



See page 7 for details.
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Product Overview

A simplified-issue whole life insurance policy with living benefits and legacy customization options.

Life Insurance Coverage

- Lump-sum Death Benefit
- Coverage extends for the insured's lifetime, beyond age 121

Included Riders

- Accelerated Benefit Riders – option to accelerate a portion of the death benefit in the event of a serious illness:
 - Critical Illness
 - Terminal Illness
- Accidental Death Benefit Rider

Customization Options¹

- Optional monthly income stream death benefit for a spouse or loved one up to age 85 or a minimum of 5 years provided by Additional Income Coverage Rider (AICR)¹
Total coverage amount may be allocated in one of four ways:
 - 100% Lump-sum Death Benefit / 0% AICR
 - 75% Lump-sum Death Benefit / 25% AICR
 - 50% Lump-sum Death Benefit / 50% AICR
 - 25% Lump-sum Death Benefit / 75% AICR

- Four additional rider options available for legacy and supplemental income benefits (see pg 4)

Simplified Underwriting

- Teleinterview and paper options available

- Non-Tobacco (Preferred) / Tobacco (Standard) risk classes

Premiums

- Payment Mode Options:
 - Monthly bank draft
 - Quarterly billing
 - Semi-annual billing
 - Annual billing
- Minimum premium: \$360/year (including all riders)
- Optional rider premium ends upon rider termination
- Policy fee: \$48/year included in base policy premium (commissionable in year one)

Issue Ages & Total Coverage Amounts

- Total Coverage Amount = Lump-sum Death Benefit + AICR Total Coverage Amount (if elected)

Insured's Age	Rider Beneficiary's Age	Total Coverage Amount
30-59	30-80	\$10,000-\$100,000
60-69	30-80	\$10,000-\$75,000
70-80	30-80	\$10,000-\$50,000

- Based on age last birthday
- Lump-sum death benefit beneficiary may be changed after issue
- Rider Beneficiary for AICR and optional riders may not be changed after issue

Product features, rider options and availability may vary by state.

For the AICR and other optional riders, the named Rider Beneficiary must be alive to receive benefit payments.

Once the policy and rider(s) are issued, the Rider Beneficiary(ies) may not be changed under any circumstances. Rider benefits are only available upon the death of the insured and will cease at the earlier of the death of the Rider Beneficiary or the term stated in each rider. Rider premiums cease at the earlier of death of the insured or when the rider terminates for any reason. For example, if the rider provides payments until the Rider Beneficiary is age 65 and the Rider Beneficiary dies at age 63, no further payments are made. If optional riders are elected, provide your client the Rider Information Document, which includes examples and valuable information about how the AICR and other optional benefits work. If the AICR or optional riders are elected, an acknowledgement form confirming receipt of this document must be signed by the owner and submitted with the application.

Payment guarantees are based on the claims-paying ability of the issuing company.

1. Optional riders involve additional premium.

Critical Illness and Terminal Illness

These accelerated benefit riders, included at no additional premium, offer the option to advance up to 95% of the death benefit in the event of a serious illness

- Death benefit is reduced by the accelerated benefit amount, however, the actual amount received is discounted based on the insured's condition and life expectancy, as well as a partial repayment of any loans
- Future premiums are reduced based on the remaining death benefit and must continue to be paid to keep death benefit in force
- Any policy loans and cash value will also be reduced based on the remaining death benefit
- An administrative charge of \$200 per election applies
- Benefit election is optional
- Benefits may be used for any purpose
- Minimum acceleration amount is \$1,000
- Diagnosis must be certified in writing by a licensed physician
- A portion of the benefit may be taxable. Clients should consult a tax advisor before deciding to exercise the rider.

Critical Illness Rider – Available upon diagnosis of a specified critical illness: heart attack, stroke, cancer, kidney failure, major organ transplant, ALS

- Multiple benefit elections available; must wait 180 days between elections

Terminal Illness Rider – Available upon diagnosis as terminally ill with a life expectancy of 12 months or less

Accidental Death Benefit Rider

- Pays an additional lump-sum amount upon Insured's death equal to 100% of the lump-sum death benefit if such death occurs by covered accident
- Insured must be under 65 at issue
- Terminates at Insured's age 75

More Information

Policy Loans

Clients may borrow up to 100% of their policy's cash value, typically tax-free. Loans reduce the cash value and are subtracted from the death benefit upon payment. Loan interest rates vary by state. No loans are possible from any riders.

