

FOREIGN COUNTRY RATING CHART

Overview

When deciding whether a Non-U.S. Resident, or an individual who travels to foreign countries, may qualify for life insurance in the United States, many factors are taken into account, including the individual's country of residence and the countries to which he or she is traveling.

While some countries prevent their residents from purchasing life insurance outside of their native country, the U.S. government also restricts the sale of life insurance to residents of some countries. In other cases, the risks presented by some countries (i.e. crime, health and safety standards, political or economic instability, etc.) are considered too significant to price.

For more detailed information refer to the following charts:

- **Foreign Country Code Chart** (page 2) provides a description of the country codes, the risk factors associated with and the underwriting categories available for each code.
- **Foreign Country Rating Chart** (page 4) provides a country code rating based on the risk factors associated with each country. *Ratings will vary from A+ to F, with "A" representing a low risk level and "F" representing an uninsurable risk.*

The ratings on this chart are separate from and not associated with the Substandard Rating Classes (i.e. Table A, B, C, etc.).

The Non-U.S. Residents Highlighter (IFS-A094373), Short-Term U.S. Residents Highlighter (IFS-A094372) and Foreign Travel Highlighter (IFS-A094374) are available to help you determine how underwriting evaluates Non-U.S. Residents, Short-Term Residents and individuals who travel to foreign countries.

FOREIGN COUNTRY RATING CHART

Country Code	Risk Factors	Eligible Underwriting Categories ¹	
		Non-U.S. Residents	Foreign Travel
A² (Low)	Cities and rural areas similar to U.S. with modern plumbing, treated drinking water, adequate medical facilities, no major epidemics or health problems, countries free of frequently recurring acts of political, economic or criminal violence and societal unrest. Modest security precautions are warranted for travel.	<p>Preferred Preferred Plus³ Preferred Non-Smoker⁴ Non-Smoker Preferred Plus Smoker³ Smoker</p> <p>Select Select Preferred Preferred Smoker</p> <p>Occupational Ratings are not applied to countries categorized as "A"</p>	<p>Preferred Preferred Best⁵ Preferred Plus⁶ Preferred Non-Smoker⁷ Non-Smoker⁷ Preferred Plus Smoker⁶ Smoker⁷</p> <p>Select Select Preferred⁸ Preferred⁸ Smoker⁸</p> <p>Occupational Ratings are not applied to countries categorized as "A"</p>
B (Moderate)	Major cities similar to U.S. with modern plumbing, treated drinking water, adequate medical facilities, no major epidemics or health problems, rural areas lacking in adequate medical care and health and safety standards, countries relatively free of frequently recurring acts of political, economic or criminal violence and society unrest. Modest security precautions are warranted for travel.	<p>Preferred Non-Smoker Smoker</p> <p>Select Preferred Smoker</p> <p>Occupational Ratings are not applied to countries categorized as "B"</p>	<p>Preferred Preferred Best⁵ Preferred Plus⁶ Preferred Non-Smoker⁷ Non-Smoker⁷ Preferred Plus Smoker⁶ Smoker⁷</p> <p>Select Select Preferred⁸ Preferred⁸ Smoker⁸</p> <p>Occupational Ratings are not applied to countries categorized as "B"</p>
C (High)	Cities not up to U.S. standards, rural primitive areas, medical facilities not up to U.S. standards, countries where political or economic turmoil is evident. Also, nations involved in potentially violent regional disputes or with high rates of crime. Upgraded security precautions are warranted for travel.	<p>Preferred Non-Smoker Smoker</p> <p>Select Preferred Smoker</p> <p>Occupational 1 Rating (a \$2.50 extra premium per \$1,000 of face amount) will be charged to individuals who reside in countries categorized as "C"</p>	<p>Preferred Preferred Best⁵ Preferred Plus⁶ Preferred Non-Smoker⁷ Non-Smoker⁷ Preferred Plus Smoker⁶ Smoker⁷</p> <p>Select Select Preferred⁸ Preferred⁸ Smoker⁸</p> <p>Occupational 1 Rating (a \$2.50 extra premium per \$1,000 of face amount) will be charged to individuals who travel for > 3 months to countries categorized as "C"</p>
D (Severe)	Countries where healthcare and medical activities are generally lacking; terrorist/guerrilla groups pose a serious threat to a nation's political and/or economic stability; or countries faced with widespread street violence resulting from political dissension or economic unrest. Also, neighboring states; countries with a high potential for military coup; states showing evidence of prejudicial treatment against foreign interests.	<p>Preferred Non-Smoker Smoker</p> <p>Select Preferred Smoker</p> <p>Occupational 3 Rating (a \$5.00 extra premium per \$1,000 of face amount) will be charged to individuals who reside in countries categorized as "D"</p>	<p>Preferred Preferred Best⁵ Preferred Plus⁶ Preferred Non-Smoker⁷ Non-Smoker⁷ Preferred Plus Smoker⁶ Smoker⁷</p> <p>Select Select Preferred⁸ Preferred⁸ Smoker⁸</p> <p>Occupational 3 Rating (a \$5.00 extra premium per \$1,000 of face amount) will be charged to individuals who travel for > 3 months to countries categorized as "D"</p>
E (Extreme)	Civil and other war situations where the central government does not control significant geographical areas. Instead, they are in the partial control of insurgent forces, or feature areas in the country where governmental control is immediately threatened. Also nations undergoing a violent transformation through a military coup or revolution. Healthcare and medical activities are generally lacking. There are often U.S. government imposed travel or trade restrictions.	Individuals who reside in these countries are not eligible for consideration.	<p>Preferred Preferred Best⁵ Preferred Plus⁶ Preferred Non-Smoker⁷ Non-Smoker⁷ Preferred Plus Smoker⁶ Smoker⁷</p> <p>Select Select Preferred⁸ Preferred⁸ Smoker⁸</p> <p>Travel limited to ≤ 4 weeks.</p>
F (Uninsurable)	Presence of war, civil strife, natural disasters or health concerns present a risk that is too hazardous to price.	Individuals who reside in these countries are not eligible for consideration.	Individuals who travel to these countries are not eligible for consideration.

