

## Important Announcement Regarding Phoenix Index Annuity Rider Changes *Effective Wednesday, February 1st, 2012*

Phoenix is announcing changes to our Annual Benefit Percentages impacting the following indexed annuity Guaranteed Minimum Withdrawal Benefit (GMWB) riders:

- Income Strategy: Today
- Income Strategy: Tomorrow
- Income 25
- Income Plus

Please see the attached ABA charts for changes which will go into effect on February 1, 2012.

### **Transition Rules**

1. **Cash with Application** - applications signed on or before 1/31/12 and received in good order by Phoenix by end of day on 1/31/12 will be issued the existing riders.
2. **1035 Exchanges/Rollovers** – all applications signed on or before 1/31/12 and received in good order by Phoenix by end of day on 1/31/12 must have the money to Phoenix within 45 days, by 3/16/12, in order to be issued the existing rider. This applies to all contracts, including pending cases.
3. Applications that are not received in good order by 1/31/12, as well as any 1035 exchange/rollover money not received by close of business on 3/16/12, will be issued the new version of the riders. Both the client and agent must sign an acknowledgement form which will accompany the updated disclosure document and will state that the client agrees to receive the new version of the rider. We will not issue without this form or a new application.
4. Applications signed after 1/31/12 will be issued the new rider.

### **Important reminder regarding the NAIC suitability training:**

Please be aware if your state has adopted this regulation, you must now complete state-approved CE training as well as product specific training or your application will be considered NIGO. To view training requirements and state specific deadlines, please visit our website.

**If you have questions about these changes or require further clarification, we are happy 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](mailto:annuity.newbusiness@phoenixwm.com)

**Thank you again for your business.  
We look forward to continued shared success!**

**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.

## Phoenix Index Annuity GMWB Changes Effective Wednesday, February 1, 2012

### Revised Annual Benefit Percentage Charts

#### Income Strategy: Today

Maximum Lifetime Income Percentage		
Attained Age	Single Annuitant Percentage	Joint Annuitant Percentage
50 - 54	3.60%	3.10%
55 - 59	3.80%	3.30%
60 - 64	4.15%	3.65%
65 - 69	4.50%	4.00%
70 - 74	5.05%	4.55%
75 - 79	5.35%	4.85%
80 - 84	6.30%	5.80%
85 +	6.65%	6.15%

#### Income Strategy: Tomorrow

Maximum Lifetime Income Percentage		
Attained Age	Single Annuitant Percentage	Joint Annuitant Percentage
50 - 54	3.10%	2.60%
55 - 59	3.50%	3.00%
60 - 64	3.75%	3.25%
65 - 69	4.20%	3.70%
70 - 74	4.75%	4.25%
75 - 79	5.50%	5.00%
80 - 84	6.50%	6.00%
85 +	7.00%	6.50%

#### Income 25

Maximum Lifetime Income Percentage		
Attained Age	Single Annuitant Percentage	Joint Annuitant Percentage
50 - 54	3.65%	3.15%
55 - 59	3.75%	3.25%
60 - 64	4.10%	3.60%
65 - 69	4.40%	3.90%
70 - 74	4.80%	4.30%
75 - 79	5.10%	4.60%
80 - 84	6.10%	5.60%
85 +	6.25%	5.75%

#### Income Plus

Maximum Lifetime Income Percentage		
Attained Age	Single Annuitant Percentage	Joint Annuitant Percentage
50 - 54	3.10%	2.60%
55 - 59	3.60%	3.10%
60 - 64	4.00%	3.50%
65 - 69	4.40%	3.90%
70 - 74	4.90%	4.40%
75 - 79	5.60%	5.10%
80 - 84	6.25%	5.75%
85 +	6.90%	6.40%

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