Free Look

Each policy includes a Free Look period during which the policy can be reviewed and returned for a full refund, less any outstanding loans. Free look periods vary by state.

Tax Information

The policy's death benefit is generally not taxable; however, a portion of payments made under policy riders is taxable to the Rider Beneficiary as ordinary income. The taxable amount will depend on the benefit amount and the Beneficiary's age. Clients should consult a tax professional for more information on individual situations.

Customization Options

Four optional riders are available in addition to the AICR for clients to customize their policy for their needs. Each rider has an additional premium that is commissionable.

Continuing Family Traditions

Legacy Rider – Helps continue birthday traditions between the Insured and children or grandchildren.

- Provides annual birthday gift monies to the Rider Beneficiary.
- Payments begin upon the Rider Beneficiary's birthday following the Insured's death and continuing until the earlier of Rider Beneficiary's 22nd birthday or death.
- Up to 5 Legacy Riders may be elected.

Education Benefit Rider – Helps pay higher education expenses for children or grandchildren following the death of the Insured.

- Provides up to 4 annual installment payments beginning between the Rider Beneficiary's 18th and 22nd birthdays.
- To receive payments, Rider Beneficiary must exercise the rider between his/her 18th and 22nd birthdays and provide annual written verification of attendance at a federal financial aid-eligible college or university.
- Full-time active-duty enlistment in a branch of the United States Military may also meet the attendance requirement.
- Payments cease upon the Rider Beneficiary's failure to provide annual verification or death, or after the 4 annual payments have been made.
- Up to 5 Education Benefit Riders may be elected.

Product features, rider options and availability may vary by state.

The named Rider Beneficiary must be alive to receive benefit payments.

Income Protection

Lifetime Income Rider – Designed to provide Rider Beneficiary with reliable lifetime income after the death of the Insured.

- Monthly payments begin upon the Insured’s death and continue until the Rider Beneficiary’s death.

Income Term Rider – Designed for younger age clients in their working years; helps replace employment income lost due to the death of the Insured.

- Provides a monthly income stream to the Rider Beneficiary to age 65.
- Monthly payments begin upon the Insured’s death and continue until the earlier of Rider Beneficiary’s 65th birthday or death.

Issue Ages and Coverage Amounts

Insured’s Age	Rider Beneficiary’s Age	Coverage Amount
Legacy Rider		
30-80	0-15	\$50-\$500 annually
Education Benefit Rider		
30-80	0-15	\$500-\$5,000 annually
Lifetime Income Rider		
30-59	30-80	\$50-\$1,000 monthly
60-69	30-80	\$50-\$500 monthly
70-80	30-80	\$50-\$400 monthly
Income Term Rider		
30-59	30-60	\$50-\$1,000 monthly
60-69	30-60	\$50-\$500 monthly

Once the policy and rider(s) are issued, the Rider Beneficiary(ies) may not be changed under any circumstances. Rider benefits are only available upon the death of the insured and will cease at the earlier of the death of the Rider Beneficiary or the term stated in each rider. Rider premiums cease at the earlier of death of the insured or when the rider terminates for any reason. For example, if the rider provides payments until the Rider Beneficiary is age 65 and the Rider Beneficiary dies at age 63, no further payments are made. If optional riders are elected, provide your client the Rider Information Document, which includes examples and valuable information about how the AICR and other optional benefits work. If the AICR or optional riders are elected, an acknowledgement form confirming receipt of this document must be signed by the owner and submitted with the application.

Quotes

Generate personalized examples online using Phoenix's dynamic quoting tool. Be sure your client has ages for each of their Rider Beneficiaries, as this information will be needed for the quote.