For more detailed information regarding the availability of the Preferred Underwriting Categories, please refer to the Preferred Underwriting Highlighter (IFS-A052876).

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¹ Select Underwriting Categories may be available on some inforce and PruSelect III policies.

² Certain A countries have been carved out as A+ for Preferred Plus consideration. Residents of, and unlimited travel to A+ countries may qualify for Preferred Plus, if applying for a permanent product with a face amount of at least \$1,000,000.

³ Preferred Plus is only available to U.S. and Canadian Residents, unless applying for permanent coverage with a face amount of \$1,000,000 or more. If applying for such coverage, Preferred Plus may be available to residents of A+ countries.

⁴ Preferred Non-Smoker is available to U.S. and Canadian Residents, as well as residents of all A+ and A countries.

⁵ Preferred Best is available to U.S. and Canadian Residents who travel to A+, A and B countries for \leq 3 months and for those who travel to C, D or E countries for \leq 4 weeks.

⁶ Preferred Plus and Preferred Plus Smoker are available to U.S. and Canadian Residents who travel to A+, A and B countries for \leq 3 months and for those who travel to C, D or E countries for \leq 4 weeks. Unlimited travel to A+ countries is permitted for permanent products with face amounts of at least \$1,000,000.

⁷ Preferred Non-Smoker, Non-Smoker and Smoker are available to individuals with unlimited travel to A+, A and B countries and C and D countries for \leq 3 months. An additional premium may apply for travel greater than 3 months to C and D countries. Limited travel (\leq 4 weeks) is permitted to E countries.

⁸ Select Preferred, Preferred and Smoker are available to individuals who travel to A, B, C and D countries and to those with limited travel (\leq 4 weeks) to E countries. An individual rating may apply for travel to C and D countries for $>$ 3 months.

