.... MassMutual

Guidelines for Foreign Travel

MassMutual's robust foreign underwriting has three sets of guidelines:

- Foreign nationals or U.S. citizens living abroad refer to LI7547 Guidelines for Foreign Nationals Living Abroad for more information.
- Foreign citizens living in the U.S. refer to LI7552 Guidelines for Foreign Citizens Living in the U.S. for more information.
- Foreign travel

The following information focuses on how foreign travel is underwritten at MassMutual[®].

MassMutual classifies a country's risk on a scale ranging from A to D and U (unacceptable). A and B countries are considered less risky than C, D and U countries.

A Countries	 Travel up to 6 months annually is generally not a concern. Waiver of Premium may be available. LTC Rider may be available. For travel over 90 days but less than 6 months, MassMutual cannot consider proposed insureds over age 70 or over Table D.
B Countries	 Travel up to 12 weeks annually is generally not a concern. Waiver of Premium may be available. LTC Rider may be available. All underwriting classes are available.
C & D Countries	 Travel to C countries for up to 12 weeks annually to major cities for business or pleasure is generally not a concern. Travel to D countries for up to 4 weeks annually to major cities for business or pleasure is generally not a concern. Waiver of Premium and LTC Rider may be available. Standard or better classes are available. Medically impaired individuals are considered on a case-by-case basis. Generally, individuals rated over a Table D, after applying RACs, will be declined. Travel for any duration for missionaries (i.e. preaching, etc.) will result in the offer being postponed or declined. Travel for mission trips (i.e. working at an orphanage, building homes or schools, providing medical care, etc.) is generally acceptable. Travel by a U.S. citizen who is a governmental employee, journalist, politician, security consultant, humanitarian aid worker, judiciary, police, field engineer, archaeologist, geologist on business, etc. is considered on a case-by-case basis. TLIR and term applications are not available for imminent travel or travel that will continue for the foreseeable future.

U Countries	• Travel to U countries for any duration or purpose will be postponed until travel is complete, or declined if travel will continue for the foreseeable future.
Considerations for Travel to Any	• For A countries, travel over 6 months annually will be considered foreign residence and guidelines for foreign nationals and U.S. citizens living abroad will apply.
Country	• For B, C and D countries, travel over 12 weeks annually will be considered foreign residence and guidelines for foreign nationals living abroad will apply.
	 Travel to remote areas is considered on a case-by-case basis.
	• Avocations, such as mountain and rock climbers, big game guides and hunters, spelunkers, explorers, etc., are considered on a case-by-case basis.

C B A U U U C D A A B A

U U A

А

B C C

D

A A

Country Code Classifications

Afghanistan	U	Botswana
Albania	В	Brazil (6)
Algeria	С	Brunei
American Samoa	Α	Bulgaria
Andorra	Α	Burkina Faso
Angola	D	Burma/Myanmar (7)
Anguilla	Α	Burundi
Antarctica	D	Cambodia
Antigua, Barbuda	Α	Cameroon
Argentina (1,2)	Α	Canada (7)
Armenia (4)	В	Canary Islands
Aruba	Α	Cape Verde
Australia	Α	Cayman Islands
Austria (2)	Α	Central African Republic
Azerbaijan (4)	В	Chad
Bahamas	В	Chile
Bahrain	Α	China (2,4)
Bangladesh	С	Shanghai, Beijing, Tianjin,
Barbados	Α	Shenzhen, Guangzhou, Chengdu, Chongqing,
Belarus (aka Byelorussia) (5)	U	Shenyang, and Nanjing
Belgium (2)	Α	China (2,4) - all other cities
Belize	С	Colombia
Benin	D	Comoros
Bermuda	Α	Congo, Democratic Republic
Bhutan	В	of
Bolivia	С	Cook Islands (4)
Bosnia-Herzegovina	А	Costa Rica

Croatia (2)	A
Cuba (5)	С
Curacao	А
Cyprus (2)	A
Czech Republic (2)	A
Denmark	A
Djibouti	D
Dominica	A
Dominican Republic	В
East Timor	D
Ecuador	В
Egypt (5)	D
El Salvador	С
Equatorial Guinea	D
Eritrea	D
Estonia (2)	A
Ethiopia	U
Falkland Islands	A
Federated States of Micronesia	В
Fiji	В
Finland (2)	A
France (5)	A
French Guiana	В
French Polynesia	A
Gabon	D
Gambia	D

Country Code Classifications continued...

