



# New York Life Advanced Markets Network Network News

September 14, 2009

*The Company You Keep*®

## Summary:

In support of our ongoing efforts to be easier to do business with, we are pleased to announce further liberalizations to our Foreign Travel and Residence guidelines. Effective immediately, the definition of foreign travel has been liberalized from 60 to 90 days, the issue age for travel and residence has been increased from 65 to age 70 and there have been liberalizations in the foreign residence guidelines for certain countries.

We regularly review our foreign travel and residence underwriting guidelines to enable you to provide for your client's insurance needs, while protecting the Company's interests in light of the ever-changing international environment. To the extent permitted by state law, we consider only a prospective insured's future travel plans within 12 months after the Part I application date. At present there are eight states - California, Colorado, Connecticut, Florida, Illinois, Massachusetts, Missouri and Washington - that have enacted legislation regarding foreign travel underwriting, and there are other jurisdictions that have legislation pending. New York Life will continue to apply each state's directions in determining our guidelines, and thus, more restrictive rules will be applied when mandated by a particular state.

## New Travel Definition and Issue Age Maximum

For underwriting purposes, we have liberalized our definition of foreign travel to reflect a stay in a country, outside the United States and Canada for the purpose of either business or vacation, for up to 90 days. A stay of 90 days or more, within the 12 month period after the Part I application date, will be considered foreign residence. The maximum issue age we will consider for foreign residence underwriting (travel for more than 90 days) has been raised from 65 to age 70.

## Foreign Residence Liberalizations

The Foreign Residence and Travel chart lists four categories governing foreign residence and the countries that currently fall into each category.

- The following eight countries have been upgraded to Category I:

**Antigua & Barbuda**  
**Barbados**  
**Hong Kong**  
**Japan**

**Saint Kitts & Nevis**  
**Saint Lucia**  
**Singapore**  
**South Korea**

- Five countries have been upgraded to Category II and are now eligible for underwriting consideration:

**Cape Verde**  
**Czech Republic**  
**Hungary**

**Poland**  
**Slovakia**

**For additional information on any topic covered here, please contact  
Individual Marketing Sales Support at 1-888-695-4748.**

**Subject to minimum premium requirements and producer approval by New York Life.**

## Enhanced Binding Limits for Foreign Residence

Category I Countries - binding limit \$25mm, jumbo limit \$35mm

Category II Countries - binding limit \$10mm, jumbo limit \$25mm

Category III Countries - binding limit \$5mm, jumbo limit \$10mm

## Contacts

If you have any questions relating to our foreign travel, foreign residency, or visa status policies, or if your client is residing in a country not listed in the attached Foreign Residence and Travel Chart, contact your Underwriting team at 866-891-0633:

Paul Greene, Opt 4

Tom Gross, Opt 3

Joe Colangelo, Opt 1

Jim Harrold 888-695-4748, ext. 2664112

**For additional information on any topic covered here, please contact  
Individual Marketing Sales Support at 1-888-695-4748.**



# FOREIGN RESIDENCE AND TRAVEL CHART



<b>KEY</b>
<b>FOREIGN RESIDENCE CATEGORIES</b> (Residence - A stay of 90 days or more within a 12 month period from the Part 1 date)
<b>I - Up to \$6 million, no term, preferred, riders or benefits</b>
<b>II - Up to \$3 million, no term, preferred, riders or benefits</b>
<b>Japan</b> - For residents of Japan, Japanese law prohibits sales by insurance companies not licensed in Japan.
<b>Mexico</b> - For residents of Mexico, term products and riders are available up to \$2 million, permanent plans available up to \$3 million. Coverage is limited to \$3million.
<b>III - Up to \$1 million with NYL, up to \$3 million possible via reinsurance.</b> No term, preferred, riders or benefits.
<b>IV - Foreign residents are not eligible for coverage</b>

COUNTRY	FOREIGN RESIDENT CATEGORY	TRAVEL ACCEPTABLE? (< 90 days)	TRAVEL RESTRICTION COMMENTS
AFGANISTAN	IV	NO	ARMED CONFLICT, NO EMBASSY
ALBANIA	IV	YES	
ALGERIA	IV	YES	
ANDORRA	I	YES	
ANGOLA	IV	NO	ENDEMIC/PANDEMIC concerns in UIGE province
ANTIGUA & BARBUDA	I	YES	
ARGENTINA	II	YES	
ARMENIA	IV	YES	
AUSTRALIA	I	YES	
AUSTRIA	I	YES	
AZERBAIJAN	IV	YES	
BAHAMAS	II	YES	
BAHRAIN	IV	YES	
BANGLADESH	IV	YES	
BARBADOS	I	YES	
BELARUS	IV	YES	
BELGIUM	I	YES	
BELIZE	II	YES	
BENIN	IV	YES	
BERMUDA	I	YES	
BHUTAN	IV	YES	
BOLIVIA	IV	YES	
BOSNIA & HERZEGOVINA	IV	YES	
BOTSWANA	IV	YES	
BRAZIL	II	YES	
BRUNEI	IV	YES	
BULGARIA	IV	YES	
BURKINA FASO	IV	YES	
BURMA/MYANMAR	IV	YES	
BURUNDI	IV	NO	ARMED CONFLICT
CAMBODIA	IV	YES	
CAMEROON	IV	YES	
CANADA	I	YES	
CAPE VERDE	II	YES	
CAYMAN ISLANDS	II	YES	
CENTRAL AFRICAN REPUBLIC	IV	YES	
CHAD	IV	NO	EMBASSY RESTRICTIONS
CHILE	II	YES	

