

UNDERWRITING

Non-U.S. Resident Guidelines

Non-U.S. Residents are defined as individuals who:

- Do not have a full-time, permanent U.S. residence.
- Reside outside the United States (U.S.) for six months or more annually (even if maintaining dual residences in the U.S. and another country).
- Are immigrants from a foreign country residing in the U.S. with intent to stay, but who do not have green cards and have been in the U.S. for less than one year.

An example:

A U.S. citizen who has moved to Germany but returns to the U.S. periodically to visit family.

NOTE: Citizenship is not a determining factor in defining a non-U.S. resident.

A case must meet these conditions:

- ☐ Have an issue age of 25 – 75 (70 for fully retained cases).
- ☐ Proposed insured must be a business owner or professional individual working in medical, engineering, scientific, technological, or similar fields. Immediate family members may also be acceptable.
- ☐ Minimum policy face amount is \$250,000.
- ☐ The maximum special rating class is Class E (Class D for fully retained cases).

To initiate the process, make sure to complete/consider:

- ☐ The proposed insured must have a minimum global net worth of \$2 million.
- ☐ The proposed insured must also have at least one meaningful tie/connection to the U.S. Examples of this U.S. nexus are:
 - ▶ U.S. citizenship
 - ▶ Spouse is a U.S. citizen and/or U.S. resident (*U.S. residence of a family member other than a spouse, by itself, is not considered a meaningful tie*)
 - ▶ Ownership of real estate in the U.S.
 - ▶ Ownership of a business in the U.S. or employment by a U.S. company
 - ▶ Verifiable U.S. tax liability that will support the need for life insurance
 - ▶ Ownership of verifiable U.S. assets for a minimum of six months and:
 - Equal to 25% of total net worth **or**
 - A minimum of \$500,000
- ☐ Completing the Non-U.S. Resident Disclosure Form (ORD 115136): This form must be completed at the point of sale if either the proposed insured or proposed policyowner (including a trust and other entity) is not a resident of the U.S. The purpose of this form is to confirm sales activity locations.
 - ▶ All aspects of the insurance transaction must be completed in the U.S., including solicitation, completion of the application, medical examination, inspection, and contract delivery
- ☐ For face amounts of \$1,000,000 or more: The required third-party financial documentation, no more than one year old, is supplied.*
- ☐ The required copy of the individual's passport is supplied. U.S. references are required, if available.
- ☐ For those individuals who cannot provide a Social Security number for the purposes of completing the tax certification, the required version of Form W-8 (BEN, ECI, EXP, IMY) is to be supplied. Usually Form W-8BEN is used.

* A letter of reference from a major international financial institution with all account values or a detailed bank statement is acceptable as proof of financial information.



Important Tips:

- There should be enough time spent in the U.S. to facilitate information gathering and adequate time to complete the underwriting and policy delivery process.
- Individuals must have a record of ongoing health maintenance, with the most recent visit having taken place within three years of the date on which the application was completed.
- Attending Physician's Statement (APS) records, including foreign APS records, should be secured. An APS is required for ages 50 and over.
- All applicants must be medically examined. Blood tests and ECGs will be required, based on normal age and amount rules.
- A Data Verification Report (DVR) will be requested in ALL cases.
- Motor Vehicle Reports (MVRs) will be requested if the applicant has or previously had a U.S. driver's license.
- Additional special considerations for residents of mainland China:
 - ▶ A copy of their U.S. Consulate exam, if completed within the last two years
 - ▶ A copy of financial information presented to U.S. Consulate, if within the last two years
 - ▶ Third-party financial documentation, regardless of the face amount for which they have applied
 - ▶ A copy of the individual's National ID card
- Expect delays in obtaining information. Obtaining information on a non-U.S. resident applying for life insurance may be difficult, but every effort must be made to secure the required information. The closer the ties to the U.S., the better the chances of obtaining meaningful medical and financial information in a timely fashion.
- Senior assessment exam and financial underwriting requirements for applicants over the age of 70 are fully automated.
- All travel patterns will be carefully reviewed. Additional ratings may be assessed for travel outside the resident country.
- Contracts to be owned by third-party foreign persons or entities will seldom be acceptable since all aspects of the insurance transaction must be completed in the U.S.
- Once approval is granted by Underwriting, the application/worksheet should be submitted on a cash-on-delivery basis.
- Individuals will not be considered for life insurance coverage if they are currently active in foreign military, police, government, or judicial services within their resident countries. In addition, political or union leaders may also be excluded.
- Before submitting an application/worksheet, an inquiry or advance phone call should be made to your Prudential underwriting contact. This will help you determine if there are any particular underwriting considerations you should be aware of and the type of client information you need to provide. For example, some supplementary benefits may not be available to residents of all countries.