Georgia	В
Germany (2)	А
Ghana	D
Greece (2)	А
Greenland	А
Grenada	А
Guadeloupe	Α
Guam	А
Guatemala (5)	С
Guinea	D
Guinea Bissau	D
Guyana	С
Haiti	U
Holland (aka Netherlands)	Α
Honduras	D
Hong Kong	Α
Hungary (2)	А
Iceland	Α
India - Mumbai, Delhi, Chennai, Bangalore, Mangalore, Calcutta/Kolkata and Surat	В
India - all other cities	С
Indonesia (5)	С
Iran (5)	U
Iraq (5)	U
Ireland (2)	А
Israel (not Gaza or West Bank)	А
Israel - Gaza or West Bank	U
Italy (2)	Α
Ivory Coast (5)	D
Jamaica	В
Japan - only U.S. Citizens residing in Japan on short-term (3 years or less) work assignments	А
Jordan	В
Kampuchea (aka Cambodia)	С

Kazakhstan	В
Kenya	D
Kiribati	C
Korea, North (5)	U
Korea, South	A
Kosovo (4)	A
Kuwait (4)	A
Kyrgyzstan	С
Laos	C
Latvia (2)	A
Lebanon	U
Lesotho	D
Liberia (5)	D
Libya	U
Liechtenstein	A
Lithuania (2,3)	A
Luxembourg (2)	A
Macau	A
Macedonia (4)	Α
Madagascar	D
Malawi	D
Malaysia	Α
Maldives	В
Malta (2)	Α
Marshall Islands	Α
Martinique	Α
Mauritania (5)	D
Mauritius	Α
Mexico (4)	В
Moldova (4)	В
Monaco	Α
Mongolia	В
Montenegro (Serbia) (4)	Α
Montserrat	Α
Morocco	В
Mozambique	D
Myanmar (aka Burma)	U
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Namibia	С
Nauru (5)	С
Nepal	С
Netherlands (aka Holland) (2)	А
Netherland Antilles	А
New Caledonia	А
New Zealand	А
Nicaragua	D
Niger	U
Nigeria (5)	U
Niue	С
Northern Ireland	А
N. Mariana Islands (Saipan)	А
Norway	А
Oman (4)	А
Pakistan	U
Palau	А
Panama (1,2)	А
Papua New Guinea (4)	D
Paraguay	В
Peru	В
Philippines - Metro Manila (4)	В
Philippines - all other cities (4)	С
Poland (2)	А
Portugal (incl Azores & Madeira) (2)	A
Qatar	А
Romania (2)	А
Russia (3,4)	U
Rwanda	D
Saipan	А
Samoa	В
San Marino	А
Sao Tome & Principe	С
Saudi Arabia	С
Senegal	D
Serbia (aka Montenegro) (4)	А

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Country Code Classifications continued...

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Seychelles	В	Sudan (5)	U	
Sierra Leone	D	Suriname	В	
Singapore	Α	Swaziland	D	
Slovakia (2)	Α	Sweden (2)	А	
Slovenia (2)	Α	Switzerland	Α	
Solomon Islands	В	Syria	U	
Somalia	U	Taiwan	А	
South Africa	С	Tajikistan	С	
Spain (incl Gibraltar) (5)	Α	Tanzania	D	
Sri Lanka	В	Thailand	В	
St. Kitts & Nevis	Α	Тодо	D	
St. Lucia	Α	Tonga	В	
St. Martin	Α	Trinidad/Tobago	В	
St. Thomas	Α	Tunisia	В	
St. Vincent/Grenadines (5)	Α	Turkey	D	
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Turkmenistan	С
Turks/Caicos	A
Tuvalu	С
Uganda	D
Ukraine (5)	U
United Arab Emirates	В
United Kingdom (2)	A
Uruguay	A
Uzbekistan	В
Vanuatu	С
Venezuela	U
Vietnam	В
Virgin Islands	A
Yemen	U
Zambia	D
Zimbabwe (5)	D

1. Must submit disclosure form U1011

- 2. Policy must be owned by a U.S. resident individual or entity
- 3. Requires evidence of source of funds
- 4. Restrictions exist, contact Underwriting
- 5. Laws in this country and/or U.S. law prevent us from issuing policies to residents of this country.
- 6. Money for all premiums must be held in an account outside of Brazil
- 7. Must have a need for U.S. based coverage

Underwriting guidelines and requirements are subject to change without notice as world conditions change.

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