1	To launch the quote tool, go to www.phoenixsalesnet.com , log in and select Quotes from the Quick Links menu on the right side of the screen.
2	Select Phoenix Remembrance Life.
3	Complete the open fields at the top of your screen.
4	Select the desired coverage allocation for the Policy Death Benefit and Additional Income Coverage Rider (AICR), and input the AICR Beneficiary's information if elected.
5	Use the radio buttons to solve based on a given benefit or premium. Enter the desired benefit or premium amount, press Tab to move to the next field and the corresponding value(s) will display. Use the radio buttons to solve for benefit or premium to adjust the quote as needed.
6	To add optional riders to the policy quote, simply check the box next to the Rider Name and provide information about the Rider Beneficiary(ies). Then, depending on your chosen solve method, input either the desired benefit or premium amount to generate the corresponding values.
7	Select Print Output to generate a personalized example for your client, including coverage and premium detail as well as a summary of potential benefits.

Quote

3 Agent Name: Any User Client Name: Valued Client Insured Age: 65 Insured Gender: Male Female
 State: Colorado Premium Mode: Monthly Quarterly Annual Semi-Annual Insured Risk Class: Non-Tobacco (Preferred) Tobacco (Standard)

5 Input **Benefit Amounts** to calculate **Premium**
 Input **Premium** to calculate **Benefit Amounts**

	Benefit Amount	Premium Amount
Totals		\$46.75/M
Policy Death Benefit	\$10,000	\$46.75/M
AICR Benefit	\$5,000	
	\$5,000	
Totals		\$46.75/M

4 Total Coverage Amount: Policy Death Benefit (50%), AICR Benefit (50%), Beneficiary Name, Age: 65, Female

6 Optional Riders:

- Lifetime Income Rider
- Income Term Rider
- Legacy Rider (# of Beneficiaries: N/A)
- Education Benefit Rider (# of Beneficiaries: N/A)

7 Print

Mobile Quotes

Phoenix Remembrance Life’s mobile quote tool (at right) will provide monthly and annual premium amounts for 100% lump-sum death benefit policies. Simply complete a few simple fields and click calculate. Mobile quotes do not calculate premiums for the additional income coverage rider or other optional riders.

Mobile Quoting URL

<https://phx.insurancetechnologiespos.com/mobile/Main/WholeLife.aspx>

Phoenix Remembrance Life

State: Florida Issue Age: 50 Gender: Male Risk Class: Non-Tobacco
 Benefit Amount Monthly Premium Amount
 Amount: \$50,000 (Minimum: \$10,000, Maximum: \$100,000)
CALCULATE

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Completing the Application

Before you begin:

Log in to PhoenixSalesNet.com to launch eApp or download state-specific applications and forms. Contracted agents may also order printed forms from the online Marketing Catalog.

If the Proposed Insured answers “yes” to any of the screening questions in section 3 of the Application Part 1, no coverage will be available.

- If optional riders are elected, provide your client the Rider Information Document, which includes examples and valuable information about how the AICR and other optional benefits work. An acknowledgement form confirming receipt of this document must be signed by the owner and submitted with the application.
- Ask your client to have available the following beneficiary information:
 - Policy Beneficiaries – legal name, address and date of birth or social security number
 - Rider Beneficiaries – legal name, address, date of birth and social security number

Three Easy Ways to Apply

1 NEW! eApp

Complete our convenient online application on your tablet or computer. Intelligent data entry, error indicators and two options for e-Signature make eApp a breeze!

How it works:

- eApp will generate the proper forms based on the state of issue, product and information inputted on the application
- Complete the Application Parts 1 and 2, and other required forms
- Use a touchscreen or mouse to sign in the meeting or send an email to request your client’s signature
- After signatures are completed, submit the application
- Phoenix will review the application and communicate the underwriting decision to you. In certain cases, Phoenix may call the agent to clarify an answer on the application

Helpful Tips for eApp

- Make sure you and your client have a valid email address
- eApp is for use on individually-owned policies only. Company- or partnership-owned policy applications must use one of the two methods below.
- Clients will need a driver’s license or other valid form of identification for the e-signature process.

2 TELEINTERVIEW

Just complete Part 1 of the application to determine your client's eligibility and capture key information. Then, have your client complete a teleinterview in your office or in the comfort of home (see page 9 for teleinterview information).

