

# Phoenix Simplicity Index Life<sup>SM</sup>



## Field Underwriting Guide

**Phoenix Simplicity Index Life** is indexed universal life insurance underwritten on a simplified issue basis. There are no medical examinations, tests or fluid collections. Underwriting is based on your client's answers on the application and information received from third-party sources.

This guide is intended to help you determine your client's eligibility for a Phoenix Simplicity Index Life policy prior to completing the application process.

# Field Underwriting

Phoenix Simplicity Index 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 4 tables or 200% mortality. Clients over 4 tables or 200% mortality will be declined. Underwriting is based on your client's answers on the application.

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

Sections nine and ten of the application contain underwriting questions used to determine if your client is eligible for coverage.

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 including: electronic search records, motor vehicle reports (at the underwriter's discretion), Rx database, and MIB (insurance activity). Coverage may not be available if application or teleinterview responses conflict with data we receive from these sources.

## Preparing Your Client

To help ensure an efficient application process, ask your client to be prepared to provide

information about their medical history including: condition, diagnosis date, treatment and physician name.

## Screening Questions

If the client answers "yes" to any of the screening questions, no coverage will be available.

## Risk Classes

This product has 2 risk classes: Standard Non-Tobacco and Tobacco. Each of these classes is designed to absorb risks up to table 4 (200%). Clients with mortality assessments over table 4 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 Guide to Impairments that follows, 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 4 (200% 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	193	5' 8"	112	280
4' 9"	79	199	5' 9"	115	288
4' 10"	81	206	5' 10"	118	296
4' 11"	84	213	5' 11"	122	304
5' 0"	87	220	6' 0"	125	312
5' 1"	90	227	6' 1"	129	321
5' 2"	93	234	6' 2"	132	330
5' 3"	96	241	6' 3"	136	339
5' 4"	99	248	6' 4"	140	348
5' 5"	102	256	6' 5"	143	357
5' 6"	105	264	6' 6"	147	366
5' 7"	109	272	6' 7"	151	372

## 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
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
Cirrhosis	Decline
Cocaine	Less than 5 years from end of use/ treatment, Decline After 5 years, Accept
Colon Polyps	If removed, no cancer, Accept Otherwise, Decline
Congestive Heart Failure (Chronic)	Decline
Connective Tissue Disease	Usually Decline
Coronary Artery Disease	Decline
Crohn's Disease	Mild-Moderate, Accept Hospitalization or complications within the past year, Decline
Cystic Fibrosis	Decline
Dementia	Decline
Depression	Accept If taking 3+ medications or has been hospitalized for this condition within the past 2 years, Decline
Diabetes	Type 1 or 2, Possible Accept Under age 30, Decline
Dialysis	Decline
Diverticulitis/Diverticulosis	Accept
Down's Syndrome	Decline
Drug Addiction	Less than 5 years from end of use/ treatment, Decline After 5 years, Accept
Emphysema	See COPD
Epilepsy	Unless diagnosed within past year or hospitalized within past 2 years, Accept Severe, Decline
Fibromyalgia	Accept
Gastric Bypass	Surgery >6 months ago without complications, Usually Accept (rate for build)
Gestational Diabetes	Fully recovered, no treatment, Accept
Glomerulonephritis (Chronic)	Decline
Goiter/Graves Disease	Accept
Gout	Accept
Heart Attack (See Myocardial Infarction)	Decline
Heart Disease	Decline
Heart Failure (Chronic)	Decline
Heart Transplant	Decline

## Guide to Impairments (continued)

Hemophilia	Decline
Hepatitis A (Acute)	Fully recovered, Accept Otherwise, Decline
Hepatitis B (Chronic)	Decline
Hepatitis C	Decline
High Blood Pressure	Accept
Hodgkins Disease	Diagnosis and end of treatment over 5 years ago, Accept Otherwise, Decline
Huntington's Chorea	Decline
Hyperlipidemia	Accept
Hypertension	Accept
Hyperthyroidism	Accept
Hypothyroidism	Accept
Hysterectomy (benign)	Accept
Inflammatory Bowel Disease (see Crohn's or Ulcerative Colitis)	See Crohn's Disease
Irritable Bowel Syndrome (spastic colitis)	Accept
Juvenile Rheumatoid Arthritis (see Rheumatoid Arthritis)	Accept If treated with Enbrel, Remicade, Humira, Decline
Kidney Disease	Decline
Kidney Stones	Accept
Kidney Transplant (see Renal Transplant)	Decline
Leukemia	Decline
Liver Disease	Decline
Liver Transplant	Decline
Lung Transplant	Decline
Lupus (Discoid)	Accept
Lupus (Systemic) Erythematosus	Decline
Lymphoma	Diagnosis and end of treatment over 5 years ago, Accept Otherwise, Decline Non-Hodgkins, Decline
Marfan's Syndrome	Decline
Marijuana	Accept; Possible Tobacco rates
Melanoma	Diagnosis and end of treatment over 5 years ago, Accept Otherwise, Decline
Meningitis	Diagnosed >1 year ago and no current treatment, Accept Otherwise, Decline
Mental Retardation	Highly functioning and living independently, Accept Otherwise, Decline
Migraines/Headaches	Accept
Mitral Insufficiency	Decline
Mitral Stenosis	Decline
Mitral Valve Prolapse	Accept

