

Phoenix Indexed Annuities

**Personal Income Annuity
Index Select Gold Bonus
Personal Protection Choice**



PHOENIX

Non-Security Status Disclosure



These contracts have not been approved or disapproved by the Securities and Exchange Commission. The contracts are not registered under the Securities Act of 1933 and are offered and sold in reliance on an exemption therein. The Separate Accounts have not been registered under the Investment Company Act of 1940 and are offered and sold in reliance on an exemption therein.

Phoenix single-premium fixed indexed annuities are not a direct investment in any stock, bond or equity investment.

The Phoenix Companies



Corporate and Product Highlights

1851 Founded as American Temperance Life Insurance Company, Hartford, CT

1865 Insured President Abraham Lincoln

1926-50 Known as the “Retirement Income Company”

1955 First to reduce life insurance premiums for women

1967 First to lower life insurance premiums for nonsmokers

1982 First survivorship life insurance policy offered by an American company

2000-2010 Annual Phoenix Wealth Survey monitors financial trends, behaviors and needs of the market

2001 The Phoenix Companies, Inc. goes public (NYSE: PNX)

2005 First spousal guaranteed minimum withdrawal benefit rider

2006 One of the first variable products to offer actively-managed ETF asset allocation funds

Free Supplemental Errors & Omissions Insurance



Automatic on all new sales of Phoenix annuities and life insurance

> Added Protection

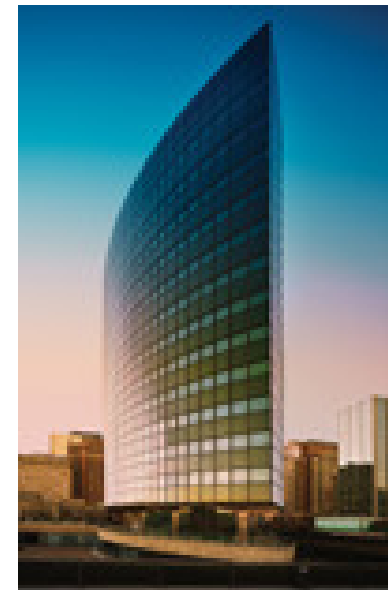
- Provides insurance for claims not covered under your own policy due to its insolvency exclusion

> Free Coverage Up To \$5 Million

- Each incident covered for \$1M, up to \$5M in aggregate insurance

> Professional Services Insured

- Coverage includes sale and service of annuities, life insurance and related products to customers or clients



**The Phoenix
Companies HQ,
Hartford, CT**

"The Boat Building"

Personal Income Annuity

A5090PPT_IndexSelectGoldBonus
BPD38395 (6/12)

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Why Phoenix Personal Income Annuity?



FLEXIBILITY

- Choice of optional GMWB income riders based on time horizon – today or tomorrow

**Meet
Specific
Needs**

PROTECTION

- Protect assets
- Protect income
- Protect family

**Secure
Future**

GROWTH

- Potential to keep pace with inflation
- Diversified index crediting options
- Provide a strong asset base

**Accumulate
Assets**

Phoenix Personal Income Annuity



Growth Potential with the Flexibility of Choice and Control

- > **One-Year S&P 500[®]**
- > **Two-Year S&P 500***
- > **Monthly S&P 500**
- > **One-Year DJIA**
- > **One-Year Euro Stoxx 50**
- > **One-Year Balanced Allocation**
(S&P 500, DJIA, Euro Stoxx 50)
- > **Five-Year “Soft Landing” S&P 500***
- > **Fixed Account****
Credited rate guaranteed for one year

- Cap and participation rates determined monthly for each account segment
- Segment length = one year (except Two-Year S&P 500 and Five-Year S&P 500)
- Guaranteed 0% floor
- Reallocations allowed at end of each account segment

