

# Phoenix Safe Harbor Term<sup>SM</sup> Life & Phoenix Safe Harbor Term<sup>SM</sup> Life Express



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**For agent use only. Not for distribution to the public as sales literature.**

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

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

# Product Overview

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A simplified-issue term life insurance policy with living benefits designed to protect the future of loved ones and plan for the unexpected.

## Coverage

- Lump sum death benefit paid to policy beneficiary(ies)
- Term periods and issue ages (last birthday):
  - 10 year: Ages 18-80
  - 15 year: Ages 18-70
  - 20 year: Ages 18-65
  - 30 year: Ages 18-55 (non-tobacco)  
Ages 18-50 (tobacco)

## Included Riders:

- Accelerated Benefit Riders - option to accelerate the death benefit in the event of a serious illness:
  - Chronic Illness
  - Critical Illness
  - Terminal Illness
- Unemployment Rider

## Optional Rider:

- Accidental Death Benefit available for additional premium (commissionable)

## Underwriting

### Phoenix Safe Harbor Term Life Express

- Simplified issue underwriting: no paramedical exam or Attending Physician Statement (APS);
- Non-Tobacco and Tobacco risk classes (standard through table 4)

### Phoenix Safe Harbor Term Life (non-Express)

- Non-medical underwriting: no paramedical exam; APS in certain cases
- Standard Non-Tobacco and Tobacco risk classes
- Substandard ratings are available

## Face Amounts

- Minimum and maximum face amounts by issue age:

Issue Ages	Express Face Amounts	Non-Express Face Amounts
18-50	\$25k - \$400k	\$50k - \$500k
51-60	\$25k - \$300k	\$50k - \$400k
61-70	\$25k - \$200k	\$50k - \$300k
71-80	\$25k - \$100k	\$50k - \$150k

- Face amount reductions in increments of \$1,000 may be accommodated after policy issue, subject to a minimum remaining face amount

## Premiums:

- Monthly bank draft or quarterly, semi-annual or annual billing
- Premiums do not increase during term period
- Option to continue coverage after the term period until age 100 at annually renewable rates<sup>1</sup>
- Policy fee = \$72/year, commissionable
- Premiums dependent on frequency of billing<sup>2</sup>

## Term Conversions

Flexibility to convert term life insurance to permanent life insurance based on the duration of the policy.

- 10-Year Term: Convertible in first 5 policy years
- 15-Year Term: Convertible in first 7 policy years
- 20-Year Term: Convertible in first 10 policy years
- 30-Year Term: Convertible in first 10 policy years
- Full and partial conversions are allowed
- Same underwriting classification as term product will apply
- No medical evidence is required

## Free Look

- Policy includes a Free Look period during which policy may be reviewed and returned for a full refund
- Free Look period varies by state; but is never less than 10 days

*1. Annual renewable term premiums will be materially higher than premiums during the term period. See policy's schedule pages.  
2. Modal factors (portion of annual premium): Annual = 1, Semi-annual = 0.5125, Quarterly = 0.2625, Monthly = 0.0863*

# Accelerated Benefit Rider Frequently Asked Questions

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## **1. What is an Accelerated Death Benefit Rider for critical, chronic or terminal illness?**

These riders give the client the option to accelerate, or take a portion of the death benefit early, in the event of a covered illness or condition. Clients may accelerate any amount up to 95% of the death benefit.

## **2. What conditions qualify under the Accelerated Death Benefit Riders?**

- **Critical Illness:** heart attack, stroke, cancer, kidney failure, major organ transplant, ALS
- **Chronic Illness:** unable to perform without substantial assistance for at least 90 days at least 2 of the 6 activities of daily living (bathing, continence, dressing, eating, toileting, transferring) or a severe cognitive impairment.
- **Terminal Illness:** terminally ill with a life expectancy of 12 months or less

Note: Diagnosis must be certified in writing by a licensed physician

## **3. What is the benefit amount a client will receive?**

The actual benefit amount will be less than the amount accelerated, to reflect that a portion of the death benefit is being paid early. There is not a predetermined benefit amount. The benefit paid will be determined based on the health condition of the insured and their life expectancy at the time of claim. Generally, the more severe the condition, the shorter the life expectancy, and therefore the greater the potential benefit. An administrative charge of \$200 per election and an adjustment for future unpaid policy premiums will also apply.