How it works:

- Complete and sign the Application Part 1, required forms and HIPAA authorization and submit them to Phoenix
- Call 1-844-805-5433 so the Proposed Insured can complete the teleinterview while you are together or provide your client's phone number and best time to call on the application. Phoenix will call the client and complete the Application Part 2 over the phone

3 ALL-PAPER

For an all-paper submission, complete the full application and required forms and submit.

How it works:

- Complete and sign the Application Part 1, Application Part 2, required forms and HIPAA authorization and submit them to Phoenix
- Phoenix will review the application and communicate the underwriting decision to you
- In certain cases, Phoenix may call the agent to clarify an answer on the application

Helpful Tips for Teleinterview and All-Paper

- Any changes or corrections on the application must be initialed by the owner. Errors covered with correction fluid will not be accepted.
- All necessary signatures must be on the application at the time of submission or the application will be returned.
- HIPAA forms must be fully completed including date of birth and insured's signature.

Teleinterview

The teleinterview can be used to fulfill the underwriting portion of the application in lieu of completing the Application Part 2 on paper.

Phoenix will use the information provided in the teleinterview to determine an underwriting decision. The majority of cases will be approved or declined at the conclusion of the teleinterview. Occasionally, a case may be referred to underwriting for a decision.

All application materials must be received by Phoenix within 10 days of completion of the telephone interview regardless of the underwriting decision.

The teleinterview will take about 20 minutes to complete.²

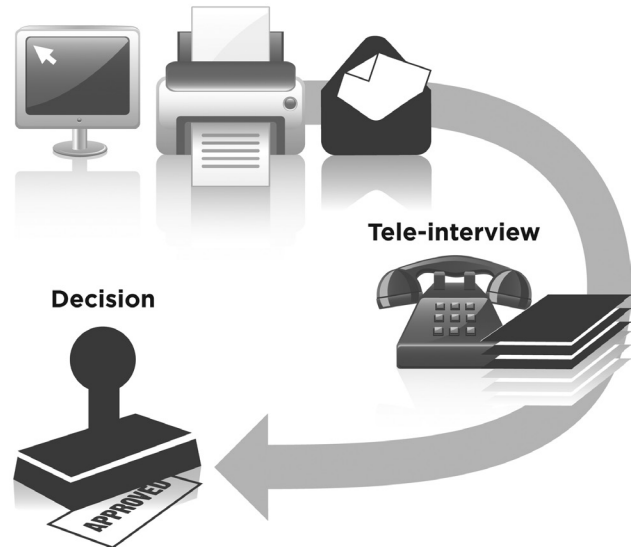
If you choose not to initiate the teleinterview at the time of application, or your application is being written outside normal business hours, the teleinterview will be conducted when Phoenix receives the application. For this reason, it is essential that you indicate the Proposed Insured's phone number and best time to call on the application.

1. Be sure to make each Proposed Insured aware that a telephone interview will be completed. Ask your client to be prepared to provide their driver's license number and medical history including: condition, diagnosis date, treatment, physician's name and date of last visit.
2. Call and identify yourself as a Phoenix agent. The interviewer will need to speak with the Proposed Insured.

Hours for Telephone Interviews:

Monday – Friday, 8:30 a.m. – 8 p.m. Eastern Time, 1-844-805-LIFE (5433)

Application/Materials Submission - email, fax, regular mail



Good to Know!

Teleinterviews are recorded and saved for future reference. Clients will confirm the representations that were made during the teleinterview with a voice signature at the end of the call.

². Call times will vary based on the Insured's medical and prescription history.

Requirements for Application & Payment

Depending on state law, an agent may be required to be contracted with Phoenix before taking an application.

Insurable Interest

Policy owners and beneficiaries must have an insurable interest in the life of the insured:

- Financial loss in the event of the insured's untimely death
- A close relationship to the insured (e.g. spouse, domestic partner, dependent).

Insured Consent

ALL applications must have the consent and signature of the Proposed Insured.

Replacement

We will permit replacements as long as the replacement is in the best interest of the client and the appropriate state replacement forms are submitted with the application. However, Section 1035 Exchanges are not permitted.