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

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Country	Code	Country	Code	Country	Code	Country	Code
Afghanistan	F	Dominican Republic	B	Liberia	E	Saudi Arabia	E
Albania	E	East Timor	E	Libya	E	Senegal	E
Algeria ¹	E	Ecuador	B	Liechtenstein	A ⁺	Serbia	E
American Samoa ⁸	A	Egypt	E	Lithuania	D	Seychelles	E
Andorra	B	El Salvador	D	Luxembourg	A ⁺	Sierra Leone	E
Angola	F	Equatorial Guinea	E	Macau	D	Singapore	A ⁺
Anguilla	C	Eritrea	E	Macedonia	E	Slovakia	C
Antigua & Barbuda	B	Estonia	D	Madagascar	E	Slovenia	D
Argentina ³	A	Ethiopia	E	Malawi	E	Solomon Islands	E
Armenia	E	Falkland Islands	A	Malaysia	E	Somalia	F
Aruba	A	Federated States of Micronesia	E	Maldives	E	South Africa	C
Australia	A ⁺	Fiji	C	Mali	E	South Korea	B
Austria	A ⁺	Finland	A ⁺	Malta	C	Spain ³	A ⁺
Azerbaijan	E	France ³	A ⁺	Marshall Islands	D	Sri Lanka	E
Bahamas	A	French Guiana	E	Martinique	A	St. Kitts & Nevis	A
Bahrain	E	French Polynesia	D	Mauritania	E	St. Lucia	A
Bangladesh	E	Gabon	E	Mauritius	E	St. Martin	A
Barbados	A	Gambia	E	Mexico	A	St. Thomas	A
Belarus (Beylorussia)	E	Gaza Strip	F	Moldova	E	St. Vincent & the Grenadines	A
Belgium	A ⁺	Georgia	E	Monaco	A ⁺	Sudan ²	F
Belize	B	Germany	A ⁺	Mongolia	E	Suriname	E
Benin	E	Ghana	E	Montserrat	E	Swaziland	E
Bermuda	A	Greece ³	A ⁺	Morocco	E	Sweden	A ⁺
Bhutan	E	Greenland	A ⁺	Mozambique	E	Switzerland ³	A ⁺
Bolivia	E	Grenada	B	Myanmar (Burma) ²	E	Syria ²	E
Bosnia & Herzegovina	E	Guadeloupe	E	Namibia	E	Taiwan	A
Botswana	E	Guam ⁸	A	Nauru	E	Tajikistan	E
Brazil	B	Guatemala	D	Nepal	E	Tanzania	E
British Virgin Islands	A	Guinea	E	Netherlands	A ⁺	Thailand	D
Brunei	E	Guinea Bissau	E	Netherlands Antilles	A ⁺	Togo	E
Bulgaria	D	Guyana	E	New Caledonia	C	Tonga	E
Burkina Faso	E	Haiti	F	New Zealand	A ⁺	Trinidad & Tobago	A
Burundi	F	Honduras	D	Nicaragua	D	Tunisia	E
Burma (Myanmar) ²	E	Hong Kong	A ⁺	Niger	E	Turkey ⁹ (See footnote below for rating)	
Cambodia	E	Hungary	C	Nigeria	E	Turkmenistan	E
Cameroon	E	Iceland	A ⁺	North Korea ²	F	Turks & Caicos Islands	C
Canada ^{7,8}	A ⁺	India ⁵ (See footnote below for rating)		Northern Marianas Islands ⁸	A	Tuvalu	E
Canary Islands	A	Indonesia	F	Norway	A ⁺	Uganda	E
Cape Verde	E	Iran ²	E	Oman	E	Ukraine	E
Cayman Islands	A	Iraq	F	Pakistan	E	United Arab Emirates	E
Central African Republic	E	Ireland ³	A ⁺	Palau	C	United Kingdom	A ⁺
Chad	E	(For Northern Ireland, see United Kingdom)		Panama ³	B	Uruguay ³	C
Chile	A	Israel ¹⁰	E	Papua New Guinea	E	Uzbekistan	E
China ⁴ (See footnote below for rating)		Italy	A ⁺	Paraguay	B	Vatican City	A ⁺
Colombia	E	Ivory Coast (Cote D'Ivoire)	F	Peru	C	Vanuatu	E
Comoros	E	Jamaica	B	Philippines	B	Venezuela ³	B
Congo	E	Japan ³	A ⁺	Poland ³	C	Vietnam ¹	D
Cook Islands	D	Jordan	E	Portugal	A ⁺	Virgin Islands ^{3,8}	A
Costa Rica ³	A	Kenya	E	Puerto Rico ^{6,8}	A ⁺	West Bank	F
Croatia	E	Kiribati	E	Qatar	E	Western Sahara	D
Cuba ²	E	Kosovo	E	Romania	E	Western Samoa	C
Curacao	A ⁺	Krygyzstan (Krygyz Republic)	F	Russia	E	Yemen	E
Cyprus	C	Kuwait	E	Rwanda	E	Yugoslavia	E
Czech Republic	C	Laos	E	Saipan ⁸	A	Zaire ¹	D
Denmark	A ⁺	Latvia	E	Samoa	C	Zambia	D
Djibouti	E	Lebanon	E	San Marino	A ⁺	Zimbabwe	D
Dominica	C	Lesotho	E	Sao Tome and Principe	E		