## **4. Can a client decline the benefit offered?**

Yes. When making a claim under the rider, the client will be provided with an offer of a specified benefit amount. The client may decide at that time whether to accelerate their benefit or not.

## **5. What happens to the death benefit upon rider exercise?**

If a client exercises the rider, the death benefit will be reduced by the amount accelerated. For example, if the client accelerates 90% of the death benefit, they will have 10% of their death benefit remaining. Important note: the client's future premiums are based on the new lower death benefit and must continue to be paid to keep remaining death benefit in force.\*

## **6. Can a client qualify for both critical and chronic illness benefits?**

The client may qualify under the terms of the policy for critical and chronic illness. However, the policy owner must choose which benefit they wish to file for at the time of claim.

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*\*Premiums reduced proportionally to remaining death benefit, but annual policy fee remains the same.*

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## **7. Are multiple benefit elections allowed?**

Yes, multiple elections are available under the Critical and Chronic Illness riders. If the policy owner only elects a partial election and later has another qualifying critical or chronic illness, a subsequent benefit election is allowed. For chronic illness, only one election may be made per calendar year. For critical illness, 180 days must elapse between benefit elections. The Terminal Illness rider may only be exercised once, and this will terminate the Chronic and Critical Illness riders. There is an administrative charge of \$200 per election.

## **8. Is there a waiting period to exercise these riders?**

There is no waiting period for any of the benefits - critical, chronic or terminal.

## **9. What can the benefit amount be used for?**

The benefit amount is paid to the policy owner and there are no restrictions on how it can be used - quality of life expenditures, medical procedures, experimental treatments, reimbursing a loved one for assistance, etc.

## **10. What else should I know about the riders?**

In some situations the benefit may be subject to taxation. Prior to making a claim under the riders, a client should consult with a qualified tax advisor to discuss the possible tax consequences. Benefit amounts received may affect eligibility for public assistance programs.

# Completing the Application

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

## Two Easy Ways to Apply

### 1 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

### 2 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 eApp

- Make sure you and your client have a valid email address
- **eApp for Safe Harbor Term Life Express now includes medical detail questions to help you gather critical information and eliminate follow-up calls to clients.**
- Clients will need a driver's license or other valid form of identification for the e-signature process.

#### Helpful Tips for Paper Applications

- 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.

# Requirements for Application & Payment

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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
- One of the following acceptable relationships:

Child	Trustee
Civil Union Partner	Parent
Spouse	Grandparent
Self	Fiancee

## **Insured Consent**

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

## **Payment**

Personal checks from the client made payable to Phoenix or monthly Electronic Funds Transfer (EFT) from the client's checking account will be accepted for premiums. No agent or agency checks, CODs or money orders will be accepted for premium payment.

## **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.

## **Non-Resident Sales**

When a person purchases a life insurance policy or annuity in a state that is different from their primary residence state, it is considered a Non-Resident Sale. Generally, insurance products should be solicited in the state where the applicant resides. However, sales may be permitted when the applicant has a significant connection to the non-resident state where they are purchasing the product. All Non-Resident applications must be submitted with form OL4840. Non-Resident Sales are not permitted if the applicant is a resident of AK, MA, MN, MS, NY, UT, WA or WI. For more information, please refer to our FAQ on Non-Resident Sales (BPD39374).

