

## **A simplified issue indexed product with permanent death benefit protection, cash accumulation potential and an application process that's easy and fast!**

Phoenix Simplicity Index Life offers your clients the permanent death benefit protection available with all universal life policies, plus the additional advantage of an indexed feature. This means they can have the potential for significant cash accumulation based on the performance of the S&P 500 Index<sup>1</sup> while protecting their cash value against losses due to market downturns.

And when it comes to the application and underwriting process, Simplicity Index Life is a product that lives up to its name. A short form of questions replaces full medical underwriting, saving your clients the inconvenience of medical tests and making it easy to complete an application for permanent coverage in only minutes.

So now you can help your clients get the kind of coverage they need to create an immediate and lasting legacy for their families – with Simplicity!

### **Phoenix Simplicity Index Life offers:**

- Permanent life insurance protection
- A choice of three accounts for building cash value
- Index credits based on performance of the S&P 500 Index
- Protection from market downturns through a 0% floor
- Tax-favored access to cash value through loans and withdrawals<sup>2</sup>
- Persistency bonus of 0.5% annually after policy year 10
- Age last birthday pricing
- Flexible premium payments

## **Contact us to learn more about Phoenix Simplicity Index Life and how it can work for your clients.**

**Call 888-794-4447 or visit the Phoenix Web site at [phoenixwm.com](http://phoenixwm.com)**

1. "Standard and Poor's®," "S&P®", "S&P 500®", "Standard and Poor's 500" and "500" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by Phoenix Life Insurance Company and its affiliates. This policy is not sponsored, endorsed, sold or promoted by Standard and Poor's and Standard and Poor's makes no representation regarding the advisability of purchasing this policy. The values of the S&P 500 Index used in this product exclude dividends

2. Gains in excess of basis are taxable in the event of a surrender, lapse or policy maturity. If the policy is classified as a Modified Endowment Contract (MEC), policy loans, withdrawals or other distributions of income (gains) will be taxed as ordinary income and distributed first, followed by basis in the contract. Distributions of income (gains) prior to age 59½ may be subject to a 10% tax penalty, in addition to ordinary income tax. Surrender charges may also apply. Loans reduce the net death benefit.

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Product features vary by state. Please call us at 888-794-4447 regarding the availability of the product and its features in your state.

Phoenix Simplicity Index Life (O8IUL) is issued by PHL Variable Life Insurance Company (PHLVIC) (Hartford, CT). PHLVIC is not authorized to conduct business in New York and Maine. In New York and Maine, Phoenix Simplicity Index Life is issued by Phoenix Life Insurance Company (East Greenbush, NY).

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

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