Phoenix Simplicity Index Life℠ Field Underwriting Guide

PHOENIX

You want to help your clients qualify and apply for Simplicity Index Life as quickly and easily as possible and it's our goal to help you do it. That's why we've created the following brief outline of information and directions. If you simply follow it step by step, you'll streamline the process while providing the high quality of field underwriting we need to facilitate a fast response to your client's application.

Thanks for your assistance!

Qualify your client first

At a minimum, your client needs to meet the following criteria:

Be 18 to 70, age last birthday
Be preferred or standard classes
- (Preferred class requires no use of any form of tobacco product in the past five years.)

Minimum face:		$50,000
Maximum face:	18-50	$400,000
	51-60	$300,000
	61-70	$200,000

Coverage is not available if:

- Client has ever had or been treated for Alzheimer's disease, chest pain, dementia, demyelinating disease, Downs syndrome, heart disease, Huntington's disease, leukemia, multiple myeloma, organ transplant, Parkinson's disease, stroke, schizophrenia, Amyotrophic lateral sclerosis (ALS)
- In the last 10 years, client received counseling or medical treatment for alcoholism, alcohol abuse or other drug use
- In the past 10 years, client used amphetamines, barbiturates, cocaine, hallucinogens, marijuana, narcotics or any other drug except as legally prescribed by a health provider
- Client has ever been diagnosed by a member of the medical profession for Acquired Immune Deficiency Syndrome (AIDS)

In addition, your client must currently reside in the U.S. and have lived in the U.S. for a minimum of 5 years prior to the application. If your client is between the ages of 50-70, they must have seen a physician in the last 5 years.

If your client does not meet the above criteria, they cannot qualify for Simplicity Index Life, and should not complete the application.

In addition, you and your clients should be aware that the following proposed insureds may not qualify for Simplicity Index Life:

1. People who are employed but making less than $30,000 a year
2. People who are retired, but with a net worth less than or equal to the proposed coverage amount

These clients may apply for coverage, but their applications may not be accepted.

Submit a complete and accurate application

To facilitate an efficient application process, you should tell your clients to come prepared with the following:

1. Medical history, including physician names, addresses, dates of service
2. Names of all prescribed medications

As we rely upon the proposed insured's statements of good faith contained in the application, please impress upon your client the need to ensure that their answers to questions on parts I and II of the application are full, complete, and true to the best of their knowledge and belief. Data from third parties is used to validate the applicant's responses. Coverage may not be offered if information on the application conflicts with the data secured from third parties sources.

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Send the application with payment

When the application has been filled out and signed, you should check to make sure that it is complete and all responses have been entered accurately. Then put the signed application in an envelope with a check covering the initial premium and send it to Phoenix at:

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

Overnight Delivery
Phoenix Life Insurance Company
30 Dan Road
Canton, MA 02021

If the application documents are in "good order' and the premium payment is enclosed, you can generally expect to have a response to your application within 48 hours.*

**Some states require more than two days turnaround to provide a Motor Vehicle Report, which is required for underwriting purposes. This may in some cases have the effect of delaying Phoenix's response to your client's application.*

Please check the schedule below to make sure your client falls within the guidelines stipulated in the age/height/weight chart

Men & Women Age 18-44

Height	Min Standard	Max Rated to T4
4' 9"	79	180
4' 10"	81	186
4' 11"	84	193
5' 0"	87	199
5' 1"	90	206
5' 2"	93	213
5' 3"	96	220
5' 4"	99	227
5' 5"	102	234
5' 6"	105	241
5' 7"	109	248
5' 8"	112	256
5' 9"	115	263
5' 10"	118	271
5' 11"	122	279
6' 0"	125	287
6' 1"	129	295
6' 2"	132	303
6' 3"	136	311
6' 4"	140	320
6' 5"	143	328
6' 6"	147	337
6' 7"	151	345
6' 8"	155	354

Men & Women Age = 45 or over

Height	Min Standard	Max Rated to T4
4' 9"	79	194
4' 10"	81	201
4' 11"	84	207
5' 0"	87	215
5' 1"	90	222
5' 2"	93	229
5' 3"	96	237
5' 4"	99	244
5' 5"	102	252
5' 6"	105	260
5' 7"	109	268
5' 8"	112	276
5' 9"	115	284
5' 10"	118	292
5' 11"	122	300
6' 0"	125	309
6' 1"	129	318
6' 2"	132	326
6' 3"	136	335
6' 4"	140	344
6' 5"	143	353
6' 6"	147	363
6' 7"	151	372
6' 8"	155	381

This height and weight chart is designed to accommodate the maximum height /weight combination on a single impairment basis. If the client has a medical history in addition to a maximum height/weight combination, the applicant may not qualify for the Simplified Issue product.

Please check the grid below to understand how the following conditions may affect your client's application

Condition	Usually Acceptable	Possibly Acceptable	Usually Decline	Decline
AIDS				●
Alcoholism/Alcohol Abuse				●
Alzheimer's/Dementia				●
Asthma	●			
Basal Cell Carcinoma	●			
Blood Pressure	●			
Breast Cancer			●	
CABG				●
Cholesterol	●			
Cirrhosis				●
Colon Cancer			●	
COPD		●		
Crohn's		●		
Dementia				●
Depression		●		
Diabetes Type I			●	
Diabetes Type II		●		
Down's Syndrome				●
Drug/Substance abuse				●
Emphysema			●	
Epilepsy/Seizure Disorder		●		
Gastric Bypass		●		
Heart Attack				●
Heart Transplant				●
Hepatitis C				●
Huntington's Disease				●
Kidney Disease				●
Kidney Transplant				●
Leukemia				●
Liver Transplant				●
Lung Transplant				●
Lymphoma			●	
Melanoma		●		
Memory Loss				●
Multiple Sclerosis			●	
Multiple Myeloma				●
Myelodysplasia				●
Organ Transplant				●
Parkinson's Disease				●
Peripheral Vascular Disease			●	
Polycythemia Vera				●
Prostate Cancer			●	
Rheumatoid Arthritis		●		
Schizophrenia				●
Sleep Apnea		●		
Stroke/TIA				●
Ulcerative Colitis		●		

The guidance provided by this chart is based on the presence of a single medical history. If the client has multiple medical histories, they may not qualify for the simplified issue product. Phoenix will evaluate applicants with multiple medical histories on an individual basis.

Contact us to learn more about Phoenix Simplicity Index Life and how it can work for your clients.

Call us at 888-794-4447 to be connected with your local representative.

Product features vary by state. Please consult with your financial representative regarding the availability of the product and its features in your state.

Phoenix Simplicity Index Life (08IUL) is issued by PHL Variable Life Insurance Company (PHLVIC) (Hartford, CT). PHLVIC is not authorized to conduct business in New York and Maine. In New York and Maine, Phoenix Simplicity Index Life is issued by Phoenix Life Insurance Company (East Greenbush, NY).

The insurers referenced above are separate entities, and each is responsible only for its own financial condition and contractual obligations.

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