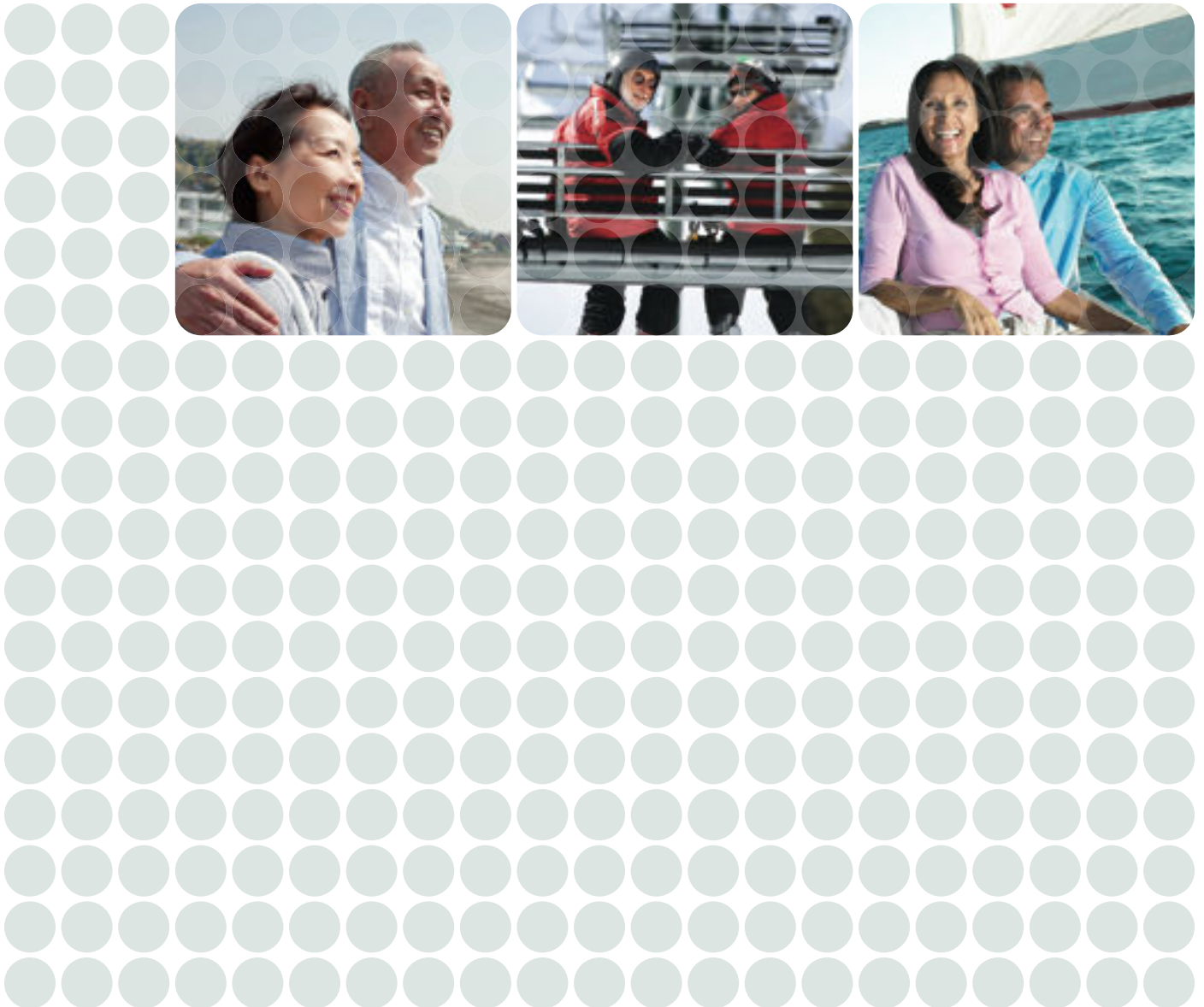


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Affluent Markets

International underwriting guidelines



Offered by Zurich American Life Insurance Company of New York
and Zurich American Life Insurance Company

Proposed insured categories

- **U.S. citizens** – must reside in the United States for more than six months of the year. Residence in countries outside the United States will be considered as foreign nationals of that country.
- **Green card holders (U.S. permanent residents)** – must provide card number and have been residing in the U.S. for at least the past six months.
- **Visa holders** – reside full time in the U.S. on a valid work Visa. Must provide a copy of the Visa with application. Country of origin is used to determine underwriting classification.
- **Foreign nationals** – include those individuals not qualifying under any of the previous categories or those on a visitors Visa (short stay).