# Application Submission & Policy Issue

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## 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](mailto: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 within receipt. The agent will be notified via email of the policy number and any outstanding questions. Once the application is "In Good Order," and payment has been received, 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](http://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
- 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:

- When amendments are made to the policy prior to issue

## 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.

## Post-issue Policy Changes

**Certain changes may be made to a policy after issue:**

- Policy Owner(s) and Beneficiary(ies)
- Conversion to permanent insurance (see page 2 for details)
- Face amount reductions in increments of \$1,000, subject to a minimum remaining face amount
- Free Look, within the Free Look period

**The following changes cannot be accommodated:**

- Term duration changes
- Face amount increases
- Premium amount adjustments (not related to face amount reduction)

# Field Underwriting

Underwriting is based on your client’s answers on the application. There are no medical examinations, tests or fluid collection.

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.

Please impress upon your client the need to ensure that their answers on the application are full, true and complete. Application answers will be validated against data received from third-party sources including: electronic search records, motor vehicle reports, Rx database, and MIB (insurance activity). Coverage may not be available if application 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 and the application should not be submitted.

## Risk Classes

This product has 2 risk classes:

- Standard Non-Tobacco
- Tobacco

Phoenix Safe Harbor Term Express is designed to absorb risks up to table 4 (200%). Clients with mortality assessments over table 4 will be declined.

Phoenix Safe Harbor Term offers substandard ratings up to table 8.

## Tobacco Definition

Use of tobacco or nicotine products, including e-cigarettes with the exception of occasional cigar or pipe use (less than 6 times a year) in the last: 2 years — Safe Harbor Term, 12 months — Safe Harbor Term Express

## 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.

## Attending Physician Statement (APS)

In certain circumstances, an Attending Physician’s Statement (APS) may be requested for non-Express applications before and after issue.

See Guide to Impairments for conditions that require an APS.

Ages	18-50	51-60	61-69	70+
APS Guidelines	Individual Consideration	Individual Consideration	Individual Consideration	APS needed

### Underwriting Quick Quotes — Available only on Phoenix Safe Harbor Term (non-Express)

Our Underwriting Quick Quote provides you with a tentative offer within 3 business days. The minimum face amount is \$100,000. Attachments should be limited to 1 page. Quick Quote e-mail address: PNX.SIMPLEUW@phoenixwm.com

To ensure the most timely and accurate tentative underwriting offer, please include the following information:

- Producer / Agency Name
- Date of Birth (DOB) / Age
- Product / Plan
- Medical history
- Proposed Insured’s Last Name
- Gender
- Face Amount
- Lifestyle and risk factors

**Click here for a template to submit your quick quote request**

*All quick quote tentative underwriting offers made are subject to a complete review by Phoenix of third-party data, age and amount requirements, and a Phoenix formal application.*

## Height & Weight Chart

These charts provide the maximum height/weight combinations for each product. If your client is near the high end of these limits and has other medical history, they may not qualify for coverage.

### Phoenix Safe Harbor Term Life

Height (in.)	Weight (lbs)		
	Minimum	Maximum (Standard)	Maximum (Substandard)
4' 8"	< 74	159	237
4' 9"	79	166	220
4' 10"	81	173	228
4' 11"	84	180	236
5' 0"	87	187	244
5' 1"	90	194	252
5' 2"	93	201	260
5' 3"	96	208	268
5' 4"	99	215	276
5' 5"	102	222	285
5' 6"	105	229	294
5' 7"	109	236	303
5' 8"	112	243	312
5' 9"	115	250	321
5' 10"	118	257	330
5' 11"	122	264	339
6' 0"	125	271	349
6' 1"	129	278	359
6' 2"	132	285	369
6' 3"	136	292	379
6' 4"	140	299	389
6' 5"	143	306	399
6' 6"	147	313	409
6' 7"	151	320	419

### Phoenix Safe Harbor Term Life Express

Height (in.)	Weight (lbs)	
	Minimum	Maximum (Standard)
4' 8"	< 74	193
4' 9"	79	199
4' 10"	81	206
4' 11"	84	213
5' 0"	87	220
5' 1"	90	227
5' 2"	93	234
5' 3"	96	241
5' 4"	99	248
5' 5"	102	256
5' 6"	105	264
5' 7"	109	272
5' 8"	112	280
5' 9"	115	288
5' 10"	118	296
5' 11"	122	304
6' 0"	125	312
6' 1"	129	321
6' 2"	132	330
6' 3"	136	339
6' 4"	140	348
6' 5"	143	357
6' 6"	147	366
6' 7"	151	372

## List of Concerning Medications

Use of any one or more of the following medications by the proposed insured will likely result in a decline for coverage.