Mononucleosis	Accept
Multiple Myeloma	Decline
Multiple Sclerosis (MS)	Under Age 45, Decline Age 45 and up, Possible Accept
Murmur (heart)	Accept
Muscular Dystrophy (MD)	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
Nervous Disorder	See Anxiety Disorder
Osteoarthritis	Accept
Osteoporosis	Under Age 45, Decline Age 45 and up, Accept 2+ bone fractures and/or falls, Decline
Pacemaker (Artificial)	Decline
Palpitations	Accept
Pancreatitis	Single episode, fully recovered, no evidence of alcohol abuse, Accept Otherwise, Decline
Paraplegia	Decline
Parkinson's Disease	Decline
Pericarditis	Single episode, fully recovered, Accept Otherwise, Decline
Peripheral Vascular Disease	Accept If surgically corrected and/or in multiple limbs, or tobacco use, Decline
Polycystic Kidney Disease	Decline
Polycythemia (Vera)	Decline
Prostate Cancer	Diagnosis and end of treatment over 5 years ago, Accept Otherwise, Decline
Prostatitis	Accept
Proteinuria	Possible Accept (rate for cause)
Psoriasis	Accept
Psoriatic Arthritis	See Rheumatoid Arthritis
PTSD (Post Traumatic Stress Disorder)	Mild-Moderate, Accept Severe, Decline
Pulmonary Embolism	Two or fewer episodes, fully recovered, Accept Otherwise, Decline
Pulmonary Fibrosis	Decline
Pulmonary Hypertension	Decline
Pyelonephritis	Decline
Quadriplegia	Decline
Renal Failure	Decline
Renal Transplant	Decline

## Guide to Impairments (continued)

Rheumatic Fever	Current treatment, Decline Otherwise, Accept
Rheumatoid Arthritis	Accept If treated with Enbrel, Remicade, Humira, Decline
Sarcoidosis	Mild (stage 0 - stage 1, asymptomatic), Accept Moderate- Severe, Decline
Schizophrenia	Decline
Seizure/Convulsion	See Epilepsy
Shortness of Breath	Accept (rate for cause)
Sickle Cell Anemia	Decline

Sickle Cell Trait	Accept
Sleep Apnea	Possible Accept
Stroke	Decline
Suicide Attempt	Decline
Systemic Lupus Erythematosus (SLE)	Decline
Transient Ischemic Attack	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

Only holders of permanent U.S. Visas are eligible. Temporary Visa holders are not eligible. There are no restrictions on foreign travel for U.S. citizens.

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.

## Aviation

Most cases are acceptable risks and eligible for this product. Types of aviation risks that would result in a Decline, include, but are not limited to, 1) past (last 2 years) or planned (next 2 years) flying as a student pilot less than 50 solo hours or over 300 hours (excluding commercial airline pilot); 2) experimental aircraft; 3) crop dusting, 4) aerobatic pilot, or Search and Rescue; or 5) have any aviation-related accident or violation.

Aviation Exclusion Rider: Not available.

## Avocation

Most cases are acceptable risks and eligible for this product. The following avocation risks performed within the past 2 years, or planned within the next 2 years, are uninsurable: 1) scuba diving greater than 100 ft or more than 10 dives per year; 2) mountain climbing (excluding recreational or less than 1 day duration); 3) auto racing; 4) motorboat racing; or 5) motorcycle racing.

Avocation Exclusion Rider: Not available.

# Agent Resources

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## Website

Visit Phoenix's agent Website, [PhoenixSalesNet.com](http://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/autologin.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 Monday through Friday,  
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

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.**

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