Requirements

- Permanent plan only (international underwriting not available for term products).
- Proposed insureds who are Foreign Nationals must have a past and ongoing history of strong situs in the United States. Therefore, they must either own property or a business in the U.S. at least twelve months prior to the application date. Ownership interest to be verified by a third party or by producing proper documentation.
- Foreign Nationals must have the policy owned by a U.S. entity (e.g., trust, LLC).
- All solicitation and materials related to the sale must take place within the U.S. where the producer is licensed.
- Application and medical exam must be completed in the U.S.
- The policy must be delivered in the U.S.
- All premium payments must be drawn on a U.S. bank account.
- All billing (premium notices) must be mailed to a U.S. address.
- The producer is responsible for securing and paying for Attending Physician's Statements (APS) outside the U.S.
- Translation of APS or other requirements is the responsibility and at the expense of the producer.
- Foreign Nationals/Visa holders must complete the "Certification Regarding Taxes and Laws" form number ZM-10120HK.
- Foreign Nationals must be rated Table 4 or better.
- Foreign Nationals can be considered to age 70.

Restrictions

(Ineligible applicants or family members of)

- Government leaders
- Politicians
- Diplomats
- Trade Union officials
- Judicial personnel
- Missionaries (U.S. or foreign)
- Journalists/Media personnel
- Military, Police, Security
- Illegal aliens
- Proposed insured/policy owner who resides or is a citizen of a country subject to Office of Foreign Assets Control (OFAC) sanctions. Refer to the OFAC website www.treas.gov/offices/enforcement/ofac/programs/ for latest information.

Important notes

- Country list and/or ratings will vary as world conditions change. Our requirements and restrictions are also subject to change. Please check the Zurich website for updated info at www.zlifeusa.com/docs/internationalunderwritingguidelines.pdf.
- Another valuable website to consult is the U.S. Department of State for travel warnings at <http://travel.state.gov/>.
- Consult your underwriter regarding a particular region if unsure.
- These guidelines are for quoting purposes only as each case will be underwritten and assessed on its own merits.
- Published rates assume travel to major cities and towns.
- The underwriting department reserves the right to request copies of passports, visas, green cards or trust documents for verification purposes.
- Zurich will not take adverse action re foreign travel by U.S. citizens/permanent residents on contracts written in Florida, Georgia and Colorado.

For more
information, call

877-678-7534

Option 1

International underwriting guidelines

Country	Class	Exceptions	Country	Class	Exceptions
Afghanistan	E		Burma/Myanmar	D	
Albania	A		Burundi	D	
Algeria	B		Cambodia	D	Standard for limited travel
American Samoa	A		Cameroon	D	
Andorra	A		Canada	A	
Angola	D		Canary Islands	A	
Anguilla	A		Cape Verde	B	
Antartica	D		Cayman Islands	A	
Antigua & Barbuda	A		Central African Republic	E	
Argentina	A		Chad	E	
Armenia	B	Nagorno-Karabakh (E)	Chile	A	
Aruba	A		China	B	
Australia	A		Colombia	C	
Austria	A		Comoros	C	
Azerbaijan	B	Nagorno-Karabakh (E)	Congo	D	
Bahamas	B		Congo, Democratic Republic of	E	
Bahrain	A		Cook Islands	A	
Bangladesh	C		Costa Rica	B	
Barbados	A		Croatia	A	
Belarus	B		Cuba	D	Standard for limited travel
Belgium	A		Cyprus	A	
Belize	C		Czech Republic	A	
Benin	D		Denmark	A	
Bermuda	A		Djibouti	D	
Bhutan	B		Dominica	A	
Bolivia	C		Dominican Republic	B	
Bosnia & Herzegovina	A		East Timor	D	
Botswana	C		Ecuador	B	
Brazil	B		Egypt	E	
British Virgin Islands	A		El Salvador	C	
Brunei	A		Equatorial Guinea	D	
Bulgaria	A		Eritrea	D	
Burkina Faso	D		Estonia	A	

International underwriting guidelines (continued)