Phoenix does not condone the systematic or deliberate replacement of existing life insurance as a marketing practice. Please refer to our Company Position on Replacements (G5081B) for more information on prohibited sales practices.

Backdating

Backdating will be allowed in cases where the Insured's age or a Rider Beneficiary's age changes between the application signature date and the date of policy issue.

Payment

Personal checks from the client made payable to Phoenix or bank draft will be accepted for premiums. No agent or agency checks or CODs will be accepted for premium payment. Money orders will not be accepted as initial payment on monthly electronic funds transfer.

Application Submission & Policy Issue

How To Submit An Application

Up to 10 new applications at a time may be submitted **via fax to 1-816-527-0053** or **via email to pnx.newbusiness@phoenixwm.com**.

For faxes, identify the number of pages including the cover sheet. A copy of the premium check should be included with each application (if initial payment is not a bank draft). Mail initial premium checks to:

Phoenix Life Insurance Company
P.O. Box 8027
Boston, MA 02266-8027

Application Processing and Policy Issue

Application materials will be reviewed and processed promptly upon receipt. The agent will be notified via email of the policy number and any outstanding questions. Once the application is "In Good Order," the policy will be issued and mailed to the agent or owner.

Pending case information can be found by logging in to www.phoenixsalesnet.com, and clicking on My Business Reports. Data is current as of the close of business on the prior day.

Policy Delivery

On the application, the agent has the option of electing the policy delivery method:

- The policy is mailed directly to the owner, or
- The policy is mailed to the agent. If this method is selected, a Policy Acceptance form must be signed by the insured and owner (if other than insured) and returned to Phoenix within 30 days.

In certain instances, the Policy must be mailed to the agent and a signed Policy Acceptance form must be signed by the client and returned to Phoenix within 30 days, including:

- The client declines voice signature during the teleinterview
- When amendments are made to the policy prior to issue
- The policy is issued in a no-voice-signature state

Important Dates

Application Date – Applications must be dated the day the application is completed.

Application Receipt – Applications must be received at Phoenix's processing location within 10 days of the application date.

Policy Effective Date – The policy will be placed in force on the policy issue date. If a signed Policy Acceptance Form is required, the policy effective date will be the date it is received by Phoenix.

Specific Draft Dates – Initial premium will be drafted upon policy issue. Requests for a specific date for monthly bank draft must be requested on the application.

Field Underwriting

Phoenix Remembrance Life is underwritten on a simplified issue basis. There are no medical examinations, tests or fluid collection. This product is designed to accept risks up to 6 tables or 250% mortality. Clients over 6 tables or 250% mortality will be declined. Underwriting is based on your client's answers on the application.

Part 1 of the application is completed with your client. This form includes a series of screening questions. If your client answers "yes" to any of these questions, coverage will not be available.

Part 2 of the application contains underwriting questions used to determine if your client is eligible for coverage. This step can be completed in one of three ways (see page 8 for details).

Please impress upon your client the need to ensure that their answers on the application and during the teleinterview, if applicable, are true and complete. **Application answers will be validated against data received from third-party sources relative to identity, driving record, prescription and insurance history (MIB).** Coverage may not be available if application or teleinterview responses conflict with data we receive from these sources.

Screening Questions

If the client answers "yes" to any of the questions in Section 3 of application Part 1, no coverage will be available.

Risk Classes

This product has 2 risk classes: Non-Tobacco (Preferred) and Tobacco (Standard). Each of these classes is designed to absorb risks up to table 6 (250%). Clients with mortality assessments over table 6 will be declined.

Tobacco Definition

Use of tobacco or nicotine products, including e-cigarettes, in the past 12 months with the exception of occasional cigar or pipe use (less than 6 times a year).

Underwriting Based On Underlying Cause

Phoenix's practice is to underwrite based on the underlying cause of an impairment. For example, if a proposed insured experiences shortness of breath as a result of Chronic Obstructive Pulmonary Disease (COPD), the underwriting determination will follow the rules for COPD. In the Field Underwriting Guide, such impairments include a notation, "Rate for Cause." In such cases, Phoenix will seek to understand the cause of the condition in order to make an underwriting assessment on the case.

