

[Advisor Center](#)[Phoenix Home](#)

PHOENIX

AdvisorCENTER

[» Advisor & Policyholder Log Out](#) [» Contact Us](#)Search [» Variable Product Performance](#)[Products & Services](#)[Application Center](#)[Sales Center](#)[New Business](#)[Client Service](#)[What's New](#)[/ New Business Overview](#)[/ Underwriting](#)

MORE INFORMATION

- [Sample Cases with UFirst](#)

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 individuals, Table D (200%) for survivorship.
- For survivorship* 2 lives are eligible (both must be age 70 or younger): up to four tables total, combinations can be 2 tables for each; 1 table for one insured, 3 for the other; or, 4 tables for one of the insureds.
- Cancer ratings, non-medical ratings (aviation, avocation, etc), and insureds with Coronary Artery Disease (CAD) are not eligible
- Maximum policy size:
 - \$5 million for individual insurance
 - \$6 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

More Information

Your Phoenix wealth management consultant will be pleased to discuss specific case needs at any time. Contact your or call our Life Sales Desk at 1-800-417-4769.

*This is not available on Phoenix Joint Edge VUL.

36724 1-09

- [Privacy Policy](#)
- [Terms & Conditions of Use](#)
- [Issuing Company Information](#)
- [Contact Us](#)

©2001-2011 The Phoenix Companies, Inc.

Insurance and annuities issued by Phoenix Life Insurance Company (PLIC) (East Greenbush, NY), PHL Variable Insurance Company (PHLVIC) (Hartford, CT) and Phoenix Life and Annuity Company (PLAC) (Hartford, CT). PHLVIC is not authorized to conduct business in NY and ME. PLAC is not authorized to conduct business in CA, GA, MA, ME, MN, NH, and NY and not authorized to conduct variable universal life insurance business in ID and LA. The insurers referenced are separate entities and each is responsible only for its own financial condition and contractual obligations.

Securities distributed by **1851 Securities, Inc.** (Hartford, CT), member [FINRA](#).

Members of The Phoenix Companies, Inc.

Not all products and services described here are available in all states of the USA.

[Advisor Center](#) [Phoenix Home](#)
[» Advisor & Policyholder Log Out](#) [» Contact Us](#)

 Search
[» Variable Product Performance](#)
[Products & Services](#) [Application Center](#) [Sales Center](#) [New Business](#) [Client Service](#)
[What's New](#) / [New Business Overview](#) / [Underwriting](#) / [UFirst Underwriting](#) /

Sample Cases with UFirst

Male, Age 54, Nonsmoker

\$3 million Phoenix Accumulator ULSM
 IUA -- Table C (175%) due to diabetes
 Final offer -- Standard under UFirst program

Male, Age 54, Nonsmoker

\$3 million Phoenix Executive Series-10
 IUA -- Table B (150%) due to diabetes
 Final offer -- Standard after medical credits.
 (UFirst does not apply to term products.)

Female, Age 62, Nonsmoker

\$5 million Phoenix Individual EdgeSM
 IUA -- Table C (175%) due to build and hypertension
 Final offer -- Nonsmoker under UFirst

Female, Age 70, Nonsmoker

\$5 million Phoenix Individual Edge
 IUA -- Table F (250%) due to heart disease
 Final offer -- Table C (175%) after credits
 (Cases with an IUA of Table D (200%) or higher are not eligible for the UFirst program but may be eligible for a reduction with medical credits.)

Male, Age 33, Nonsmoker

\$1 million Phoenix Individual Edge
 IUA -- \$10 extra per thousand due to cancer history
 Final offer -- \$10 extra per thousand
 (Applicants with a rating for cancer are not eligible for the UFirst program.)

36603 1-09

- [Privacy Policy](#)
 - [Terms & Conditions of Use](#)
 - [Issuing Company Information](#)
 - [Contact Us](#)
- ©2001-2011 The Phoenix Companies, Inc.
- Insurance and annuities issued by Phoenix Life Insurance Company (PLIC) (East Greenbush, NY), PHL Variable Insurance Company (PHLVIC) (Hartford, CT) and Phoenix Life and Annuity Company (PLAC) (Hartford, CT). PHLVIC is not authorized to conduct business in NY and ME. PLAC is not authorized to conduct business in CA, GA, MA, ME, MN, NH, and NY and not authorized to conduct variable universal life insurance business in ID and LA. The insurers referenced are separate entities and each is responsible only for its own financial condition and contractual obligations.
- Securities distributed by **1851 Securities, Inc.** (Hartford, CT), member [FINRA](#).
- Members of The Phoenix Companies, Inc.
- Not all products and services described here are available in all states of the USA.