¹ The following provinces/regions of Algeria, Vietnam and Zaire (also referred to as the Democratic Republic of the Congo) are rated "F"- Southeast Algeria (Sahara Desert Regions); HuaGiang, Tien Giang, TraVinh provinces of Vietnam and Eastern provinces of Zaire.

² OFAC: U.S. government restrictions prohibit life insurance sales to residents of these countries.

³ The insurance regulations of some countries prevent their residents from purchasing life insurance outside their native country. Please contact Underwriting with any questions.

⁴ Residents of and travelers to China will be considered depending on city/region. "B" cities/regions are modern cities that compare favorably to Western Standards such as, Beijing, Chongqing, Guangzhou, Shanghai, Shenyang and Tianjin. The remaining cities/regions, excluding Xinjiang and Tibet, are "D." Xinjiang and Tibet are "E."

⁵ Residents of and travelers to India will be considered depending on city/region. "B" cities/regions include Bangalore, Mumbai, Delhi, Chennai and Calcutta. The remaining cities/regions, excluding Jammu, Kashmir, Assam, Nagaland and Arunachal Pradesh are "C." Jammu, Kashmir, Assam, Nagaland and Arunachal Pradesh are "E."

⁶ Sales to residents of Puerto Rico are permitted if the individual also maintains a U.S. residence and all aspects of the transaction are completed in the U.S.

⁷ Due to Canadian regulations, available products are limited to PruLife Universal Protector, PruLife Universal Plus, PruLife SUL Protector, PruLife SUL Plus and Prudential Guaranteed Life.

⁸ For purposes of available Preferred Underwriting Categories, residents of this country should be treated as U.S. Residents and travel to this country should be treated as travel within the U.S.

⁹ Residents of and travelers to Turkey will be considered depending on city/region. "B" cities/regions include Ankara and Istanbul. The remaining cities/regions, excluding Ankara, Istanbul and the southeast regions of Sirkak, Diyarbakir, Van, Siirt, Mus, Mardin, Batman, Bingol, Tunceli, Hakkari, Bitlis, Adana, Adiyaman, Hatay, Elazig, Gaziantep Kahramanmaras, Kilas, Malatya, Icel, Osmaniye and Sanliufra are "D." The southeast regions of Sirkak, Diyarbakir, Van, Siirt, Mus, Mardin, Batman, Bingol, Tunceli, Hakkari, Bitlis, Adana, Adiyaman, Hatay, Elazig, Gaziantep Kahramanmaras, Kilas, Malatya, Icel, Osmaniye and Sanliufra are "E."

¹⁰ See also Gaza Strip and West Bank.