

Foreign Travel Guidelines

Effective September 16, 2011

Replaces previous version dated August 9, 2010

The following charts define how the insurers of American General Life Companies assess travel to various countries around the world.

Country Code	To 8 Weeks	8 Weeks to 6 Months*
A	Best Class	Best Class
B	Best Class	Standard Plus (or Standard Tobacco)
C	Best Class	Std. Plus (or Std. Tob.) and \$2 per 1,000
D	Best Class	Std. Plus (or Std. Tob.) and \$3 per 1,000
E	Decline	Decline
IC	Individual Consideration	Individual Consideration

*Except where noted, extended travel (greater than 6 months) will be considered on a case-by-case basis and may be underwritten as a residency case under our Foreign National guidelines. In addition, extended travel (greater than 6 months) outside of the U.S. or Canada will require facultative reinsurance if over our internal retention.

PRODUCT AND COVERAGE AMOUNTS

- ▶ All plans of insurance are available.
- ▶ Autobind up to \$41 million on Term and \$60 million on Permanent
- ▶ Jumbo Limit to \$65 million
- ▶ Individual Consideration for long-term travel (greater than 1 year)
- ▶ Individual Consideration for amounts over \$20 million, age greater than 70, rating greater than Table D.

Important Notes:

- ▶ For quoting purposes only. Each case will be individually underwritten and assessed.
- ▶ Country list and/or ratings will change as world conditions change.
- ▶ Individuals residing or traveling in countries or jurisdictions under a current U.S. State Department Travel Warning will be Individual Consideration and may be declined.
- ▶ Diplomats, embassy employees or missionaries assigned to a C, D or E country generally will not be considered for coverage.
- ▶ Certain states prohibit Travel Warnings as the sole basis for an underwriting decision. Please refer to the applicable Underwriting Guidelines on State Restrictions on Foreign Travel for these states.
- ▶ Florida and Georgia prohibit action based on foreign travel.

COUNTRY LIST

COUNTRY	CODE	COUNTRY	CODE
Afghanistan	E	Colombia (Except Ecuador/Venezuela border)	D
Albania	B	Comoros	B
Algeria	C	Congo (Brazzaville)	D
American Samoa	A	Congo (Zaire)	E
Andorra	A	Cook Islands	A
Angola (Except Cabinda)	C	Costa Rica	A
Anguilla	B	Cote d'Ivoire (Ivory Coast)	E
Antarctica	D	Croatia	B
Antigua & Barbuda	B	Cuba	E
Argentina (Decline for Travel > 6 months)	A	Cyprus	A
Armenia (Except Nagorno-Karabakh)	B	Czech Republic	A
Aruba	B	Democratic Republic of Congo (formerly Zaire)	E
Australia	A	Denmark	A
Austria	A	Djibouti	C
Azerbaijan (Except Western Border)	B	Dominica	B
Bahamas	B	Dominican Republic	B
Bahrain	IC	Dubai (United Arab Emirates)	A
Bangladesh	D	East Timor (Except Gili or Indonesian border)	B
Barbados	B	Ecuador (Except Colombian border)	A
Belarus (Decline for Travel > 6 months)	B	Egypt	IC
Belgium	A	El Salvador	B
Belize	B	England	A
Benin	B	Equatorial Guinea	B
Bermuda	A	Eritrea	D
Bhutan	B	Estonia	A
Bolivia	B	Ethiopia	D
Bosnia & Herzegovina	B	Falkland Islands	A
Botswana	B	Federated States of Micronesia	B
Brazil	A	Fiji	B
British Virgin Islands	A	Finland	A
Brunei	B	France (Decline for Travel > 6 months)	A
Bulgaria	B	French Guyana	B
Burkina Faso	B	French Polynesia	B
Burma/Myanmar	E	Gabon	B
Burundi	E	Gambia	B
Cambodia	B	Gaza	E
Cameroon	C	Georgia (Except Ossetia or Abkhazia)	B
Canada	A	Germany	A
Canary Islands	A	Ghana	B
Cape Verde	B	Greece	A
Cayman Islands	B	Greenland	A
Central African Republic	E	Grenada	B
Chad	E	Guadeloupe	B
Chile	A	Guam	A
China	B	Guatemala	C

