

# 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 and the application should not be submitted.

## 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     |

## List of Concerning Medications

Use of any one or more of the following medications by the proposed insured will 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

|  |   |   |  |
|--|---|---|--|
| Addison's Disease                          | Accept  | Bronchiectasis                                  | Decline  |
| ADHD/ADD                                   | Accept  | Bronchitis                                      | Accept   |
| ADLs (requires assistance)                 | Decline   | Bundle Branch Block LBBB                        | Decline  |
| AIDS/HIV +ve                               | Decline   | Bundle Branch Block RBBB                        | Accept   |
| Alcohol Abuse (current)                    | Decline   | CABG/Bypass Surgery                             | Decline  |
| Alcohol Abuse (history)                    | Less than 5 years from end of use/<br>treatment, Decline<br>After 5 years, Accept                                     | Cancer  | Diagnosis and end of treatment over 5<br>years ago, Accept<br>Otherwise, Decline   |
| Alzheimer's Disease                        | Decline   | Cardiac Pacemaker (Artificial)                  | Decline  |
| Amputation                                 | Caused by injury, Accept<br>Due to disease within 1 year, Decline<br>Otherwise, Decline                               | Cardiomyopathy                                  | Decline  |
| Amyotrophic lateral sclerosis (ALS)        | Decline   | Carotid Disease                                 | Possible Accept  |
| Anemia, Iron Deficiency                    | Accept  | Cerebral Palsy                                  | Decline  |
| Aneurysm                                   | Decline   | Cerebrovascular Accident                        | Decline  |
| Angina Pectoris                            | Decline   | Chest Pain (cardiac)                            | Decline  |
| Ankylosing Spondylitis                     | Accept  | Chronic Obstructive Pulmonary<br>Disease (COPD) | Accept<br>Possible reasons for Decline includes<br>current tobacco use, or use within<br>the past 12 months; current oxygen<br>treatment; or chronic oral steroids<br>required |
| Anorexia Nervosa                           | Fully recovered, normal build, no<br>treatment in last 2 years, Accept<br>Otherwise, Decline                          | Cirrhosis                                       | Decline  |
| Anxiety Disorders                          | Accept<br>If taking 3+ medications or has been<br>hospitalized for this condition within the<br>past 2 years, Decline | Cocaine   | Less than 5 years from end of use/<br>treatment, Decline<br>After 5 years, Accept  |
| Aortic Aneurysm                            | Decline   | Colon Polyps                                    | If removed, no cancer, Accept<br>Otherwise, Decline  |
| Aortic Murmurs/Insufficiency               | Decline   | Congestive Heart Failure (Chronic)              | Decline  |
| Aplastic Anemia                            | Decline   | Connective Tissue Disease                       | Usually Decline  |
| Asthma                                     | Accept<br>Hospitalization for 10+ days within the<br>past year, Decline   | Coronary Artery Disease                         | Decline  |
| Atrial Fibrillation                        | Accept, if diagnosed over 2 years ago<br>and current age 50 or older<br>Otherwise, Decline                            | Crohn's Disease                                 | Mild-Moderate, Accept<br>Hospitalization or complications within<br>the past year, Decline   |
| Autism                                     | Highly functioning and living<br>independently, Accept<br>Otherwise, Decline  | Cystic Fibrosis                                 | Decline  |
| Barlow's Syndrome/mitral valve<br>prolapse | Accept  | Dementia  | Decline  |
| Barrett's esophagus                        | No history of dysplasia, Accept<br>Otherwise, Decline   | Depression                                      | Accept<br>If taking 3+ medications or has been<br>hospitalized for this condition within the<br>past 2 years, Decline  |
| Basal Cell Carcinoma                       | Accept  | Diabetes  | Type 1 or 2, Possible Accept<br>Under age 30, Decline  |
| Benign Prostatic Hypertrophy               | Accept  | Dialysis  | Decline  |
| Berger's Disease (IgA<br>Nephropathy)      | Decline   | Diverticulitis/Diverticulosis                   | Accept   |
| Bipolar Disorder                           | Accept<br>If taking 3+ medications or<br>hospitalization in past 2 years, Decline                                     | Down's Syndrome                                 | Decline  |
| Breast Cancer                              | Diagnosis and end of treatment over 5<br>years ago, Accept<br>Otherwise, Decline                                      | Drug Addiction                                  | Less than 5 years from end of use/<br>treatment, Decline<br>After 5 years, Accept  |
|  |   | Emphysema                                       | See COPD   |
|  |   | Epilepsy  | Unless diagnosed within past year or<br>hospitalized within past 2 years, Accept<br>Severe, Decline  |

