

Phoenix Life Review



Change. It's Inevitable.

In the past three years, it's likely that many of your clients have experienced some significant change in their lives. For example:

- Marriage
- New house
- New job or business start-up
- Birth or adoption
- Divorce
- Remarriage

TAKE ADVANTAGE OF A PHOENIX LIFE REVIEW

It lets a client exchange a term life insurance policy for one of Phoenix's permanent life policies.

No physical exam — If a client has not experienced a significant health change since purchasing the term policy, no physical exam is required.

It's a seamless and convenient way to help your clients who need:

- Death benefit protection
- Potential cash accumulation
- Tax-free withdrawals up to basis and loans*

PHOENIX LIFE REVIEW — YOUR ACTION PLAN

1. Call your term insurance clients who purchased in the last three years.
2. Invite each in for an insurance review.
3. Assess their needs and recommend suitable products for their situation today.
4. If permanent life insurance makes sense, run an illustration.
5. Take advantage of a Phoenix Life Review Exchange for policies from qualifying carriers.

To see an approved carrier list go to phoenixwm.com¹.

THE DETAILS — PHOENIX LIFE REVIEW

Client Age:

- 18-75

Term Policy Source:

- See approved carrier list of approximately 35 carriers¹

Time Period:

- Policy issued within last three years²

Face Amount:

- Up to term face amount
- Minimum = \$100,000³
- Maximum = \$2,000,000⁴

Risk Class:

- Comparable to term policy
- Standard or better

Requirements:

- Application
- Non medical Part II fully completed
- No medical exam
- Replacement forms
- Attending Physician Statement may be required

Original policy must be in force at time of application for Phoenix policy.

1. Go to *phoenixwm.com* and log onto our Advisor Center Web site or call your Phoenix Wealth Management Consultant.
If you don't have a user name and password, select "Register Now" on the home page.
2. Signed application Jan. 1, 2004 or later.
3. Subject to specific Phoenix product minimum if greater.
4. Limit is \$1,000,000 for ages 66 to 75.
5. Copy of schedule page and application parts 1 & 2 from original term policy.

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Life insurance issued by Phoenix Life Insurance Company (East Greenbush, NY) and by PHL Variable Insurance Company (PHLVIC) (Hartford, CT). PHLVIC is not authorized to conduct business in NY and ME.

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

Member of The Phoenix Companies, Inc.

Variable products distributed by Phoenix Equity Planning Corporation, member NASD.

Your clients should consider the investment objectives, risks, charges and expenses before investing. The prospectus contains this and other information about the variable life insurance product. To obtain a prospectus, visit phoenixwm.com or call 1-800-417-4769. Please have your clients read the prospectus carefully before they invest or send money.

phoenixwm.com

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