Height & Weight Chart

This chart is designed to provide the maximum height/weight combinations for this product. The limits shown reflect the acceptable build range for this product, which is a maximum table rating of Table 6 (250% mortality). If your client is near the high end of these limits and has other medical history, they may not qualify for coverage.

Height (in)	Weight (lbs)		Height (in)	Weight (lbs)	
	Minimum	Maximum		Minimum	Maximum
4' 8"	< 74	212	5' 8"	112	304
4' 9"	79	219	5' 9"	115	312
4' 10"	81	226	5' 10"	118	320
4' 11"	84	233	5' 11"	122	328
5' 0"	87	240	6' 0"	125	337
5' 1"	90	248	6' 1"	129	346
5' 2"	93	256	6' 2"	132	355
5' 3"	96	264	6' 3"	136	364
5' 4"	99	272	6' 4"	140	374
5' 5"	102	280	6' 5"	143	384
5' 6"	105	288	6' 6"	147	394
5' 7"	109	296	6' 7"	151	409

Guide to Impairments

Addison's Disease	Accept
ADHD/ADD	Accept
ADLs (requires assistance)	Decline
AIDS/HIV +ve	Decline
Alcohol Abuse (current)	Decline
Alcohol Abuse (history)	Less than 5 years from end of use/ treatment, Decline After 5 years, Accept
Alzheimer's Disease	Decline
Amputation	Caused by injury, Accept Due to disease within 1 year, Decline Otherwise, Decline
Amyotrophic lateral sclerosis (ALS)	Decline
Anemia, Iron Deficiency	Accept
Aneurysm	Decline
Angina Pectoris	Decline
Ankylosing Spondylitis	Accept
Anorexia Nervosa	Fully recovered, normal build, no treatment in last 2 years, Accept Otherwise, Decline
Anxiety Disorders	Accept If taking 3+ medications or has been hospitalized for this condition within the past 2 years, Decline
Aortic Aneurysm	Decline
Aortic Murmurs/Insufficiency	Decline
Aplastic Anemia	Decline
Asthma	Accept Hospitalization for 10+ days within the past year, Decline
Atrial Fibrillation	Accept, if diagnosed over 2 years ago and current age 50 or older Otherwise, Decline

Autism	Highly functioning and living independently, Accept Otherwise, Decline
Barlow's Syndrome/mitral valve prolapse	Accept
Barrett's esophagus	No history of dysplasia, Accept Otherwise, Decline
Basal Cell Carcinoma	Accept
Benign Prostatic Hypertrophy	Accept
Berger's Disease (IgA Nephropathy)	Decline
Bipolar Disorder	Accept If taking 3+ medications or hospitalization in past 2 years, Decline
Breast Cancer	Diagnosis and end of treatment over 5 years ago, Accept Otherwise, Decline
Bronchiectasis	Decline
Bronchitis	Accept
Bundle Branch Block LBBB	Decline
Bundle Branch Block RBBB	Accept
CABG/Bypass Surgery	Decline
Cancer	Diagnosis and end of treatment over 5 years ago, Accept Otherwise, Decline
Cardiac Pacemaker (Artificial)	Decline
Cardiomyopathy	Decline
Carotid Disease	Possible Accept
Cerebral Palsy	Decline
Cerebrovascular Accident	Decline
Chest Pain (cardiac)	Decline

