

Opportunities

Underwriting Alert:

Foreign Travel and Foreign Resident Program



MetLife®

Your clients can visit any one of these 155 countries and still be eligible for life insurance with no extra charges for travel risk

Locate the country of travel in the list below, then refer to second page for specific insurable travel guidelines for the country code.

COUNTRY	CODE	COUNTRY	CODE	COUNTRY	CODE	COUNTRY	CODE
Albania	C	Estonia	A	Macau	A	Saint Vincent and the Grenadines	A
American Samoa*	A	Falkland Islands	A	Macedonia	B	Samoa	C
Andorra	A	Federated States of Micronesia	C	Malaysia	B	San Marino	A
Anguilla	B	Fiji	C	Maldives	C	Saudi Arabia	C
Antigua and Barbuda*	B	Finland	A	Malta	A	Serbia & Montenegro	B
Argentina	A	France	A	Marshall Islands*	B	Seychelles	B
Armenia	B	French Guiana	A	Martinique	A	Singapore*	A
Aruba	A	French Polynesia	B	Mauritius	C	Slovakia	A
Australia*	A	Georgia	C	Mexico*	B	Slovenia	A
Austria*	A	Germany*	A	Moldova	C	Solomon Islands	C
Azerbaijan	C	Greece	A	Monaco	A	South Korea*	A
Bahamas*	B	Greenland	A	Mongolia	C	Spain	A
Bahrain	Aa	Grenada*	B	Montserrat	A	Sri Lanka	C
Barbados*	B	Guadeloupe	A	Morocco*	C	Sweden	A
Belarus	B	Guatemala*	C	Nauru	C	Switzerland	A
Belgium*	A	Honduras*	C	Nepal	C	Syria	C
Belize*	B	Hong Kong*	A	Netherlands*	A	Taiwan*	A
Bermuda*	A	Hungary	A	Netherlands Antilles*	A	Tajikistan	C
Bolivia*	C	Iceland	A	New Caledonia	B	Thailand	Aa
Bosnia & Herzegovina	B	India	Aa	New Zealand	A	Tonga	C
Botswana	C	Indonesia*	C	Nicaragua*	C	Trinidad and Tobago*	C
Brazil*	B	Ireland	A	Niue	C	Tunisia	Aa
Brunei	B	Israel	Aa	Northern Mariana Islands	A	Turkey	C
Bulgaria	B	Italy	A	Norway*	A	Turkmenistan	C
Canary Islands	A	Jamaica*	A	Oman	Aa	Turks and Caicos*	A
Cape Verde	B	Japan	A	Pakistan*	C	Tuvalu	C
Cayman Islands	A	Jordan	Aa	Palau	C	Ukraine	B
Chile*	A	Kazakhstan	C	Panama	B	United Arab Emirates*	Aa
China*	Aa	Kiribati	C	Paraguay	B	United Kingdom*	A
Cook Islands	C	Kuwait	Aa	Peru*	B	Uruguay	A
Costa Rica*	B	Kyrgyzstan	C	Philippines*	C	Uzbekistan	C
Croatia*	A	Laos	C	Poland*	A	Vanuatu	C
Cyprus	A	Latvia*	A	Portugal*	A	Vatican City	A
Czech Republic*	A	Lebanon	C	Qatar	Aa	Venezuela*	C
Denmark*	A	Libya	C	Romania	B	Vietnam	C
Dominica	A	Liechtenstein	A	Russian Federation*	B	Virgin Islands*	A
Ecuador*	B	Lithuania	A	Saint Kitts and Nevis	B	Yugoslavia	B
Egypt	C	Luxembourg*	A	Saint Lucia*	B		

*Indicates ability to write a U.S. policy on a resident of this country.

For purposes of travel only, Canada, Guam, and Puerto Rico are considered the same as travel within the United States.

These guidelines do not apply in the states of Florida and Georgia.

Classifications are subject to change.

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Foreign Travel and Foreign Resident Program

CODE	INSURABLE TRAVEL AND FOREIGN RESIDENCY FOR U.S. CITIZENS & PERMANENT RESIDENTS
<p>A</p>	<p>Up to 6 months of travel in a 12 month period may be considered</p> <ul style="list-style-type: none"> • All classes and plans available, disability waiver & accidental death considered on individual basis • No extra charge for travel risk • Travel more than 6 months, consider as foreign resident <p>Reinsurance & Retention Information</p> <p>Up to 12 weeks of travel:</p> <ul style="list-style-type: none"> • Auto-bind up to \$50 million • MetLife retention up to \$15 million <p>For travel beyond 12 weeks through 6 months:</p> <ul style="list-style-type: none"> • Auto bind reinsurance up to \$10 million • MetLife retention limited to \$3 million for single life and \$5 million for survivorship <p>Permanent Residents (if acceptable based on foreign resident guidelines):</p> <ul style="list-style-type: none"> • Auto bind reinsurance up to \$10 million. MetLife retention limited to \$5 million
<p>Aa</p>	<p>Up to 8 weeks of travel within a 12 month period may be considered</p> <ul style="list-style-type: none"> • All classes and plans available, disability waiver & accidental death considered on individual basis • No extra charge for travel risk <p>Reinsurance & Retention Information</p> <p>Up to 8 weeks of travel:</p> <ul style="list-style-type: none"> • Auto-bind up to \$50 million • MetLife retention up to \$15 million <p>For travel beyond 8 weeks:</p> <ul style="list-style-type: none"> • Individually considered subject to obtaining facultative reinsurance <p>Permanent Residents: (if acceptable)</p> <ul style="list-style-type: none"> • MetLife retention up to \$2 million dollars with no flat extra premium for the residency risk; over \$2 million to \$5 million, \$2 flat extra
<p>B</p>	<p>Up to 8 weeks of travel in a 12 month period may be considered</p> <ul style="list-style-type: none"> • All classes and plans available, disability waiver & accidental death considered on individual basis • No extra charge for travel risk <p>Reinsurance & Retention Information</p> <p>Up to 8 weeks:</p> <ul style="list-style-type: none"> • Auto bind reinsurance up to \$10 million • MetLife retention limited to \$3 million for single life and \$5 million for survivorship <p>For travel beyond 8 weeks:</p> <ul style="list-style-type: none"> • Individually considered subject to obtaining facultative reinsurance <p>Permanent Residents: (if acceptable)</p> <ul style="list-style-type: none"> • MetLife retention up to \$2 million dollars with no flat extra premium for the residency risk; over \$2 million to \$5 million, \$2 flat extra
<p>C</p>	<p>Up to 2 weeks of travel in a 12 month period may be considered</p> <ul style="list-style-type: none"> • All classes and plans available, disability waiver & accidental death considered on individual basis • No extra charge for travel risk <p>Reinsurance & Retention Information</p> <p>Up to 2 weeks of travel:</p> <ul style="list-style-type: none"> • Auto bind reinsurance up to \$5 million • MetLife retention limited to \$1.5 million for single life and \$2.5 million for survivorship <p>For travel beyond 2 weeks:</p> <ul style="list-style-type: none"> • Individually considered subject to obtaining facultative reinsurance <p>Permanent Residents: (if acceptable)</p> <ul style="list-style-type: none"> • MetLife retention up to \$2 million dollars with no flat extra premium for the residency risk; over \$2 million to \$5 million, \$2 flat extra

• Not A Deposit • Not FDIC-Insured • Not Insured By Any Federal Government Agency
 • Not Guaranteed By Any Bank Or Credit Union • May Go Down In Value

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