Country	Class	Exceptions	Country	Class	Exceptions
Ethiopia	D		Israel	A	Gaza & West Bank (E)
Falklands Islands	A		Italy	A	
Federated States of Micronesia	B		Ivory Coast/Cote d'Ivoire	D	
Fiji	B		Jamaica	B	
Finland	A		Japan	A	Citizen and Resident of Japan (E)
France	A		Jordan	A	
French Guiana	B		Kazakstan	B	
French Polynesia	A		Kenya	D	Standard for limited travel
Gabon	D		Kiribati	C	
Gambia	D		Korea North	E	
Gaza	E		Korea South	A	
Georgia	B	Abkhazia & S.Ossetia (E)	Kosovo	A	
Germany	A		Kuwait	A	
Ghana	D		Kyrgyzstan	C	
Greece	A		Laos	C	
Greenland	A		Latvia	A	
Grenada	A		Lebanon	E	
Guadeloupe	A		Lesotho	D	
Guam	A		Liberia	D	
Guatemala	C		Libya	E	
Guinea	D		Liechtenstein	A	
Guinea Bissau	D		Lithuania	A	
Guyana	C		Luxembourg	A	
Haiti	E		Macau	A	
Honduras	C		Macedonia	A	
Hong Kong	A		Madagascar	D	
Hungary	A		Malawi	D	
Iceland	A		Malaysia	B	
India	C	Mumbai & New Delhi (B) Kashmir & Jammu (E)	Maldives	B	
Indonesia	C		Mali	E	
Iran	E		Malta	A	
Iraq	E		Marshall Islands	A	
Ireland	A		Matinique	A	
Ireland (Northern)	A		Mauritania	D	

International underwriting guidelines (continued)

Country	Class	Exceptions	Country	Class	Exceptions
Mauritius	B		Romania	A	
Mexico	B		Russian Fed (East Ural Mts.)	B	
Moldova	B		Russian Fed (West Ural Mts.)	B	Chechnya (E)
Monaco	A		Rwanda	D	
Mongolia	B		St. Kitts & Nevis	A	
Montenegro	A		St. Lucia	A	
Montserrat	A		St. Vincent & the Grenadines	A	
Morocco	B		Samoa	B	
Mozambique	D		San Marino	A	
Namibia	C		Sao Tome & Principe	D	
Nauru	C		Saudi Arabia	B	
Nepal	C		Senegal	D	
Netherlands	A		Serbia	A	
Netherlands Antilles	A		Seychelles	B	
New Caledonia	A		Sierra Leone	D	
New Zealand	A		Singapore	A	
Nicaragua	C		Slovakia	A	
Niger	D		Slovenia	A	
Nigeria	D		Solomon Islands	C	
Niue	B		Somalia	E	
Northern Mariana Islands	A		South Africa	C	
Norway	A		Spain	A	
Oman	A		Sri Lanka	B	
Pakistan	C		St. Maarten	A	
Palau	A		Sudan	E	
Panama	B		Suriname	B	
Papua New Guinea	D		Swaziland	D	
Paraguay	B		Sweden	A	
Peru	B		Switzerland	A	
Phillipines	C		Syria	E	
Poland	A		Taiwan	A	
Portugal	A		Tajikistan	C	
Puerto Rico	A		Tanzania	D	Standard for limited travel
Qatar	A		Thailand	C	

International underwriting guidelines (continued)

Country	Class	Exceptions	Country	Class	Exceptions
Togo	D		U.S. Virgin Islands	A	
Tonga	B		Uzbekistan	B	
Trinidad & Tobago	B		Vanuatu	C	
Tunisia	B		Vatican City	A	
Turkey	B		Venezuela	C	
Turkmenistan	C		Vietnam	C	
Turks/Caicos	A		Virgin Islands	A	
Tuvalu	C		West Bank	E	
Uganda	D		Western Sahara	D	
Ukraine	B		Yemen	E	
United Arab Emirates	A		Zaire	D	
United Kingdom	A		Zambia	D	
Uruguay	A		Zimbabwe	D	

Limited travel

Country Class	Rating	Retention
A (Any travel)	Preferred Best	up to \$20M
B (< 12 weeks/year)	Preferred Best	up to \$20M
C (< 12 weeks/year)	Preferred	up to \$20M
D (< 8 weeks/year)	Standard + \$5/1000	up to \$10M
E (Any travel)	Decline	N/A

Excessive travel, residence or Visa holder in U.S.

Country Class	Rating	Retention
A (Any travel or residence)	Preferred Best	up to \$20M
B (> 12 weeks/year)	Preferred	up to \$20M
C (> 12 weeks/year)	Standard	up to \$10M
D (> 8 weeks/year)	Decline	N/A
E (Any travel/residence)	Decline	N/A

**Zurich American Life Insurance Company of New York
Zurich American Life Insurance Company**

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877-678-7534 www.zlifeusa.com

In the State of New York, insurance products are issued by Zurich American Life Insurance Company of New York, a New York domestic life insurance company located at its registered home address of One Liberty Plaza, 165 Broadway, New York, NY 10006. In all states other than New York, insurance products are issued by Zurich American Life Insurance Company, an Illinois domestic life insurance company, located at its registered home address of 1400 American Lane, Schaumburg, IL 60196.

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