Abilify	Enbrel	Lithium	Prochlorperazine	Seroquel
Aripcept	Haloperidol	Lupron	Quetiapine	Suboxone
Coumadin	Imuran	Methadone	Rebif	Tamoxifen
Dexamethasone	Invirase	Methotrexate	Remicade	Warfarin
Digoxin	Isosorbide	Nitro/Nitroglycerin	Risperdal	Zyprexa

## Guide to Impairments

Impairment	Phoenix Safe Harbor Term Life		Phoenix Safe Harbor Term Life Express
	Decision	APS Required	
Addison's Disease	Standard		Accept
Attention Deficit Disorder (ADD/ADHD)	Standard		Accept
Activities of Daily Living (ADL's) requires assistance	Decline		Decline
Acquired Immunodeficiency Syndrome (AIDS), Human Immunodeficiency Virus (HIV)	Decline		Decline
Alcohol Abuse (Current)	Decline		Decline
Alcohol Abuse (Past history)	Less than 5 years from end of use/treatment, Decline Otherwise, possible Standard to Table 4 (200%)		Less than 5 years from end of use/treatment, Decline After 5 years, Accept
Alzheimer's Disease	Decline		Decline
Amputation	Caused by injury, Standard Due to disease within 1 year, Decline Otherwise, rate for cause	X	Caused by injury, Accept Due to disease within 1 year, Decline Otherwise, Decline
Amyotrophic Lateral Sclerosis (ALS)	Decline		Decline
Anemia, Iron Deficiency	Standard		Accept
Aneurysm	Standard to Decline	X	Decline
Angina Pectoris	See Coronary Artery Disease	X	Decline
Ankylosing Spondylitis	Mild-Moderate, Standard Severe, Decline	X	Accept
Anorexia Nervosa	Fully recovered without treatment in the past 2 years, Standard Otherwise, Decline	X	Fully recovered, normal build, no treatment in last 2 years, Accept Otherwise, Decline
Anxiety Disorders	Standard, if taking < 3 medications and does not have a history of hospitalization for this condition, or suicide attempt, at any point in the past. Otherwise, possible Rating to Decline		Accept If taking 3+ medications or has been hospitalized for this condition within the past 2 years, Decline
Aortic Aneurysm	Standard to Decline	X	Decline
Aortic Murmur/Insufficiency	Standard to Decline		Decline
Aplastic Anemia	Standard to Decline	X	Decline
Asthma	Standard, if no tobacco use within the past 12 year and does not require chronic steroid treatment (i.e. greater than 5 times per year). Table 2 to Table 4, if current tobacco use, or use within the past year or if prescribed steroid treatment more than 5 times in the past year Decline, if hospitalized for more than 10 days for this condition within the past year.		Accept Hospitalization for 10+ days within the past year, Decline
Atrial Fibrillation	Standard, if age 50+ and diagnosed > 2 years ago Table 2 to 4, if prescribed chronic anti-coagulation treatment (i.e. warfarin or Coumadin), and otherwise within acceptable limits based on age and onset. Decline if rated for other cardiovascular disease.	X	Accept, if diagnosed over 2 years ago and current age 50 or older Otherwise, Decline
Autism	Highly functioning and living independently, Standard Otherwise, Decline	X	Highly functioning and living independently, Accept Otherwise, Decline
Barlow's Syndrome/Mitral Valve Prolapse (MVP)	Standard		Accept
Barrett's Esophagus	No history of dysplasia, Standard Otherwise, Table 4 to Decline		No history of dysplasia, Accept Otherwise, Decline
Basal Cell Carcinoma	Standard		Accept
Benign Prostatic Hypertrophy	Standard		Accept
Berger's Disease (IgA Nephropathy)	Standard to Decline		Decline
Bipolar Disorder	Standard, if taking < 3 medications and does not have a history of hospitalization for this condition, or suicide attempt, at any point in the past. Otherwise, possible Rating to Decline	X	Accept If taking 3+ medications or hospitalization in past 2 years, Decline
Breast Cancer	Standard, if treatment completed over 5 years ago (excluding tamoxifen), and no evidence of recurrence. Otherwise, Decline		Diagnosis and end of treatment over 5 years ago, Accept Otherwise, Decline
Bronchiectasis	Standard	X	Decline

