

Phoenix
Remembrance Life



Field Underwriting Guide

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

Phoenix Remembrance Life is whole 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.

This guide is intended to help you determine your clients eligibility for a Phoenix Remembrance Life policy prior to completing the application process.

Our Life New Business team is available to field questions regarding eligibility whenever there may be an area of uncertainty. Call 1-800-417-4769, option 2, option 2, option 2 for assistance.

Field Underwriting

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(s), diagnosis date(s), treatment(s) and physician name and address as well as the names of all prescription medications taken and condition being treated.

Please impress upon your client the need to ensure that their answers on the application and tele-interview are full, 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 tele-interview responses conflict with data we receive from these sources.

Screening Questions

If the client answers “yes” to any of the questions in Section 2 of application Part One, no coverage will be available. Please review these questions with your client carefully.

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 4 (200%). Clients with mortality assessments over table 4 will be declined.

Tobacco Definition

An affirmative response to the following question will classify the client as a Tobacco user (occasional pipe or cigar is defined as less than 6 times a year):

In the past year, have you used tobacco in any form (excluding occasional pipe or cigar use) or nicotine replacement therapy?

Agent Resources

Website

For product information, state availability, quotes, marketing material and new business processing information, please visit www.phoenixwm.phl.com/pc/index.jsp.

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

Pending Case Status, New Business and Underwriting Eligibility Questions:

Life New Business: 1-800-417-4769,
option 2, option 2, option 2
Available 8:30 a.m. – 5 p.m. Eastern Time

Tele-interviews: 1-855-249-8441

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

Medications and Charts

List of Concerning Medications

ABILIFY	DEXAMETHASONE	INVIRASE	REBIF	THORAZINE
ALKERAN	DIGOXIN	JANTOVEN	REMICADE	TRUVADA
ANTABUSE	ERGOLOID MESYLATES	LANOXIN	REMINYL	TYSABRI
ARICEPT	ESKALITH	LEXIVA	RETROVIR	VIRAMUNE
AVONEX	EXELON	LITHIUM	RISPERDAL	WARFARIN
CASODEX	GENGRAF	LUPRONMEGACE	SANDIMMUNE	ZENAPAX
COGNEX	GEODON	MELLARIL	SEROQUEL	ZERIT
COMBIVIR	HALDOL	METHADONE	STELAZINE	ZIAGEN
COPAXONE	HALOPERIDOL	PURINETHOL	SUSTIVA TAMOXIFEN	ZIDOVUDINE
CYTOXAN	HYDERGINE	RAZADYNE	TESLAC	ZOLADEX
DEPO-PROVERA	IMURAN			ZYPREXA

Height & Weight Chart

This height and weight chart provides the minimum and maximum height and weight combinations for this product. If the client is on the high end of the range for height and weight, and has another medical history, the client may not qualify for this product.

Ages 18-44		
Height	Minimum	Maximum
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

Age 45 and up		
Height	Minimum	Maximum
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

Guide to Impairments

Arrhythmia	Infrequent premature ventricular contractions (PVC's), accept Recent diagnosis or any hospitalizations, decline Treated with medications, decline
Asthma	Mild to moderate, stable disease, accept Severe asthma or history of hospitalizations, decline Use of corticosteroids or immunosuppressant, decline
Diabetes	Under age 50, decline Recent diagnosis or any hospitalizations, decline Tobacco use, decline
Emphysema or COPD	Mild to moderate, stable disease, accept Recent diagnosis or any hospitalizations, decline Tobacco use, decline Corticosteroids or supplemental oxygen, decline
Hypertension	Mild to moderate, stable disease, accept Recent diagnosis or hospitalizations, decline Treated with 3 or more medications, decline
Heart	Any history of heart disease, including coronary artery disease (CAD), cardiomyopathy, congenital disease, or valvular disease, decline
Mental or nervous (including Anxiety, Bipolar, Depression)	Mild to moderate, stable disease, accept Recent diagnosis, decline Treated with 3 or more medications or any antipsychotics, decline Any hospitalizations or suicide attempts, decline
Pending consultation, testing, surgery or unevaluated symptoms	Decline
Peripheral Vascular Disease	Mild, stable disease in single limb, accept Recent diagnosis, any surgery or hospitalizations, decline Tobacco use, decline
Rheumatoid Arthritis	Mild to moderate stable disease, accept Recent diagnosis or hospitalizations, decline Use of Enbrel, Remicade or corticosteroids, decline
Seizure	Mild, stable disease, accept Recent diagnosis, seizure or hospitalization, decline
Cancer	Decline (excluding basal cell carcinoma)

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.

Founded in 1851, Phoenix helps meet financial planning needs, from protecting people and their loved ones and businesses, to helping secure their retirement dreams through life insurance, annuities and alternative retirement solutions. As a financially strong and stable company with a history of keeping its promises, we are committed to excellence in everything we do.



PHOENIX

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

Phoenix Remembrance Life (1CC12FEWL) whole life insurance is issued by PHL Variable Insurance Company (PHLVIC). In Maine and New York, Phoenix Remembrance Life is issued by Phoenix Life Insurance Company (PLIC). PHLVIC is not authorized to conduct business in Maine and New York.

These insurers are separate entities and each is responsible only for its own financial condition and contractual obligations.

Members of The Phoenix Companies, Inc.

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