

Phoenix Safe Harbor TermSM Life & Phoenix Safe Harbor TermSM Life Express

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

Product Basics

COVERAGE

- Lump sum death benefit paid to policy beneficiary(ies), generally tax-free
- 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)

PREMIUMS

- Monthly bank draft or quarterly, semi-annual or annual billing
- Premiums do not increase during term period
- You can continue coverage after the term period until age 100 at annually renewable rates¹
- Policy fee = \$72/year
- Premiums dependent on frequency of billing²

UNDERWRITING CLASSES

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:

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

More Information

TERM CONVERSIONS

You have the flexibility to convert your term insurance to permanent insurance based on the duration of your 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

TAX INFORMATION

- Policy death benefit is generally not taxable
- Consult a tax professional for more information

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 your policy's schedule pages.

2. Modal factors (portion of annual premium): Annual = 1, Semi-annual = 0.5125, Quarterly = 0.2625, Monthly = 0.0863

Phoenix does not provide individual tax advice. Please consult your personal tax advisor for assistance.

Insurance Products: ► NOT FDIC or NCUAA Insured ► NO Bank or Credit Union Guarantee

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

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

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