



Evelyn, Age 70

*One of my biggest worries in retirement was not having a pension or a guaranteed income source to rely on...*

*Phoenix Personal Income Annuity was the solution I was looking for. It provides me with guaranteed\* income for life.*

## **Phoenix Personal Income Annuity offers two income riders: Income Strategy Today and Income Strategy Tomorrow.**

Income Strategy Today is designed to maximize guaranteed lifetime income for those who wish to withdraw income in the early years.

The rider guarantees\* withdrawals for life, even if the entire annuity value is withdrawn. Your benefit amount is determined by your age at issue, age at first withdrawal and whether you elect a single or spousal benefit.

**EXAMPLE:** Evelyn purchases Phoenix Personal Income Annuity with \$100,000 premium and selects the **Income Strategy: Today** rider<sup>1</sup>

Evelyn exercises her income benefit in her second contract year, when she is 71.

**Evelyn's guaranteed\* annual withdrawal benefit would be:**

**\$7,081 for life**

**7.1% of initial premium for life**

**(Assumes single life, no prior withdrawals)**

**To determine what your income benefit would be, ask your financial professional for a quote today!**

**\*Guarantees are based on the claims-paying ability of PHL Variable Insurance Company, Hartford, CT.**

This is not a short-term or liquid product: withdrawals prior to rider exercise or in excess of the guaranteed amount will reduce the amount of future guaranteed benefits and if taken during the surrender period may be subject to charges.

*1. Guaranteed income riders are optional, must be elected at issue, and involve an additional fee deducted annually from contract value.*

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% penalty may also apply. Product features, riders, options and availability may vary by state.

Phoenix Personal Income Annuity (10FIA, 10ISN) is 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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# Income Strategy: Tomorrow

Available with Phoenix Personal Income Annuity fixed indexed annuity



**Income Strategy: Tomorrow** offers guaranteed lifetime income and annual simple interest roll-ups of **14%** credited to the Benefit Base<sup>1</sup> for 10 years or until rider exercise.

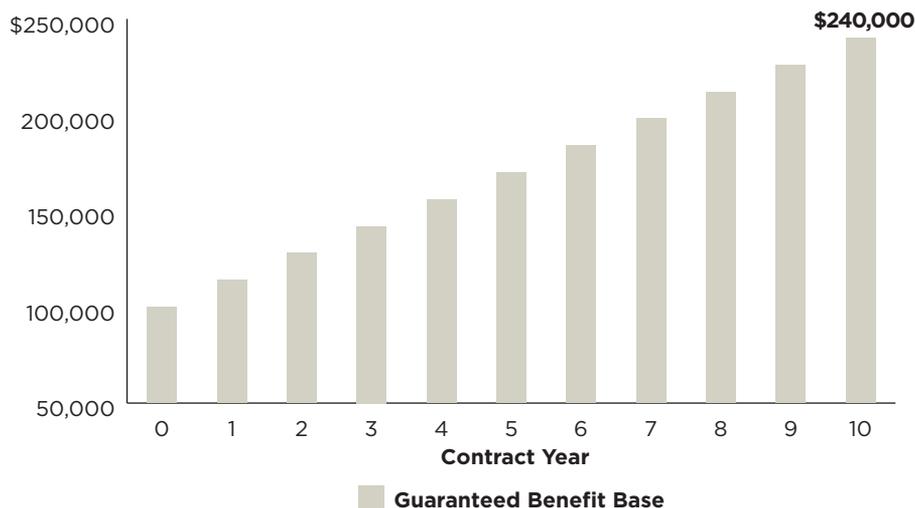
In addition, if you do not take withdrawals during the first 10 year period, you have the option to restart your roll-up for another 10 years at a declared rate, guaranteed to be at least **3%**.

You can begin guaranteed income withdrawals as early as age 50. Your benefit amount is determined by your Benefit Base, age at issue, age at first withdrawal and whether you elect a single or spousal benefit.

## ROLL-UPS GROW INCOME

This hypothetical example shows how annual roll-ups can increase income potential. Assuming no withdrawals have been made, roll-ups accumulate during the 10-year roll-up period to increase the Benefit Base.

This hypothetical illustration is meant only to demonstrate how the rider is designed to work and is not a promise or projection of future returns.

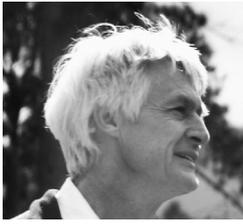


This example assumes an initial investment of \$100,000

*Lifetime payment guarantees are based on the claims-paying ability of the insurance company, and only payments, not account values, are guaranteed. Riders are optional and involve an additional fee of 0.95% of the Benefit Base*

*1. Benefit Base is used solely to calculate your annual benefit amount and rider fee. It is not a guarantee of contract value and is not available for withdrawal. Benefit Base stops growing when you begin guaranteed withdrawals. Withdrawals prior to rider exercise or in excess of the guaranteed amount will reduce the Benefit Base and amount of future guaranteed benefits and if taken during the surrender period may be subject to charges.*

## Hypothetical Example of How **Income Strategy: Tomorrow** Works



John Peterson

Age 60

Initial Premium \$100,000

**Phoenix Personal Income Annuity with  
Income Strategy: Tomorrow Rider**

Years to Defer Income	Withdrawal Benefit Base	Annual Benefit Amount <sup>2</sup>
0	100,000	3,830
1	114,000	4,480
2	128,000	5,299
3	142,000	6,532
4	156,000	6,864
5	170,000	7,718
6	184,000	8,225
7	198,000	8,851
8	212,000	9,328
9	226,000	9,944
10	240,000	<b>11,616</b>

Assumes: All values are point in time, no prior guaranteed withdrawals have been taken.

**Example:**

John exercises his income benefit in his eleventh contract year, when he is 70.

**John's annual income benefit  
would be:**

**\$11,616 for life**

**11.6% of initial principal for life**

**Ask your financial representative for a personalized quote to  
see how this benefit may work for you.**

*2. Lifetime annual benefit if withdrawals begin in this contract year. Benefit remains constant for duration of contract.*

IRS Circular 230 Disclosure: Any tax advice contained in this communication (including any attachments) is not intended to be used, and cannot be used, to avoid penalties imposed under the U. S. Internal Revenue Code, and was written to support the promotion or marketing of the transactions or matters addressed here. Individuals should seek independent tax advice based on their own circumstances.

**Investment and Insurance Products: ► NOT FDIC Insured ► NO Bank Guarantee ► MAY Lose Value**

The information in this material is supplemental and is intended to be preceded or accompanied by Phoenix Annuity product information.

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

This benefit and its features are subject to state approval and may not be available in all states.

These annuity contracts have not been approved or disapproved by the Securities and Exchange Commission. The Contract is not registered under the Securities Act of 1933 and is being offered and sold in reliance on an exemption therein. The Separate Account has not been registered under the Investment Company Act of 1940 and is being offered and sold in reliance on an exemption therein. The Contract does not directly participate in any stock, bond or equity investment.

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