<b>COUNTRY</b>	<b>FOREIGN RESIDENT CATEGORY</b>	<b>TRAVEL ACCEPTABLE?</b>	<b>COMMENTS</b>
<b>CHINA</b>	III	YES	
<b>COLOMBIA</b>	IV	YES	
<b>COMOROS</b>	IV	YES	
<b>CONGO, REPUBLIC OF</b>	IV	NO	ENDEMIC/PANDEMIC concerns in CUVETTE OUEST province
<b>CONGO, DEMOCRATIC REPUBLIC OF</b>	IV	NO	ARMED CONFLICT, ENDEMIC/PANDEMIC concerns in KASAI OCCIDENTAL
<b>COSTA RICA</b>	II	YES	
<b>COTE D'IVOIRE (IVORY COAST)</b>	IV	NO	ARMED CONFLICT, EMBASSY RESTRICTIONS
<b>CROATIA</b>	IV	YES	
<b>CUBA</b>	IV	NO	EMBASSY RESTRICTIONS
<b>CYPRUS</b>	IV	YES	
<b>CZECH REPUBLIC</b>	II	YES	
<b>DENMARK</b>	I	YES	
<b>DJIBOUTI</b>	IV	YES	
<b>DOMINICA</b>	II	YES	
<b>DOMINICAN REPUBLIC</b>	II	YES	
<b>ECUADOR</b>	II	YES	
<b>EGYPT</b>	IV	YES	
<b>EL SALVADOR</b>	IV	YES	
<b>EQUATORIAL GUINEA</b>	IV	YES	
<b>ERITREA</b>	IV	NO	ARMED CONFLICT
<b>ESTONIA</b>	IV	YES	
<b>ETHIOPIA</b>	IV	NO	ARMED CONFLICT
<b>FIJI</b>	II	YES	
<b>FINLAND</b>	I	YES	
<b>FRANCE</b>	I	YES	
<b>GABON</b>	IV	YES	
<b>GAMBIA</b>	IV	YES	
<b>GEORGIA</b>	IV	YES	
<b>GERMANY</b>	I	YES	
<b>GHANA</b>	IV	YES	
<b>GREECE</b>	I	YES	
<b>GRENADA</b>	II	YES	
<b>GUATEMALA</b>	IV	YES	
<b>GUINEA</b>	IV	YES	
<b>GUINEA-BISSAU</b>	IV	YES	
<b>GUYANA</b>	IV	YES	
<b>HAITI</b>	IV	YES	
<b>HONDURAS</b>	IV	YES	
<b>HONG KONG</b>	I	YES	
<b>HUNGARY</b>	II	YES	
<b>ICELAND</b>	I	YES	
<b>INDIA</b>	III	YES	
<b>INDONESIA</b>	IV	YES	
<b>IRAN</b>	IV	NO	NO EMBASSY
<b>IRAQ</b>	IV	NO	ARMED CONFLICT
<b>IRELAND</b>	I	YES	

<b>COUNTRY</b>	<b>FOREIGN RESIDENT CATEGORY</b>	<b>TRAVEL ACCEPTABLE?</b>	<b>COMMENTS</b>
ISRAEL	IV	YES	
ITALY	I	YES	
JAMAICA	II	YES	
JAPAN	I	YES	
JORDAN	IV	YES	
KAZAKSTAN	IV	YES	
KENYA	IV	YES	
KIRIBATI	II	NO	NO EMBASSY
KOREA, NORTH	IV	NO	NO EMBASSY
KOREA, SOUTH	I	YES	
KOSOVO	IV	YES	
KUWAIT	IV	YES	
KYRGYZSTAN	IV	YES	
LAOS	IV	YES	
LATVIA	IV	YES	
LEBANON	IV	YES	
LESOTHO	IV	YES	
LIBERIA	IV	YES	
LIBYA	IV	YES	
LIECHTENSTEIN	I	YES	
LITHUANIA	IV	YES	
LUXEMBOURG	I	YES	
MACAO	II	YES	
MACEDONIA	IV	YES	
MADAGASCAR	IV	YES	
MALAWI	IV	YES	
MALAYSIA	IV	YES	
MALDIVES	IV	YES	
MALI	IV	YES	
MALTA	I	YES	
MARSHALL ISLANDS	II	YES	
MAURITANIA	IV	YES	
MAURITIUS	IV	YES	
MEXICO	II	YES	
MICRONESIA	II	YES	
MOLDOVA	IV	YES	
MONACO	I	YES	
MONGOLIA	IV	YES	
MONTENEGRO	IV	YES	
MOROCCO	IV	YES	
MOZAMBIQUE	IV	YES	
NAMIBIA	IV	YES	
NAURU	IV	YES	
NEPAL	IV	YES	
NETHERLANDS	I	YES	
NEW ZEALAND	I	YES	
NICARAGUA	IV	YES	
NIGER	IV	YES	
NIGERIA	IV	YES	

