

## MetLife Foreign Travel Lists

In order to reach the appropriate underwriting decision, each country has been classified into one of six risk categories. For each category there is a limited amount of travel with in a 12-month period that we accept without any adverse action. Travel for longer periods of time may preclude MetLife's Preferred classes or require a flat extra premium.

The following chart provides underwriting, reinsurance considerations and countries associated with each category.

Country Code	US Citizens & Permanent Residents	Countries
<b>A</b>	<p>Up to 6 months of travel in a 12-month period may be considered.</p> <ul style="list-style-type: none"> <li>• All classes and plans available, disability waiver &amp; accidental death considered on individual basis.</li> <li>• No extra charge for travel risk.</li> <li>• Travel more than 6 months, consider as foreign resident.</li> </ul> <p><u>Reinsurance &amp; Retention Information:</u> Up to 12 weeks of travel:</p> <ul style="list-style-type: none"> <li>• Auto-bind up to \$50 million.</li> <li>• MetLife retention up to \$15 million without capacity surcharge</li> </ul> <p>For travel beyond 12 weeks through 6 months</p> <ul style="list-style-type: none"> <li>• Auto bind reinsurance up to \$10 million.</li> <li>• MetLife retention limited to \$3 million single life and \$5 million for survivorship.</li> </ul> <p>Permanent Residents (if acceptable based on foreign resident guidelines):</p> <ul style="list-style-type: none"> <li>• Auto bind reinsurance up to \$10 million.</li> <li>• MetLife retention limited to \$2 million</li> </ul>	<p>American Samoa, Andorra, Argentina, Aruba, Australia, Austria, Belgium, Bermuda, Canary Islands, Cayman Islands, Chile, Costa Rica, Cyprus, Denmark, Dominica, Falklands Islands, Finland, France, French Guiana, Germany, Greece, Greenland, Guadeloupe, Hong Kong, Iceland, Ireland, Italy, Jamaica, Japan, Liechtenstein, Luxembourg, Macau, Malta, Martinique, Monaco, Montserrat, Netherlands, Netherlands Antilles, New Zealand, Northern Mariana Islands, Norway, Portugal, Saint Vincent and the Grenadines, San Marino, Singapore, Spain, Sweden, Switzerland, Taiwan, Turks/Caicos, United Kingdom, Uruguay, Vatican City, Virgin Islands</p>
<b>Aa</b>	<p>Up to 8 weeks of travel within a 12-month period may be considered.</p> <ul style="list-style-type: none"> <li>• All classes and plans available, disability waiver &amp; accidental death considered on individual basis.</li> <li>• No extra charge for travel risk.</li> </ul> <p><u>Reinsurance &amp; Retention Information:</u> Up to 8 weeks of travel:</p> <ul style="list-style-type: none"> <li>• Auto-bind up to \$50 million.</li> <li>• MetLife retention up to \$15 million.</li> </ul> <p>For travel beyond 8 weeks or for Permanent Residents: Individually considered subject to obtaining facultative reinsurance.</p>	<p>Bahrain, <b>China, India, Israel</b>, Jordan, Oman, Qatar, Tunisia, United Arab Emirates</p>

Country Code	US Citizens & Permanent Residents	Countries
<b>B</b>	<p>Up to 8 weeks of travel in a 12-month period may be considered.</p> <ul style="list-style-type: none"> <li>All classes and plans available, disability waiver &amp; accidental death considered on individual basis.</li> <li>No extra charge for travel risk.</li> </ul> <p><u>Reinsurance &amp; Retention Information:</u></p> <p>Up to 8 weeks</p> <ul style="list-style-type: none"> <li>Auto bind reinsurance up to \$10 million.</li> <li>MetLife retention limited to \$3 million single life and \$5 million for survivorship.</li> </ul> <p>From 8 weeks or Permanent Resident:</p> <ul style="list-style-type: none"> <li>Individually considered subject to obtaining facultative reinsurance.</li> </ul>	<p>Anguilla, Antigua and Barbuda, Armenia, Bahamas, Barbados, Belarus, Belize, Bosnia &amp; Herzegovina, Brazil, Brunei, Bulgaria, Cape Verde, Croatia, Czech Republic, <b>Ecuador</b>, Estonia, French Polynesia, Grenada, Hungary, Latvia, Lithuania, Macedonia, <b>Malaysia</b>, Marshall Islands, <b>Mexico</b>, New Caledonia, Panama, Paraguay, <b>Peru</b>, <b>Poland</b>, Romania, Russian Federation, Saint Kitts and Nevis, Saint Lucia, Serbia &amp; Montenegro, Seychelles, Slovakia, Slovenia, <b>South Korea</b>, Trinidad and Tobago, Ukraine, Yugoslavia</p>
<b>Bb</b>	<p>Up to 4 weeks of travel in a 12-month period may be considered.</p> <ul style="list-style-type: none"> <li>All classes and plans available, disability waiver &amp; accidental death considered on individual basis.</li> <li>No extra charge for travel risk.</li> </ul> <p><u>Reinsurance &amp; Retention Information:</u></p> <p>Up to 4 weeks</p> <ul style="list-style-type: none"> <li>Auto bind reinsurance up to \$10 million.</li> <li>MetLife retention limited to \$3 million single life and \$5 million for survivorship.</li> </ul> <p>Over 4 weeks or Permanent Residents:</p> <ul style="list-style-type: none"> <li>Individually considered subject to obtaining facultative reinsurance.</li> </ul>	<p><b>Dominican Republic</b></p>
<b>C</b>	<p>Up to 2 weeks of travel in a 12-month period may be considered.</p> <ul style="list-style-type: none"> <li>All classes and plans available, disability waiver &amp; accidental death considered on individual basis.</li> <li>No extra charge for travel risk.</li> </ul> <p><u>Reinsurance &amp; Retention Information:</u></p> <p>Up to 2 weeks of travel</p> <ul style="list-style-type: none"> <li>Auto bind reinsurance up to \$5 million.</li> <li>MetLife retention limited to \$1.5 million single life and \$2.5 million for survivorship.</li> </ul> <p>Over 2 weeks of travel or Permanent Resident:</p> <ul style="list-style-type: none"> <li>Individually considered subject to obtaining facultative reinsurance.</li> </ul>	<p>Albania, Botswana, Egypt, El Salvador, Federated States of Micronesia, Fiji, Georgia, Guatemala, Honduras, Kiribati, Lebanon, Libya, Maldives, Mauritius, Moldova, Morocco, Nicaragua, Palau, Samoa, Thailand, Tonga, Turkey, Tuvalu, Vanuatu, Venezuela, Vietnam</p>

<p><b>D</b></p>	<p>These countries are considered an uninsurable risk and will be declined</p> <p><u>Reinsurance &amp; Retention Information:</u> Individually considered subject to obtaining facultative reinsurance.</p>	<p>Any county not previously listed in more favorable categories, including <b>South Africa</b>.</p>
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**Remember:** There is a level of volatility in every country. You should be aware of current political and environmental events in countries your clients will be visiting that may affect our decisions.

***Note: Countries in bold were part of the former MetLife Foreign Travel program***