Available Coverage Amounts

Automatic issue limits of up to \$65 million for A Country Residents and \$40 million for B Country Residents. Individuals residing in 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. Please contact Underwriting for the product-specific automatic issue amount. The minimum policy face amount for Non-U.S. Residents is \$250,000.

Effective July 2025

For any country not listed, contact Underwriting **BEFORE** completing an application. Ratings assigned for each country are based on an analysis of government, travel services, and industry data, and may change depending on the current conditions in the country. Guidelines may also vary depending on the application state.

Countries With an Acceptable Risk for Residence

“A” category countries, Preferred Best available with a verified U.S. nexus.

Australia	Costa Rica	Iceland	Taiwan
Austria	Curacao	Malaysia	Thailand
Bermuda	Dominican Republic	New Zealand	United Arab Emirates
Brazil	Germany	Qatar	United Kingdom
Brunei	Guam	South Korea	(England, Scotland,
Chile	Hong Kong	Sweden	Wales, and N. Ireland)

“B” category countries, Non-Smoker Plus available with a verified U.S. nexus.

Aruba	Grenada	Palau	Maarten)
Barbados	Jamaica	Paraguay	Trinidad and Tobago
Belize	Marshall Islands	Sint Maarten (St.	

Countries with multiple categories

China	The Beijing, Chengdu, Guangzhou, Harbin, Shanghai, Shenzhen, Zhengzhou, and Zhuhai regions are considered “A” locations. Other major metropolitan cities comparable to those in the West such as Chongqing, Guangzhou, Shenyang, Tianjin, and others are considered “B” regions. The remaining rural areas of the People’s Republic of China are “C” regions and are not acceptable.
Colombia	Urban and metropolitan areas of Colombia are considered “B” regions. Rural areas of Colombia and any area within 100 miles of the Venezuela border are “C” regions.
Ecuador	The Quito and Guayaquil regions are considered “A” locations, all others are “B” .
India	Bangalore, Calcutta, Chennai, Delhi, Hyderabad, Mangalore, Mumbai, and Surat are considered “B” regions. The remaining rural areas of the country are “C” regions and are not acceptable.
Indonesia	The Jakarta region and the island of Bali are considered “A” locations, all others are “B” .
Mexico	The cities of Cancun, Ciudad Juárez, Guadalajara, León, Mexicali, Mexico City, Monterrey, Puebla, Puerto Vallarta, San Miguel de Allende, San Pedro Garza Garcia, and Zihuatanejo, and their surrounding suburban areas, will be considered “A” regions. The remaining areas of Mexico are “B” regions.
Peru	The Lima region is considered an “A” location, all others are “B” .
Philippines	Metro Manila will be considered a “A” region. The remaining areas of the country are “C” regions and are not acceptable.
South Africa	Cape Town, Johannesburg and Pretoria are “A” locations, all others are “B” .