<b>COUNTRY</b>	<b>FOREIGN RESIDENT CATEGORY</b>	<b>TRAVEL ACCEPTABLE?</b>	<b>COMMENTS</b>
<b>NORWAY</b>	I	YES	
<b>OMAN</b>	IV	YES	
<b>PAKISTAN</b>	IV	YES	
<b>PALAU</b>	IV	YES	
<b>PALESTINE (WEST BANK &amp; GAZA)</b>	IV	YES	
<b>PANAMA</b>	IV	YES	
<b>PAPUA NEW GUINEA</b>	IV	YES	
<b>PARAGUAY</b>	IV	YES	
<b>PERU</b>	IV	YES	
<b>PHILIPPINES</b>	IV	YES	
<b>POLAND</b>	II	YES	
<b>PORTUGAL</b>	I	YES	
<b>QATAR</b>	IV	YES	
<b>ROMANIA</b>	IV	YES	
<b>RUSSIAN FEDERATION</b>	IV	YES	
<b>RWANDA</b>	IV	YES	
<b>SAINT KITTS &amp; NEVIS</b>	I	YES	
<b>SAINT LUCIA</b>	I	YES	
<b>SAINT VINCENT &amp; THE GRENADINES</b>	II	YES	
<b>SAMOA</b>	II	YES	
<b>SAN MARINO</b>	I	YES	
<b>SAO TOME &amp; PRINCIPE</b>	IV	YES	
<b>SAUDI ARABIA</b>	IV	YES	
<b>SENEGAL</b>	IV	YES	
<b>SERBIA</b>	IV	YES	
<b>SEYCHELLES</b>	IV	YES	
<b>SIERRA LEONE</b>	IV	YES	
<b>SINGAPORE</b>	I	YES	
<b>SLOVAKIA</b>	II	YES	
<b>SLOVENIA</b>	IV	YES	
<b>SOLOMON ISLANDS</b>	II	YES	
<b>SOMALIA</b>	IV	NO	ARMED CONFLICT, NO EMBASSY
<b>SOUTH AFRICA</b>	IV	YES	
<b>SPAIN</b>	I	YES	
<b>SRI LANKA</b>	IV	NO	ARMED CONFLICT
<b>SUDAN</b>	IV	NO	ARMED CONFLICT
<b>SURINAME</b>	IV	YES	
<b>SWAZILAND</b>	IV	YES	
<b>SWEDEN</b>	I	YES	
<b>SWITZERLAND</b>	I	YES	
<b>SYRIA</b>	IV	YES	
<b>TAJKISTAN</b>	IV	YES	
<b>TANZANIA</b>	IV	YES	
<b>THAILAND</b>	IV	YES	
<b>TIMOR-LESTE</b>	IV	NO	ARMED CONFLICT, ENDEMIC/PANDEMIC concerns in DILI, LIQUICA, BOBONARO, BAUCAU, MANATUTO, VIQUEQUE, ERMERA DISTRICTS
<b>TOGO</b>	IV	YES	
<b>TONGA</b>	IV	YES	

<b>COUNTRY</b>	<b>FOREIGN RESIDENT CATEGORY</b>	<b>TRAVEL ACCEPTABLE?</b>	<b>COMMENTS</b>
<b>TRINIDAD &amp; TOBAGO</b>	II	YES	
<b>TUNISIA</b>	IV	YES	
<b>TURKEY</b>	II	YES	
<b>UGANDA</b>	IV	NO	Endemic/pandemic concerns in Bundibugyo district
<b>UKRAINE</b>	IV	YES	
<b>UNITED ARAB EMIRATES</b>	IV	YES	
<b>UNITED KINGDOM</b>	I	YES	
<b>URUGUAY</b>	II	YES	
<b>UZBEKISTAN</b>	IV	YES	
<b>VANUATU</b>	II	YES	
<b>VENEZUELA</b>	II	YES	
<b>VIETNAM</b>	IV	YES	
<b>YEMEN</b>	IV	YES	
<b>ZAMBIA</b>	IV	YES	
<b>ZIMBABWE</b>	IV	YES	