entity.
Lebanon		U	
Lesotho		D	
Liberia		D	Yes, laws in this country and/or US law prevent us from issuing policies to residents of this country.
Libya		U	
Liechtenstein		A	
Lithuania		A	Require evidence of source of funds. Policy must be owned by a U.S resident individual or entity.
Luxembourg		A	Policy must be owned by a U.S resident individual or entity.

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**Countries – M**

Country	Supplemental Info	Class	Restrictions on Residents of this Country?
Macau		A	
Mac edonia		A	Yes, but there are exceptions. Contact underwriting.
Madagascar		D	
Malawi		D	
Malaysia		A	
Maldives		B	
Mali		U	
Malta		A	Policy must be owned by a U.S resident individual or entity.
Marshall Islands		A	
Martinique		A	
Mauritania		D	Yes, laws in this country and/or US law prevent us from issuing policies to residents of this country.
Mauritius		A	



Mexico		B	Generally acceptable, but contact underwriting.
Moldova		B	Yes, but there are exceptions. Contact underwriting.
Monaco		A	
Mongolia		B	
Montenegro (Serbia)		A	Yes, but there are exceptions. Contact underwriting.
Montserrat		A	
Morocco		B	
Mozambique		D	
Myanmar	Aka Burma	U	

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Countries – N			
Country	Supplemental Info	Class	Restrictions on Residents of this Country?
Namibia		C	
Nauru		C	Yes, laws in this country and/or US law prevent us from issuing policies to residents of this country.
Nepal		C	
Netherlands	Aka Holland	A	Policy must be owned by a U.S resident individual or entity.
Netherlands Antilles		A	
New Caledonia		A	
New Zealand		A	
Nicaragua		D	
Niger		U	
Nigeria		U	Yes, laws in this country and/or US law prevent us from issuing policies to residents of this country.
Niue		C	
Northern Ireland		A	
Northern Mariana Islands	AKA, Saipan	A	
Norway		A	

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**Countries – O**

Country	Supplemental Info	Class	Restrictions on Residents of this Country?
Oman	No consideration for border areas with Yemen	A	

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**Countries – P**

Country	Supplemental Info	Class	Restrictions on Residents of this Country?
Pakistan		U	
Palau		A	
Panama		A	Must submit disclosure form U1011. Policy must be owned by a U.S resident individual or entity.
Papua New Guinea		D	
Paraguay		B	
Peru		B	
Philippines	Metro Manila will be considered "B" classification. All other cities/towns will remain as "C" classification.	C	Yes, but there are exceptions. Contact underwriting.
Poland		A	Policy must be owned by a U.S resident individual or entity.
Portugal, including Azores & Madeira		A	Policy must be owned by a U.S resident individual or entity.

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Countries – Q			
Country	Supplemental Info	Class	Restrictions on Residents of this Country?
Qatar		A	

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Countries – R			
Country	Supplemental Info	Class	Restrictions on Residents of this Country?
Romania		A	Policy must be owned by a U.S resident individual or entity.
Russia	No travel to Chechnya	U	Require evidence of source of funds.
Rwanda		D	

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Countries – S			
Country	Supplemental Info	Class	Restrictions on Residents of this Country?
Saipan	Aka Northern Mariana Islands	A	
Samoa		B	
San Marino		A	
Sao Tome & Principe		C	
Saudi Arabia		C	
Senegal		D	
Serbia (Montenegro)		A	Yes, but there are exceptions. Contact underwriting.
Seychelles		B	
Sierra Leone		D	
Singapore		A	
Slovakia		A	Policy must be owned by a U.S resident individual or entity.
Slovenia		A	Policy must be owned by a U.S resident individual or entity.
Solomon Islands		B	

Somalia		U	
South Africa		C	

Spain (inc luding Gibraltar)		A	Yes, laws in this country and/or US law prevent us from issuing policies to residents of this country.
Sri Lanka		B	
St. Kitts & Nevis		A	
St. Luc ia		A	
St. Martin		A	
St. Thomas		A	
St.Vincent/Grenadines		A	Yes, laws in this country and/or US law prevent us from issuing polic ies to residents of this country.
Sudan		U	Yes, laws in this c ountry and/or US law prevent us from issuing polic ies to residents of this country.
Suriname		B	
Swaziland		D	
Sweden		A	Policy must be owned by a U.S resident individual or entity.
Switzerland		A	
Syria		U	

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<b>Countries – T</b>			
<b>Country</b>	<b>Supplemental Info</b>	<b>Class</b>	<b>Restrictions on Residents of this Country?</b>
Taiwan		A	
Tajikistan		C	
Tanzania		D	
Thailand		B	
Togo		D	
Tonga		B	
Trinidad/Tobago		B	
Tunisia		B	
Turkey		D	
Turkmenistan		C	
Turks/Caic os		A	
Tuvalu		C	



Countries – U			
Country	Supplemental Info	Class	Restrictions on Residents of this Country?
Uganda		D	
Ukraine		U	Yes, laws in this country and/or US law prevent us from issuing policies to residents of this country.
United Arab Emirates		B	
United Kingdom		A	Policy must be owned by a U.S resident individual or entity.
Uruguay		A	
Uzbekistan		B	

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Countries – V			
Country	Supplemental Info	Class	Restrictions on Residents of this Country?
Vanuatu		C	
Venezuela		U	
Vietnam		B	
Virgin Islands		A	

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Countries - Y			
Country	Supplemental Info	Class	RestrictionsonResidentsofthis Country?
Yemen		U	

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**Countries – Z**

Country	Supplemental Info	Class	Restrictions on Residents of this Country?
Zambia		D	
Zimbabwe		D	Yes, laws in this country and/or US law prevent us from issuing policies to residents of this country.

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