

# Phoenix Fixed Indexed Annuity Product Suite



PHOENIX

Product Name	Personal Income Annuity		Personal Protection Choice		Bonus Product
					Personal Retirement Choice
Market Need	Maximize lifetime income		Secure lifetime income Protect family Plan for extended care		Maximize contract value Secure lifetime income
Account Value Bonus	0		0		up to 15%
Optional Riders	Income Strategy: Today Income Strategy: Tomorrow		Income, Family & Care Protection Income & Family Protection Income & Care Protection		Guaranteed Lifetime Income Benefit
Income Benefit	Income Today <i>if withdrawals begin:</i> Year 1 30% Year 2 37.5% Year 3 45% Plus 3% simple roll-up years 3-10	Income Tomorrow: Annual roll-up amount: 14% Restart available	Income Today <i>if withdrawals begin:</i> Year 1 30% Year 2 37.5% Year 3 45% Plus 3% simple roll-up years 3-10	Income Tomorrow: Annual roll-up amount: 14% Restart available	8% simple roll-up for up to 12 years
Death Benefit	Account value		Account value Enhanced lump-sum death benefit (up to 10% rollup) available through optional family protection benefit rider		Account value less non-vested bonus
Care Benefit*	N/A		Optional rider offers enhanced withdrawals for up to 5 years Up to 250% for Nursing Home Up to 175% for 2/6 ADL's		N/A
Income Rider Fee	95 bps		95 - 115 bps		95 bps
Surrender Period	10 yr		10 yr		10 or 12 years, based on state
Crediting Options	Monthly Pt to Pt with cap: S&P 1 yr Pt to Pt with cap: S&P 2 yr Pt to Pt with cap: S&P 1 yr Pt to Pt with participation: S&P 2 yr Pt to Pt with participation: S&P 1 yr Pt to Pt with spread rate: CS Tactical Multi Asset Index 2 yr Pt to Pt with spread rate: CS Tactical Multi Asset Index		Monthly Pt to Pt with cap: S&P 1 yr Pt to Pt with cap: S&P 2 yr Pt to Pt with cap: S&P 1 yr Pt to Pt with participation: S&P 2 yr Pt to Pt with participation: S&P 1 yr Pt to Pt with spread rate: CS Tactical Multi Asset Index 2 yr Pt to Pt with spread rate: CS Tactical Multi Asset Index		Monthly Pt to Pt with cap: S&P 1 yr Pt to Pt with cap: S&P 2 yr Pt to Pt with cap: S&P 1 yr Pt to Pt with participation: S&P 2 yr Pt to Pt with participation: S&P 1 yr Pt to Pt with spread rate: CS Tactical Multi Asset Index 2 yr Pt to Pt with spread rate: CS Tactical Multi Asset Index
Issue Age	0-85		0-85		0-80
Premium	Single		Single		Single

\*TX has Nursing Home benefit only. CA, CT, IL and PA do not offer Care Protection with Personal Protection Choice.

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These products and features are subject to state approval and may not be available in all states.

Lifetime payments and guarantees are based on the claims paying ability of PHL Variable Insurance Company.

Annuities are long-term investment vehicles particularly suitable for retirement assets. Annuities held within qualified plans do not provide any additional tax benefit. Early withdrawals may be subject to surrender charges. Withdrawals are subject to ordinary income tax, and if taken prior to age 59 1/2, a 10% IRS penalty may also apply.

Phoenix Indexed Annuities are issued by PHL Variable Insurance Company (PHLVIC) (Hartford, CT). PHLVIC is not authorized to conduct business in New York and Maine. Member of The Phoenix Companies, Inc. Members of The Phoenix Companies, Inc.

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