## Guide to Impairments (continued)

|  |  |                                       |  |
|--|--|---------------------------------------|--|
| Fibromyalgia   | Accept   | Migraines/Headaches                   | Accept   |
| Gastric Bypass   | Surgery >6 months ago without complications, Usually Accept (rate for build)                           | Mitral Insufficiency                  | Decline  |
| Gestational Diabetes   | Fully recovered, no treatment, Accept  | Mitral Stenosis                       | Decline  |
| Glomerulonephritis (Chronic)                                   | Decline  | Mitral Valve Prolapse                 | Accept   |
| Goiter/Graves Disease  | Accept   |                                       |  |
| Gout   | Accept   |                                       |  |
| Heart Attack (See Myocardial Infarction)                       | Decline  | Mononucleosis                         | Accept   |
| Heart Disease  | Decline  | Multiple Myeloma                      | Decline  |
| Heart Failure (Chronic)  | Decline  | Multiple Sclerosis (MS)               | Under Age 45, Decline<br>Age 45 and up, Possible Accept  |
| Heart Transplant   | Decline  | Murmur (heart)                        | Accept   |
| Hemophilia   | Decline  | Muscular Dystrophy (MD)               | Decline  |
| Hepatitis A (Acute)  | Fully recovered, Accept<br>Otherwise, Decline  | Myocardial Infarction                 | Decline  |
| Hepatitis B (Chronic)  | Decline  | Narcolepsy                            | Mild-Moderate, Accept<br>Severe, Decline   |
| Hepatitis C  | Decline  | Narcotic and/or Opiate Use            | Doctor-prescribed: 3+ in past year, Decline<br>Otherwise, Accept<br>Not doctor-prescribed within past 5 years, Decline |
| High Blood Pressure  | Accept   | Nervous Disorder                      | See Anxiety Disorder   |
| Hodgkins Disease   | Diagnosis and end of treatment over 5 years ago, Accept<br>Otherwise, Decline                          | Osteoarthritis                        | Accept   |
| Huntington's Chorea  | Decline  | Osteoporosis                          | Under Age 45, Decline<br>Age 45 and up, Accept<br>2+ bone fractures and/or falls, Decline                              |
| Hyperlipidemia   | Accept   | Pacemaker (Artificial)                | Decline  |
| Hypertension   | Accept   | Palpitations                          | Accept   |
| Hyperthyroidism  | Accept   | Pancreatitis                          | Single episode, fully recovered, no evidence of alcohol abuse, Accept<br>Otherwise, Decline                            |
| Hypothyroidism   | Accept   | Paraplegia                            | Decline  |
| Hysterectomy (benign)  | Accept   | Parkinson's Disease                   | Decline  |
| Inflammatory Bowel Disease (see Crohn's or Ulcerative Colitis) | See Crohn's Disease  | Pericarditis                          | Single episode, fully recovered, Accept<br>Otherwise, Decline  |
| Irritable Bowel Syndrome (spastic colitis)                     | Accept   | Peripheral Vascular Disease           | Accept<br>If surgically corrected and/or in multiple limbs, or tobacco use, Decline                                    |
| Juvenile Rheumatoid Arthritis (see Rheumatoid Arthritis)       | Accept<br>If treated with Enbrel, Remicade, Humira, Decline  | Polycystic Kidney Disease             | Decline  |
| Kidney Disease   | Decline  | Polycythemia (Vera)                   | Decline  |
| Kidney Stones  | Accept   | Prostate Cancer                       | Diagnosis and end of treatment over 5 years ago, Accept<br>Otherwise, Decline  |
| Kidney Transplant (see Renal Transplant)                       | Decline  | Prostatitis                           | Accept   |
| Leukemia   | Decline  | Proteinuria                           | Possible Accept (rate for cause)   |
| Liver Disease  | Decline  | Psoriasis                             | Accept   |
| Liver Transplant   | Decline  | Psoriatic Arthritis                   | See Rheumatoid Arthritis   |
| Lung Transplant  | Decline  | PTSD (Post Traumatic Stress Disorder) | Mild-Moderate, Accept<br>Severe, Decline   |
| Lupus (Discoid)  | Accept   | Pulmonary Embolism                    | Two or fewer episodes, fully recovered, Accept<br>Otherwise, Decline   |
| Lupus (Systemic) Erythematosus                                 | Decline  | Pulmonary Fibrosis                    | Decline  |
| Lymphoma   | Diagnosis and end of treatment over 5 years ago, Accept<br>Otherwise, Decline<br>Non-Hodgkins, Decline | Pulmonary Hypertension                | Decline  |
| Marfan's Syndrome  | Decline  | Pyelonephritis                        | Decline  |
| Marijuana  | Accept; Possible Tobacco rates   | Quadriplegia                          | Decline  |
| Melanoma   | Diagnosis and end of treatment over 5 years ago, Accept<br>Otherwise, Decline                          | Renal Failure                         | Decline  |
| Meningitis   | Diagnosed >1 year ago and no current treatment, Accept<br>Otherwise, Decline                           | Renal Transplant                      | Decline  |
| Mental Retardation   | Highly functioning and living independently, Accept<br>Otherwise, Decline                              |                                       |  |

## Guide to Impairments (continued)

|                      |  |
|----------------------|--|
| Rheumatic Fever      | Current treatment, Decline<br>Otherwise, Accept                                |
| Rheumatoid Arthritis | Accept<br>If treated with Enbrel, Remicade, Humira,<br>Decline                 |
| Sarcoidosis          | Mild (stage 0 - stage 1, asymptomatic),<br>Accept<br>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.

## 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               | Spouse | Trustee | Grandparent |
| Civil Union Partner | Self   | Parent  | Fiancee     |

## 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.

## Financial Guidelines

The minimum annual income for the person making premium payments is \$30,000. 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 results 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

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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