## Guide to Impairments (continued)

Impairment	Phoenix Safe Harbor Term Life		Phoenix Safe Harbor Term Life Express
	Decision	APS Required	
Bronchitis (Acute)	Standard		Accept
Bronchitis (Chronic)	See COPD ratings		Accept
Bundle Branch Block (Left)	Must be diagnosed over age 45 Table 4 if diagnosed within the past two years Table 2-3 if diagnosed within the past 2 to 5 years, Standard, if diagnosed over 5 years ago and no other evidence of rate-able conditions.	X	Decline
Bundle Branch Block (Right)	Standard		Accept
CABG/Bypass Surgery	Under age 45, Decline Age 46-50, Table 6 to Decline Age 51-60, Table 4 to Decline Age 61+, Standard to Decline	X	Decline
Cancer	Treatment completed > 5 years ago, possible Standard Otherwise, possible Decline	X	Diagnosis and end of treatment over 5 years ago, Accept Otherwise, Decline
Cardiac Pacemaker (Artificial)	Current age > 50, Standard Otherwise, Table 2 to Decline	X	Decline
Cardiomyopathy	Likely Decline	X	Decline
Carotid Bruit	No evidence of carotid disease, Standard to Table 2 Otherwise, rate for Carotid disease	X	Possible Accept
Carotid Disease	Mild-to-Moderate disease, Table 2 to Table 4 Otherwise, Table 4 to Decline	X	Possible Accept
Celiac Disease	Standard		Accept
Cerebral Palsy	Mild, no mobility limitations, no cognitive dysfunction, Standard Otherwise, Standard to Decline	X	Decline
Cerebrovascular Accident	Age 45-69, possible Table 4 to Decline Age 70+, possible Table 2 to Decline	X	Decline
Chest Pain (cardiac)	See Angina		Decline
Chronic Obstructive Pulmonary Disease (COPD)	Standard, if older than age 40, and considered mild based on absence of tobacco use in any form in past 2 years, and no indication of chronic and/or progressive symptoms, such as shortness of breath at rest, and no history of co- existing asthma or other rate-able conditions. Table 3 or higher if under age 40, and classified as mild, based on above description Table 4 to Decline for moderate to severe COPD, such as chronic steroid treatment or oxygen required, tobacco use within the past 2 years, or co-existing asthma history and/ or other rate-able conditions	X	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		Decline
Cocaine	Treatment completed > 5 years ago, possible Standard Otherwise, Decline		Less than 5 years from end of use/ treatment, Decline After 5 years, Accept
Colon Polyps	Removed, no evidence of cancer, Preferred Otherwise, Standard to Postponement		If removed, no cancer, Accept Otherwise, Decline
Congestive Heart Failure	Decline		Decline
Connective Tissue Disease	Mild, T2 to T4 Moderate-Severe, T4 to Decline	X	Usually Decline
Coronary Artery Disease	Under Age 45, Decline Age 46-50, T6 to Decline Age 51-60, T4 to Decline Age 61 and up, Standard to Decline	X	Decline
Crohn's Disease	Mild-Moderate, Standard to T6 Severe, T6 to Decline	X	Mild-Moderate, Accept Hospitalization or complications within the past year, Decline
Cystic Fibrosis	Decline		Decline
Dementia	Decline		Decline
Depression	Standard, if prescribed less than 3 medications for this condition, and no history of hospitalizations or suicide attempt Otherwise, Table 4 to Decline		Accept If taking 3+ medications or has been hospitalized for this condition within the past 2 years, Decline