Guide to Impairments

Chronic Obstructive Pulmonary Disease (COPD)	Accept Possible reasons for Decline includes current tobacco use, or use within the past 12 months; current oxygen treatment; or chronic oral steroids required	Huntington's Chorea	Decline
Cirrhosis	Decline	Hyperlipidemia	Accept
Cocaine	Less than 5 years from end of use/ treatment, Decline After 5 years, Accept	Hypertension	Accept
Colon Polyps	If removed, no cancer, Accept Otherwise, Decline	Hyperthyroidism	Accept
Congestive Heart Failure (Chronic)	Decline	Hypothyroidism	Accept
Connective Tissue Disease	Usually Decline	Hysterectomy (benign)	Accept
Coronary Artery Disease	Decline	Inflammatory Bowel Disease (see Crohn's or Ulcerative Colitis)	See Crohn's Disease
Crohn's Disease	Mild-Moderate, Accept Hospitalization or complications within the past year, Decline	Irritable Bowel Syndrome (spastic colitis)	Accept
Cystic Fibrosis	Decline	Juvenile Rheumatoid Arthritis (see Rheumatoid Arthritis)	Accept If treated with Enbrel, Remicade, Humira, Decline
Dementia	Decline	Kidney Disease	Decline
Depression	Accept If taking 3+ medications or has been hospitalized for this condition within the past 2 years, Decline	Kidney Stones	Accept
Diabetes	Type 1 or 2, Possible Accept Under age 30, Decline	Kidney Transplant (see Renal Transplant)	Decline
Dialysis	Decline	Leukemia	Decline
Diverticulitis/Diverticulosis	Accept	Liver Disease	Decline
Down's Syndrome	Decline	Liver Transplant	Decline
Drug Addiction	Less than 5 years from end of use/ treatment, Decline After 5 years, Accept	Lung Transplant	Decline
Emphysema	See COPD	Lupus (Discoid)	Accept
Epilepsy	Unless diagnosed within past year or hospitalized within past 2 years, Accept Severe, Decline	Lupus (Systemic) Erythematosus	Decline
Fibromyalgia	Accept	Lymphoma	Diagnosis and end of treatment over 5 years ago, Accept Otherwise, Decline Non-Hodgkins, Decline
Gastric Bypass	Surgery >6 months ago without complications, Usually Accept (rate for build)	Marfan's Syndrome	Decline
Gestational Diabetes	Fully recovered, no treatment, Accept	Marijuana	Accept; Possible Tobacco rates
Glomerulonephritis (Chronic)	Decline	Melanoma	Diagnosis and end of treatment over 5 years ago, Accept Otherwise, Decline
Goiter/Graves Disease	Accept	Meningitis	Diagnosed >1 year ago and no current treatment, Accept Otherwise, Decline
Gout	Accept	Mental Retardation	Highly functioning and living independently, Accept Otherwise, Decline
Heart Attack (See Myocardial Infarction)	Decline	Migraines/Headaches	Accept
Heart Disease	Decline	Mitral Insufficiency	Decline
Heart Failure (Chronic)	Decline	Mitral Stenosis	Decline
Heart Transplant	Decline	Mitral Valve Prolapse	Accept
Hemophilia	Decline	Mononucleosis	Accept
Hepatitis A (Acute)	Fully recovered, Accept Otherwise, Decline	Multiple Myeloma	Decline
Hepatitis B (Chronic)	Decline	Multiple Sclerosis (MS)	Under Age 45, Decline Age 45 and up, Possible Accept
Hepatitis C	Decline	Murmur (heart)	Accept
High Blood Pressure	Accept	Muscular Dystrophy (MD)	Decline
Hodgkins Disease	Diagnosis and end of treatment over 5 years ago, Accept Otherwise, Decline	Myocardial Infarction	Decline
		Narcolepsy	Mild-Moderate, Accept Severe, Decline
		Narcotic and/or Opiate Use	Doctor-prescribed: 3+ in past year, Decline Otherwise, Accept Not doctor-prescribed within past 5 years, Decline

Guide to Impairments (continued)