Effective July 2025

Countries With Sales Restrictions Due to Insurance Regulations

To determine the specific restrictions applicable, please contact your Prudential Wholesaler **BEFORE** completing an application for residents of any of these countries:

Argentina	Finland	Monaco	Slovakia
Bahamas	France	Netherlands	Slovenia
Belgium	Greece	Northern Marianas	South Africa
Bulgaria	Hungary	Islands	Spain (incl. Canary Islands)
Canada ¹	Ireland	Panama	Switzerland
Canary Islands	Italy	Poland	Turkey
Cayman Islands	Japan	Portugal	U.S. Virgin Islands
Croatia	Latvia	Puerto Rico	Uruguay
Cyprus	Lithuania	Romania	Venezuela
Czech Republic	Luxembourg	Saint Barthelemy	Vietnam
Denmark	Malta	Saint Kitts & Nevis	
Estonia	Micronesia	Singapore	

South Africa: Cape Town, Johannesburg, and Pretoria regions are “A” locations, all others are “B”.

“C” Category Countries With an Unacceptable Risk for Residence

Sales to residents of these countries are **NOT** allowed.

Afghanistan	Ethiopia	Macedonia, Republic of	Serbia
Albania	Fiji	Yugoslavia	Seychelles
Algeria	French Polynesia	Madagascar	Sierra Leone
Angola	Gabon	Malawi	Solomon Islands
Armenia	Gambia	Maldives	Somalia
Azerbaijan	Gaza Strip (Palestinian Authority)	Mali	South Sudan
Bahrain	Georgia	Mauritania	Sri Lanka, Republic of
Bangladesh	Ghana	Mauritius	Sudan*
Belarus*	Guatemala	Micronesia	Suriname
Benin	Guinea	Moldova	Swaziland
Bhutan	Guinea Bissau	Mongolia	Syria*
Bolivia	Guyana	Montenegro	Tajikistan
Bosnia & Herzegovina	Haiti	Montserrat	Tanzania
Botswana	Honduras	Morocco	Togo
Burkina Faso	Iran*	Mozambique	Tonga
Myanmar (Burma)*	Iraq	Namibia	Tunisia
Burundi	Israel	Nauru	Turkey
Cambodia	Ivory Coast (Côte d’Ivoire)	Nepal	Turkish Republic of N. Cyprus
Cameroon	Jordan	New Caledonia	Turkmenistan
Cape Verde	Kazakhstan	Nicaragua	Turks & Caicos Islands
Central African Republic	Kenya	Niger	Tuvalu
Chad	Kiribati	Nigeria	Uganda
Comoros	Kosovo (Serbia)	Niue	Ukraine
Congo	Kyrgyzstan (Kyrgyz Republic)	North Korea*	Uzbekistan
Congo, Democratic Republic of	Kuwait	Oman	Vanuatu
Croatia	Laos	Pakistan	Venezuela
Cuba*	Lebanon	Papua New Guinea	West Bank (Palestinian Authority)
Djibouti	Lesotho	Russia*	Western Sahara
East Timor	Liberia	Rwanda	Yemen
Egypt	Libya	Samoa	Zambia
El Salvador		Sao Tome and Principe	Zimbabwe
Equatorial Guinea		Saudi Arabia	
Eritrea		Senegal	

* OFAC Restrictions: U.S. Government restrictions prohibit life insurance sales to residents.

¹ Variable products are not available.

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT FOR CONSUMER USE.

This material is being provided for informational or educational purposes only and does not take into account the investment objectives or financial situation of any clients or prospective clients. The information is not intended as investment advice and is not a recommendation about managing or investing a client's retirement savings. Clients seeking information regarding their particular investment needs should contact a financial professional.

Availability of insurance and rates will vary based on the satisfaction of underwriting criteria. Underwriting rules are subject to change at our discretion. Automatic and jumbo limits are graded down by age, rating, and special risks (e.g., foreign residence and travel, entertainers, and professional athletes).

Life insurance is issued by The Prudential Insurance Company of America, Newark, NJ, and its affiliates.

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT FOR CONSUMER USE.

© 2025 Prudential Financial, Inc. and its related entities.

ISG_FL_ILI1989_01