## Guide to Impairments (continued)

Impairment	Phoenix Safe Harbor Term Life		Phoenix Safe Harbor Term Life Express
	Decision	APS Required	
Diabetes	NIDDM/IDDM: Under Age 30, Decline Age 31 and up: Mild-Moderate, non-tobacco user, Standard to T8 Severe, T3 to decline		Type 1 or 2, Possible Accept Under age 30, Decline
Dialysis	Decline		Decline
Diverticulitis/Diverticulosis	Resolved, no complications, Standard Otherwise, possible postponement		Accept
Down's Syndrome	Age 20 and older, independent, possible Standard Otherwise, Table 4 to Decline	X	Decline
Drug Addiction	Treatment completed > 5 years ago, possible Standard Otherwise, Decline		Less than 5 years from end of use/ treatment, Decline After 5 years, Accept
Emphysema	See COPD		See COPD
Epilepsy	Mild, Standard to Table 2 Moderate, Table 2 to Table 6 Severe, Decline Last attack < 6 months ago, Postponement	X	Unless diagnosed within past year or hospitalized within past 2 years, Accept Severe, Decline
Fibromyalgia	Standard		Accept
Gastric Bypass	Surgery > 6 months ago, no complications, Standard (rate for build)		Surgery >6 months ago without complications, Usually Accept (rate for build)
Gastroesophageal Reflux Disorder (GERD)	Standard		Accept
Gestational Diabetes	Standard		Fully recovered, no treatment, Accept
Glomerulonephritis (Acute)	Standard		Standard
Glomerulonephritis (Chronic)	Substandard to Decline	X	Decline
Goiter/Graves Disease	Standard		Accept
Gout	Standard		Accept
Heart Attack (Myocardial Infarction)	See Coronary Artery Disease	X	Decline
Heart Disease	Refer to specific condition	X	Decline
Heart Failure (Chronic)	Decline		Decline
Heart Transplant	Decline		Decline
Hemophilia	Decline		Decline
Hepatitis A (Acute)	Fully recovered, Standard Otherwise, Decline	X	Fully recovered, Accept Otherwise, Decline
Hepatitis B (Chronic)	Standard to Decline	X	Decline
Hepatitis C	Standard to Decline	X	Decline
High Blood Pressure	Standard		Accept
Hodgkins Disease	Treatment completed > 5 years ago, possible Standard Otherwise, Decline		Diagnosis and end of treatment over 5 years ago, Accept Otherwise, Decline
Huntington's Chorea	Decline	X	Decline
Hyperlipidemia	Standard		Accept
Hypertension	Standard		Accept
Hyperthyroidism	Standard		Accept
Hypothyroidism	Standard		Accept
Hysterectomy (benign)	Standard		Accept
Inflammatory Bowel Disease (see Crohn's or Ulcerative Colitis)	See Crohn's or Ulcerative Colitis		See Crohn's Disease
Irritable Bowel Syndrome (spastic colitis)	Standard		Accept
Juvenile Rheumatoid Arthritis (see Rheumatoid Arthritis)	See Rheumatoid Arthritis		Accept If treated with Enbrel, Remicade, Humira, Decline
Kidney Disease	Standard to Decline	X	Decline
Kidney Stones	Standard		Accept
Kidney Transplant (see Renal Transplant)	See Renal Transplant		Decline
Leukemia	Treatment completed > 5 years ago, possible Standard Otherwise, Decline	X	Decline
Liver Disease	Standard to Decline	X	Decline
Liver Transplant	Decline		Decline
Lung Transplant	Decline		Decline

