

Announcing Changes to Phoenix Indexed Annuity Product Portfolio

Effective Monday, June 4, 2012

Summary of Changes:

Personal Income Annuity

- **New** RMD friendly withdrawal treatment
- Enhanced income benefit features:
 - Additional Income Today benefit of 3% simple interest roll-up to the Benefit Base in years 3-10 or until rider exercise
 - Restart income roll-up for 10 more years if you have not exercised your rider

Index Select Gold Bonus

- **New** RMD friendly withdrawal treatment
- **New** combination rider, **Income & Family Protection**, with enhanced income and death benefit features:
 - Enhanced death benefit based on a simple interest roll-up of 8% up to age 70 and 4% for ages 71-85 for up to 8 years
 - Additional income benefit of 3% compound interest roll-up to the Benefit Base in years 1-8 or until rider exercise (added to Income Today version of rider)
 - Restart income roll-up for 8 more years if you have not exercised your rider
- Changes to premium bonus from 5% to 4% in AK, MN, MO, NC, NJ, OR, VA, WA
- Changes to bonus qualification period and vesting schedule

All Indexed Annuities

- Changes to guaranteed minimum caps, participation rates and trigger rates on some indexed accounts
- **New** personalized annual withdrawal benefit factors
- Changes to street-level compensation. Please contact your IMO for specific details

We have included links to the following documents that provide additional information regarding the above changes:

(To open, click link and then select upload document in lower left corner.)

- Transition rules for each product - [Personal Income Annuity](#), [Index Select Gold Bonus](#)
- [State availability grid](#)
- Product summaries with detailed product/rider information
 - **Personal Income Annuity**
 - [AK, NC, VA](#)
 - [CA, HI, IL, TX, WY](#)
 - [MN, MO, NJ](#)
 - [AL, AR, AZ, CO, CT, DC, FL, GA, IA, ID, IN, KS, KY, LA, MA, MD, MI, MS, MT, NE, NH, NV, NM, OH, OK, PA, RI, SC, SD, TN, UT, VT, WV, WI](#)
 - **Index Select Gold Bonus**
 - [AK, NC, VA](#)
 - [CA, HI, IL, TX, WY](#)
 - [MN, MO, NJ, OR, WA](#)
 - [AL, AR, AZ, CO, CT, DC, FL, GA, IA, ID, IN, KS, KY, LA, MA, MD, MI, MS, MT, NE, NH, NV, NM, OH, OK, PA, RI, SC, SD, TN, UT, VT, WV, WI](#)

If you have questions related to these changes, we are here to help:

Product materials, quotes and information:

Annuity Sales Desk: 888-794-4447, option 1

Pending application status:

Annuity New Business: (800) 541-0171, option 4, option 4 or annuity.newbusiness@phoenixwm.com

Producer use only. Not for use with the public as sales literature.

Product features, riders, options and availability may vary by state.

Guarantees are based on the claims-paying ability, PHL Variable Insurance Company.

Phoenix indexed annuities are issued by PHL Variable Insurance Company (PHLVIC) (Hartford, CT).

PHLVIC is not authorized to conduct business in Maine and New York.

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