

Phoenix Remembrance Life is a life insurance policy designed to provide for final expenses with riders that offer added benefits to customize your legacy plan.

The **Critical Illness** rider is one of the benefits included with your life insurance policy.



The **Critical Illness** rider gives you the option to advance up to 50% of the lump-sum death benefit if you are diagnosed with a covered critical illness⁴ (heart attack, stroke, cancer diagnosis, renal failure, major organ transplant, ALS diagnosis).

HYPOTHETICAL EXAMPLE: CRITICAL ILLNESS BENEFIT

Policy Death Benefit	\$20,000
Maximum 50% Acceleration for Critical Illness	\$10,000
Potential Critical Illness Benefit (after actuarial discount and administrative charge)	\$7,300
Remaining Death Benefit*	\$10,000

*Premium decreases after rider exercise due to the lower death benefit amount.⁵

1. U.S. National Cancer Institute Surveillance Epidemiology and End Results (SEER) Database, based on incidence and mortality data from 2008 through 2010.
 2. The Cleveland Clinic, 2013.
 3. American Heart Association, Heart disease and stroke statistic-2013 update.
 4. Proof of claim will be required prior to exercise and restrictions apply.
 5. Premium must continue to be paid for policy to remain in force.

For more information or to run a quote, please contact:



PHOENIX

Payment guarantees are based on the claims-paying ability of the issuing company.

Phoenix Remembrance Life (ICC12FEWL) is whole life insurance issued by PHL Variable Insurance Company (PHLVIC) (Hartford, CT). PHLVIC is not authorized to conduct business in Maine and New York. In Maine, New York, Phoenix Remembrance Life is issued by Phoenix Life Insurance Company (PLIC) (East Greenbush, NY). These insurers are separate entities and each is responsible only for its own financial condition and contractual obligations. The Phoenix companies and the marketing company named above are not affiliates.

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