



## **UFirst Underwriting**

UFirst allows many of your low-to-moderate substandard clients to automatically receive an offer of standard rates on our fully underwritten permanent products. Qualifying guidelines:

Issue ages: 15-70 inclusive

Cases with an initial underwriting assessment of Table C (175%)

For survivorship or multi-life plans, only one life is eligible

Cancer ratings and non-medical ratings (aviation, avocation, etc) are not eligible

Maximum policy size:

\$10 million for individual insurance

\$12 million for survivorship

Cases that don't qualify for the UFirst program may still qualify for Phoenix's existing debit/credit reduction program

Available in all states

Cannot be retroactive

Term conversion cases don't qualify