**Subject to state availability*

***There is a 10% maximum allocation to the fixed account in certain states.*

Income Options



Guaranteed Lifetime Income Strategy Options

Rider	Feature	Suitability	Fee
Income Strategy: Today	Cumulative bonuses totaling 30%, 37.5% and 45% of initial contract value added to benefit base* in years 1, 2 and 3	Those who plan to take income within a few years from issue	0.95% of the benefit base deducted from contract value
Income Strategy: Tomorrow	14% simple interest roll-ups to benefit base** during first ten rider years	Those who want the ability to grow future income by delaying withdrawals	0.95% of the benefit base deducted from contract value

Withdrawal factors are determined based on age at issue, age at first withdrawal and single/spousal benefit and may vary by rider.

*Initial benefit base is equal to single premium. The benefit base is used solely to calculate the fee and benefits payable under the terms of the riders and is not a guarantee of contract value or amount available for withdrawal. Bonus or roll-ups will be credited provided you have not yet exercised your rider.

If withdrawals taken in accordance with the terms of the rider reduce the contract value to zero, remaining guaranteed withdrawal benefits will be based on the claims-paying ability of PHL Variable Insurance Company.

Hypothetical Example



Income Strategy: Today



Evelyn Davenport

Age 70

Initial Premium \$100,000

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

End of Contract Year	Withdrawal Benefit Base	Annual Benefit Amount ²
0	130,000	5,876
1	137,501	6,325
2	145,002	6,772
3	148,902	7,058
4	152,802	7,426
5	156,702	7,804
6	160,602	8,191
7	164,502	8,587
8	168,402	8,993

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

Example:

Evelyn exercises her income benefit after her second contract anniversary, when she is 73.

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

\$7,058 for life

Hypothetical Example



Income Strategy: Tomorrow



John Peterson

Age 60

Initial Premium \$100,000

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

End of Contract Year	Withdrawal Benefit Base	Annual Benefit Amount ²
0	100,000	3,840
1	114,000	4,400
2	128,000	4,966
3	142,000	5,538
4	156,000	6,115
5	170,000	6,698
6	184,000	7,415
7	198,000	8,138
8	212,000	8,946
9	226,000	9,741
10	240,000	10,584

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

Example:

John exercises his income benefit after his eighth contract anniversary, when he is 69.

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

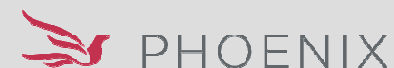
\$9,741 for life

Index Select Gold Bonus

A5090PPT_IndexSelectGoldBonus
BPD38395 (6/12)

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Why Phoenix Index Select Gold Bonus Indexed Annuity



FLEXIBILITY

- **Upfront premium bonus (7% in most states)**
- **Choice of optional GMWB income riders offering income today or tomorrow**
- **Enhanced death benefit**

Meet
Specific
Needs

PROTECTION

- **Protect assets**
- **Protect income**
- **Protect family**

Secure
Future

GROWTH

- **Potential to keep pace with inflation**
- **Diversified index crediting options**
- **Provide a strong asset base**

Accumulate
Assets

Index Select Gold Bonus



Point-to-Point Indexed Accounts and a Fixed Account

- > **One-Year S&P 500[®]**
- > **One-Year DJIA**
- > **One-Year Euro Stoxx 50**
- > **Two-Year S&P 500**
- > **Five-Year S&P 500***
- > **Monthly S&P 500**
- > **One-Year Balanced Allocation**
(S&P 500, DJIA, Euro Stoxx 50)
- > **Fixed Account****
Credited rate guaranteed for one year

- Cap and participation rates determined monthly for each account segment
- Segment length = one year (except Two-Year S&P 500)
- Guaranteed 0% floor
- Reallocations allowed at end of each account segment
- Premium bonus feature adds up to 7%* of single premium amount to contract value at issue

