

For the Phoenix Product(s) below submitted through Phoenix Life Insurance Company and PHL Variable Insurance Company, total compensation paid on deposits will be split between Distributor, Producer and Representatives as follows:

- a. The Individual or Entity receiving compensation under this schedule shall be set in the hierarchy as the **GA**.
- b. Total compensation paid to a specific level will be calculated as the difference between the rate shown in the grids below for that level and the rates shown for the next level beneath it, provided that there is a Producer assigned to that level.
- c. In the event that a Producer level does not exist within a specific hierarchy, that level's compensation shall be paid to the next highest level. The compensation paid to that next highest level will be calculated as the difference between the rate in the grids below for that level, and the rate for the next level beneath it to which a Producer is assigned. Distributor will be responsible for assigning compensation levels and hierarchies and communicating those compensation levels and hierarchies to Phoenix.

Phoenix Index Select Gold Bonus (a) (e) (f) (Issue State: AL, AR, AZ, CA, CO, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, MI, MS, MT, ND, NE, NH, NM, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VT, WI, WV, WY)			
Issue Age	Age 0 - 75	Age 76 - 80	Age 81 - 85
GA	7.25%	5.00%	3.00%
Agent+	6.75%	4.50%	2.50%
Agent	5.00%	3.50%	2.00%
Sub-Producer	0.00%	0.00%	0.00%

Phoenix Index Select Gold Bonus (a) (e) (f) (Issue State: AK, MN, MO, NJ, NC, OR, VA, WA)			
Issue Age	Age 0 - 75	Age 76 - 80	Age 81 - 85
GA	7.25%	5.00%	2.50%
Agent+	6.75%	4.50%	2.17%
Agent	5.00%	3.50%	1.50%
Sub-Producer	0.00%	0.00%	0.00%

Phoenix Personal Income Annuity (a) (e) (f) (Issue State: AL, AR, AZ, CA, CO, DC, GA, HI, ID, IL, KS, LA, MA, MI, NE, NM, ND, RI, SC, SD, TN, VT, WI, WV, WY)			
Issue Age	Age 0 - 75	Age 76 - 80	Age 81 - 85
GA	7.25%	5.00%	3.00%
Agent+	6.75%	4.50%	2.50%
Agent	5.00%	3.50%	2.00%
Sub-Producer	0.00%	0.00%	0.00%

Phoenix Personal Income Annuity (a) (e) (f) (Issue State: CT, FL, IN, IA, KY, MD, MS, MT, NV, NH, OH, OK, PA, TX, UT)			
Issue Age	Age 0 - 75	Age 76 - 80	Age 81 - 85
GA	7.00%	4.75%	2.75%
Agent+	6.75%	4.25%	2.25%
Agent	5.00%	3.25%	1.75%
Sub-Producer	0.00%	0.00%	0.00%

Phoenix Personal Income Annuity (a) (e) (f) (Issue State: AK, MN, MO, NJ, NC, OR, VA, WA)			
Issue Age	Age 0 - 75	Age 76 - 80	Age 81 - 85
GA	7.00%	5.00%	2.00%
Agent+	6.75%	4.50%	1.67%
Agent	5.00%	3.50%	1.00%
Sub-Producer	0.00%	0.00%	0.00%

Phoenix Personal Protection Choice Annuity (a) (e) (f)

(Issue State: AL, AR, AZ, CA, CO, DC, GA, HI, ID, IL, KS, LA, MA, MI, NE, NM, ND, RI, SC, SD, TN, VT, WI, WV, WY)

Issue Age	Age 0 - 75	Age 76 - 80	Age 81 - 85
GA	7.25%	5.00%	3.00%
Agent+	6.75%	4.50%	2.50%
Agent	5.00%	3.50%	2.00%
Sub-Producer	0.00%	0.00%	0.00%

Phoenix Personal Protection Choice Annuity (a) (e) (f)

(Issue State: CT, FL, IN, IA, KY, MD, MS, MT, NH, NV, OH, OK, PA, TX, UT)

Issue Age	Age 0 - 75	Age 76 - 80	Age 81 - 85
GA	7.00%	4.75%	2.75%
Agent+	6.75%	4.25%	2.25%
Agent	5.00%	3.25%	1.75%
Sub-Producer	0.00%	0.00%	0.00%

Phoenix Personal Protection Choice Annuity (a) (e) (f)

(Issue State: AK, MN, MO, NJ, NC, OR, VA, WA)

Issue Age	Age 0 - 75	Age 76 - 80	Age 81 - 85
GA	7.00%	5.00%	2.00%
Agent+	6.75%	4.50%	1.67%
Agent	5.00%	3.50%	1.00%
Sub-Producer	0.00%	0.00%	0.00%