COUNTRY	CODE	COUNTRY	CODE
Guernsey	A	Malta	A
Guinea	D	Marshall Islands	B
Guinea Bissau	C	Martinique	B
Guyana	B	Mauritania (Except Algeria or Mali borders)	C
Haiti	E	Mauritius	B
Honduras	C	Mexico (Except U.S. border regions)	B
Hong Kong	A	Micronesia	B
Hungary	A	Moldova	B
Iceland	A	Monaco	A
India (Except Kashmir or Jammu) (Decline for Travel > 6 months)	B	Mongolia	B
Indonesia (Except Aceh, Papua, Central Sulawesi, Maluku)	B	Montenegro (U.K. Territory)	A
Iran	E	Morocco (Except Western Sahara)	B
Iraq	E	Mozambique	B
Ireland	A	Nambia	B
Israel (Over age 70 requires Facultative Reinsurance if over our retention) (Not West Bank or Gaza)	B	Nauru	B
Italy	A	Nepal	D
Ivory Coast (Cote d'Ivoire)	E	Netherlands	A
Jamaica	B	Netherlands Antilles	B
Japan (Decline for Travel > 6 months)	A	New Caledonia	B
Jordan	B	New Zealand	A
Kazakhstan	B	Nicaragua	B
Kenya	D	Niger	D
Kiribati	B	Nigeria (Except Niger Delta)	D
Kosovo	B	Niue	C
Kuwait	IC	North Korea	E
Kyrgyzstan	E	North Mariana Islands (Commonwealth of U.S.)	A
Laos	B	Northern Ireland	A
Latvia	A	Norway	A
Lebanon	D	Oman	IC
Lesotho	B	Pakistan	IC
Liberia (Decline for Travel > 6 months)	D	Palau	B
Libya	E	Palestine	E
Liechtenstein	A	Panama (Decline for travel by Panamanian citizens > 6 months)	A
Lithuania	A	Papua New Guinea	D
Luxembourg	A	Paraguay	B
Macau	A	Peru (Except Ayacucho & Huallaga)	A
Macedonia	B	Philippines (Except Mindanao, Zamboanga Peninsula, and Sulu Archipelago)	B
Madagascar	B	Poland	A
Malawi	B	Portugal	A
Malaysia	B	Puerto Rico	A
Maldives	B	Qatar	B
Mali	B	Republic of the Congo (Capital: Brazzaville)	D

COUNTRY	CODE	COUNTRY	CODE
Romania	A	Syria	E
Russia (Except Chechnya, Dagestan, Ingushetia, North Ossetia)	B	Taiwan	A
Rwanda (Except Congo border)	C	Tajikistan (Except Afghanistan, Kyrgyz, Uzbekistan borders)	D
Samoa	B	Tanzania	B
San Marino	A	Thailand	IC
Sao Tome and Principe	B	Tibet (part of China)	B
Saudi Arabia	C	Togo	C
Scotland	A	Tonga	B
Senegal	B	Trinidad and Tobago	B
Serbia & Montenegro	B	Tunisia	IC
Seychelles	B	Turkey	B
Sierra Leone	C	Turkmenistan	B
Singapore	A	Turks/Caicos	B
Slovakia	A	Tuvalu	B
Slovenia	A	U.S. Virgin Islands	A
Soloman Islands	B	Uganda (Except North/Congo border)	B
Somalia	E	Ukraine	B
South Africa	B	United Arab Emirates (Dubai)	A
South Korea	A	United Kingdom	A
Spain	A	Uruguay	A
Sri Lanka (Except Northern and Eastern areas)	D	Uzbekistan (Except Afghanistan, Tajikistan, Kyrgyzstan borders)	D
St. Barthelemy	A	Vanuatu	B
St. Kitts and Nevis	B	Vatican City	A
St. Lucia	B	Venezuela	C
St. Martin	A	Vietnam	C
St. Vincent and the Grenadines	B	Wales	A
Sudan	E	West Bank	E
Suriname	B	Western Sahara	E
Swaziland	B	Yemen	E
Sweden	A	Zambia	B
Switzerland	A	Zimbabwe	E

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