## Guide to Impairments (continued)

Impairment	Phoenix Safe Harbor Term Life		Phoenix Safe Harbor Term Life Express
	Decision	APS Required	
Lupus (Discoid)	Standard		Accept
Lupus (Systemic) Erythematosus	Standard to Decline	X	Decline
Lymphoma	Treatment completed > 5 years ago, possible Standard Otherwise, Decline	X	Diagnosis and end of treatment over 5 years ago, Accept Otherwise, Decline Non-Hodgkins, Decline
Marfan's Syndrome	Decline	X	Decline
Marijuana	Accept; Possible Tobacco rates		Accept; Possible Tobacco rates
Melanoma	Treatment completed > 5 years ago, possible Standard Otherwise, Decline	X	Diagnosis and end of treatment over 5 years ago, Accept Otherwise, Decline
Meningitis	Fully recovered, Standard Otherwise, Decline	X	Diagnosed >1 year ago and no current treatment, Accept Otherwise, Decline
Mental Retardation	Highly functioning and living independently, Standard Otherwise, Decline	X	Highly functioning and living independently, Accept Otherwise, Decline
Migraines/Headaches	Standard		Accept
Mitral Insufficiency	Mild, Standard Moderate, Table 2 to Table 6 Severe, Decline	X	Decline
Mitral Stenosis	Standard to Decline	X	Decline
Mitral Valve Prolapse	No evidence of mitral valve disease or insufficiency, Standard		Accept
Mononucleosis	Standard		Accept
Multiple Myeloma	Decline		Decline
Multiple Sclerosis (MS)	Mild, Standard to Table 2 Moderate, Table 2 to Decline Severe, Decline Age < 45, Decline	X	Under Age 45, Decline Age 45 and up, Possible Accept
Murmur (heart)	Rate for cause		Accept
Muscular Dystrophy (MD)	Decline		Decline
Myocardial Infarction	See Coronary Artery Disease		Decline
Narcolepsy	Mild, Standard Moderate, Table 2 to 4 Severe, Decline	X	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	X	Doctor-prescribed: 3+ in past year, Decline Otherwise, Accept Not doctor-prescribed within past 5 years, Decline
Nervous Disorder	See Anxiety Disorder		See Anxiety Disorder
Osteoarthritis	Standard		Accept
Osteoporosis	Mild-Moderate, age > 45, Standard Severe (multiple fractures, limited mobility), or age < 45, Decline		Under Age 45, Decline Age 45 and up, Accept 2+ bone fractures and/or falls, Decline
Pacemaker (Artificial)	See Cardiac Pacemaker	X	Decline
Palpitations	Standard, if no other evidence of cardiovascular impairment(s) or rate-able conditions. Otherwise, rating will depend on underlying cause.		Accept
Pancreatitis (Acute)	Single episode, fully recovered, no evidence of alcohol abuse, Standard Otherwise, Decline	X	Single episode, fully recovered, no evidence of alcohol abuse, Accept Otherwise, Decline
Pancreatitis (Chronic)	Decline		Decline
Paraplegia	Standard to Decline	X	Decline
Parkinson's Disease	Standard to Decline	X	Decline
Pericarditis	Single episode, fully recovered, no surgery, Standard Otherwise, Table 2 to Decline	X	Single episode, fully recovered, Accept Otherwise, Decline
Peripheral Vascular Disease	Standard to Decline	X	Accept If surgically corrected and/or in multiple limbs, or tobacco use, Decline