Phoenix Income Elite Annuity (a) (e) (f)

(Issue State: AZ, AR, CA, CO, DC, GA, HI, ID, IL, KS, LA, MA, MI, NE, NM, ND, RI, SC, SD, TN, VT, WV, WI, WY)

Issue Age	Age 50 - 75
GA	6.00%
Agent+	5.00%
Agent	4.00%
Sub-Producer	0.00%

Phoenix Income Elite Annuity (a) (e) (f)

(Issue State: CT, IN, IA, KY, MD, MS, MT, NV, NH, OH, OK, PA, TX, UT)

Issue Age	Age 50 - 75
GA	6.00%
Agent+	5.00%
Agent	4.00%
Sub-Producer	0.00%

Phoenix Income Elite Annuity (a) (e) (f)

(Issue State: FL)

Issue Age	Age 50 - 75
GA	5.50%
Agent+	4.50%
Agent	3.50%
Sub-Producer	0.00%

Phoenix Income Elite Annuity (a) (e) (f)

(Issue State: AK, MN, MO, NJ, NC, OR, VA, WA)

Issue Age	Age 50 - 75
GA	5.00%
Agent+	4.00%
Agent	3.00%
Sub-Producer	0.00%

Phoenix Edge – SPIA (a)		
Policy Option: A, B, C, D, G, J		
Issue Age	Age 0 - 74	Age 75 - 90
GA	3.00%	1.50%
Agent+	2.50%	1.25%
Agent	2.00%	1.00%
Sub-Producer	0.00%	0.00%
Policy Option: E – annuity for a specified period		
Period Certain	Greater than or equal to 10 years	Less than 10 years
GA	3.00%	1.50%
Agent+	2.50%	1.25%
Agent	2.00%	1.00%
Sub-Producer	0.00%	0.00%

Phoenix Select Plus Fixed Annuity (a) (b) (c) (d)					
Issue Ages 0 - 80					
Guarantee Period	3 Year	4 Year	5 Year	7 Year	10 Year
GA	1.25%	1.75%	3.50%	3.50%	3.50%
Agent+	1.063%	1.563%	3.25%	3.25%	3.25%
Agent	0.75%	1.00%	2.00%	2.00%	2.00%
Sub-Producer	0.00%	0.00%	0.00%	0.00%	0.00%
Issue Ages 81 - 90					
Guarantee Period	3 Year	4 Year	5 Year	7 Year	10 Year
GA	0.75%	1.00%	2.00%	2.00%	2.00%
Agent+	0.688%	0.938%	1.938%	1.938%	1.938%
Agent	0.50%	0.75%	1.25%	1.25%	1.25%
Sub-Producer	0.00%	0.00%	0.00%	0.00%	0.00%

FOOTNOTES:

- (a) Not all Phoenix Products are authorized for issuance in all Jurisdictions. PHL Variable Insurance Company (PHLVIC) is authorized for business in all jurisdictions except for New York, Maine and Puerto Rico. Phoenix Life Insurance Company (PLIC) is authorized only for business in New York, Maine and Puerto Rico. For business issued through PLIC, Maximum compensation shall be paid in accordance with Applicable Law and New York Insurance Law.
- (b) A renewal commission will be paid at the beginning of the second 3, 4 or 5 Year Guarantee Periods only. The renewal commission percentage will be applied to the then current contract value.
- (c) A 100% charge back will occur upon a full surrender of the contract within 6 months of issue.
- (d) If the account is surrendered within the 30 day renewal period then the producer will receive a 100% charge back of only the renewal compensation. The original payment in the first guarantee period will not be charged back at this time
- (e) A 100% charge back will occur upon a full or partial surrender of the contract within 6 months of issue. A 50% charge back will occur upon a full or partial surrender of the contract in months 7-12.
- (f) A 100% charge back will occur when the death benefit is paid upon the death of any Owner within 6 months of issue. A 50% chargeback will occur when the death benefit is paid upon the death of any Owner in months 7-12.

This Schedule and Footnotes form a part of the Phoenix Agreement ("Agreement") and is subject to all terms and conditions thereof. This Compensation Schedule may be unilaterally modified by Phoenix in whole or in part from time to time through standard Phoenix communication procedures and such modification shall have the same force and effect as if this schedule had been physically amended. Acknowledgement by Initial or Signature is not required for such modification. Notice and acceptance are confirmed upon submission of an application for a product subject to an applicable Compensation Schedule which forms part of the Agreement.

ACCEPTED AND AGREED TO BY DISTRIBUTOR:

Print Name of GA

Print Name of Distributor

Date