Nervous Disorder	See Anxiety Disorder	Pulmonary Fibrosis	Decline
Osteoarthritis	Accept	Pulmonary Hypertension	Decline
Osteoporosis	Under Age 45, Decline Age 45 and up, Accept 2+ bone fractures and/or falls, Decline	Pyelonephritis	Decline
Pacemaker (Artificial)	Decline	Quadriplegia	Decline
Palpitations	Accept	Renal Failure	Decline
Pancreatitis	Single episode, fully recovered, no evidence of alcohol abuse, Accept Otherwise, Decline	Renal Transplant	Decline
Paraplegia	Decline	Rheumatic Fever	Current treatment, Decline Otherwise, Accept
Parkinson's Disease	Decline	Rheumatoid Arthritis	Accept If treated with Enbrel, Remicade, Humira, Decline
Pericarditis	Single episode, fully recovered, Accept Otherwise, Decline	Sarcoidosis	Mild (stage 0 - stage 1, asymptomatic), Accept Moderate- Severe, Decline
Peripheral Vascular Disease	Accept If surgically corrected and/or in multiple limbs, or tobacco use, Decline	Schizophrenia	Decline
Polycystic Kidney Disease	Decline	Seizure/Convulsion	See Epilepsy
Polycythemia (Vera)	Decline	Shortness of Breath	Accept (rate for cause)
Prostate Cancer	Diagnosis and end of treatment over 5 years ago, Accept Otherwise, Decline	Sickle Cell Anemia	Decline
Prostatitis	Accept	Sickle Cell Trait	Accept
Proteinuria	Possible Accept (rate for cause)	Sleep Apnea	Possible Accept
Psoriasis	Accept	Stroke	Decline
Psoriatic Arthritis	See Rheumatoid Arthritis	Suicide Attempt	Decline
PTSD (Post Traumatic Stress Disorder)	Mild-Moderate, Accept Severe, Decline	Systemic Lupus Erythematosus (SLE)	Decline
Pulmonary Embolism	Two or fewer episodes, fully recovered, Accept Otherwise, Decline	Transient Ischemic Attack (mini-stroke)	Decline
		Tuberculosis	Accept
		Ulcer	No complications in past year, Accept
		Ulcerative Colitis	See Crohn's Disease

Multiple Medical Conditions

The underwriting approach is designed to accommodate the likelihood of multiple medical conditions. Conditions are evaluated in a manner which takes into account varying degrees of severity, treatment and age. Note that the presence of either numerous or significant medical conditions may result in decline.

Foreign Risk Guidelines

Insured must have permanent visa (green card) and reside in the U.S. for a minimum of the past 2 years. Temporary visa holders are not eligible.

Level of Care for Insureds Ages 60+

Insureds ages 70+ must have a doctor's visit within the past 12 months. For ages 61-69, the insured must have a doctor's visit within the past 24 months.

Agent Resources

Website

Visit Phoenix's agent Website, PhoenixSalesNet.com for:

- product availability by state
- quotes and illustrations
- marketing materials
- eApp
- pending case status
- compensation statements
- and much more!

For mobile quotes, please save this link to your bookmarked sites:

<https://phx.insurancetechnologiespos.com/mobile/Main/Wholelife.aspx>

Live Support

Call for live assistance Monday through Friday, except major holidays.

Product Information, Marketing Fulfillment and Application Help:

Sales Desk 1-888-794-4447

Available 8 a.m. – 6 p.m. Eastern Time

New Business Questions

Life New Business: 1-800-417-4769, option 2, option 3

Available 8:30 a.m. – 5 p.m. Eastern Time

Teleinterviews: 1-844-805-LIFE (5433)

Available 8:30 a.m. – 8 p.m. Eastern Time

More Information

Health Insurance Portability and Accountability Act (HIPAA)

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) combats waste, fraud and abuse in the insurance industry. HIPAA guidelines have specific disclosure requirements that prohibit unauthorized persons from viewing or receiving confidential medical information. As a result, strict HIPAA regulations prohibit us from divulging or discussing with the agent any medical information obtained during underwriting.

Medical Information Bureau, Inc.

The Medical Information Bureau (MIB) is a membership association of life insurance companies. The primary mission of the MIB is to provide an alert to its member insurance companies against omissions and fraud. This helps MIB member companies to protect their interests and leads to cost savings which can be passed on to the insurance consumer.

The authorization sections on the application authorize Phoenix to access the MIB and to obtain any necessary medical records for the Proposed Insured during the underwriting process. Please note that the MIB is used as an alert. Actual underwriting decisions are not based on MIB inquiry results alone.

Phoenix helps people secure their retirement dreams and protect loved ones with annuities and life insurance. Founded in 1851, Phoenix has a long, proud history of keeping its promises.



PHOENIX

Guarantees are based on the claims-paying ability of the issuing company, PHL Variable Insurance Company.

Phoenix Remembrance Life (ICC12FEWL) whole life insurance is issued by PHL Variable Insurance Company (PHLVIC). PHLVIC is not authorized to conduct business in Maine and New York.

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