## Guide to Impairments (continued)

Impairment	Phoenix Safe Harbor Term Life		Phoenix Safe Harbor Term Life Express
	Decision	APS Required	
Polycystic Kidney Disease	Table 2 to Decline	X	Decline
Polycythemia (Vera)	Table 4 to Decline	X	Decline
Prostate Cancer	Standard to Decline	X	Diagnosis and end of treatment over 5 years ago, Accept Otherwise, Decline
Prostatitis	Standard		Accept
Proteinuria	Standard to Decline		Possible Accept (rate for cause)
Psoriasis	Standard		Accept
Psoriatic Arthritis	See Rheumatoid Arthritis		See Rheumatoid Arthritis
PTSD (Post Traumatic Stress Disorder)	Mild-Moderate, Standard to T2 Severe, Table 6 to Decline	X	Mild-Moderate, Accept Severe, Decline
Pulmonary Embolism	Two or fewer episodes, fully recovered, Standard Otherwise, Decline	X	Two or fewer episodes, fully recovered, Accept Otherwise, Decline
Pulmonary Fibrosis	Decline	X	Decline
Pulmonary Hypertension	Decline	X	Decline
Pyelonephritis	Standard to Decline	X	Decline
Quadriplegia	Decline		Decline
Renal Failure	Decline		Decline
Renal Transplant	Decline		Decline
Rheumatic Fever	No current treatment, Standard Otherwise, Decline	X	Current treatment, Decline Otherwise, Accept
Rheumatoid Arthritis	Mild-Moderate, Standard to Table 2 Severe, Table 4 to Decline	X	Accept If treated with Enbrel, Remicade, Humira, Decline
Sarcoidosis	Mild (stage 0 - 1), Standard Moderate-Severe, Table 2 to Decline	X	Mild (stage 0 - stage 1, asymptomatic), Accept Moderate- Severe, Decline
Schizophrenia	Decline		Decline
Seizure/Convulsion	Mild, Standard to Table 2 Moderate, Table 2 to Table 6 Severe, Decline Last attack < 6 months ago, Postponement	X	See Epilepsy
Shortness of Breath	Rate for cause		Accept (rate for cause)
Sickle Cell Anemia	Decline		Decline
Sickle Cell Trait	Standard		Accept
Sleep Apnea	Mild-Moderate (treated), Standard Severe (treated), Table 4 to Decline Severe (untreated), Decline		Possible Accept
Stroke	Age 45-69, possible Table 4 to Decline Age 70+, possible Table 2 to Decline	X	Decline
Suicide Attempt	Less than 5 years since occurrence, Decline Otherwise, Standard to Decline	X	Decline
Systemic Lupus Erythematosus (SLE)	Mild-Moderate, Standard Severe, Decline Diagnosis < 1 year ago, Postpone	X	Decline
Transient Ischemic Attack	Single episode > 6 months ago, Standard to Table 4 Otherwise, Decline	X	Decline
Tuberculosis	Standard	X	Accept
Ulcer	No complications in past year, Standard		No complications in past year, Accept
Ulcerative Colitis	See Crohn's Disease	X	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.

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## 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 had a physical within the past 12 months. For ages 61-69, the insured must have had a physical within the past 24 months.

## Financial Guidelines

The minimum annual income for the person making premium payments is \$15,000. Premium may not exceed 10% of the payor's annual income. For underwriting purposes, annual income represents the amount of money a person earns in one year from all sources before taxes. Net worth as requested on the application should be calculated as all assets owned (cash and investments, home(s) and real estate, cars and anything else of value) minus any debts owed by the client.

Employed Insured	Maximum Face Amount	Non-working/Retired Insured	Maximum Face Amount
Age 18-50	25x income	Age 18-50	15x income
Age 51-70	15x income	Age 51-64	10x income
Age 71 and up	10x income	Age 65 and up	7x income

## Motor Vehicle History Guidelines

Types of risks that would result in a decline:

- Current suspension or revocation of a drivers license
- Single DUI or reckless driving convictions within the last 3 years
- Multiple DUI or reckless driving convictions or suspensions with any duration
- Multiple violations in the last 3 years (may result in a flat extra or decline)

## 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
- inforce account values
- 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

# More Information

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## **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.



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A NASSAU RE COMPANY

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

Phoenix Safe Harbor Term Life (ICC14PPTL) is issued by PHL Variable Insurance Company (PHLVIC). PHLVIC is not authorized to conduct business in Maine and New York.

Member of The Phoenix Companies, Inc.

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