**Subject to state availability*

*** There is a 10% maximum allocation to the fixed account in certain states.*

Optional Riders



Income and Family Protection

Guaranteed lifetime income benefit and enhanced death benefit

	PROTECTION TODAY (within 3 years)	PROTECTION TOMORROW (4-10 years)
INCOME	<ul style="list-style-type: none"> > Up-front bonus: 25% of the initial benefit base > Annual Compound Roll-up: 3% for first 8 years > Roll-up Reset: continues roll-up for 10 more years; rate will be no less than 3% 	<ul style="list-style-type: none"> > Annual Compound Roll-up: 8% for first 8 years > Roll-up Reset: continues roll-up for 10 more years; rate will be no less than 3%
FAMILY	<ul style="list-style-type: none"> > Equal to a simple interest annual roll-up for 8 years or until age 85 <ul style="list-style-type: none"> • Up to age 70: 8% • Ages 71-85: 4% > Payable over 3 years > Max. benefit is 250% of premium less withdrawals 	<ul style="list-style-type: none"> > Equal to a simple interest annual roll-up for 8 years or until age 85 <ul style="list-style-type: none"> • Up to age 70: 8% • Ages 71-85: 4% > Payable over 3 years > Max. benefit is 250% of premium less withdrawals

Riders are optional and involve an annual fee of 1.15% of the benefit base deducted from the contract value. Rider fee may increase upon reset. Withdrawal guarantee is a percentage of the benefit base determined by a withdrawal factor which varies by rider, issue age and age at first withdrawal. All withdrawals reduce the death benefit. The Family Protection benefit is not life insurance, therefore, any enhanced death benefit will be taxed as ordinary income.

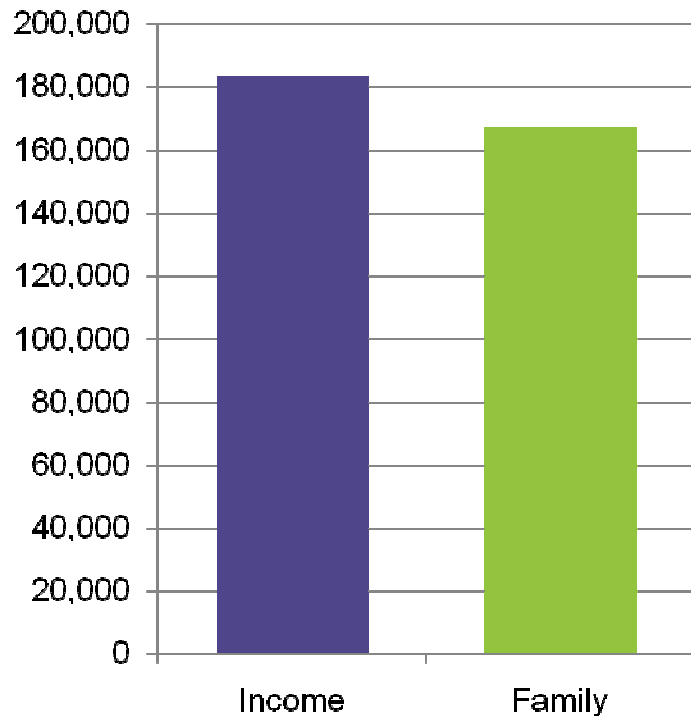
Hypothetical Example



Income and Family Protection

- Age 60
- Income and Family Protection Tomorrow
- \$100,000 initial premium

Benefit Base at Year 8



Year	Withdrawal Benefit Base	Annual Benefit (\$)	Death Benefit (\$)
1	107,000	4,173	107,000
2	115,560	4,507	115,560
3	124,805	4,867	124,120
4	134,789	5,284	132,680
5	145,572	5,736	141,240
6	157,218	6,226	149,800
7	169,796	6,758	158,360
8	183,379	7,354	166,920
9	198,050	8,001	175,480
10	198,050	8,140	175,480
11	198,050	8,259	175,480

Assumes 7% bonus & no withdrawals taken prior to values shown

Personal Protection Choice

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Phoenix Personal Protection Choice



INCOME PROTECTION - Guaranteed lifetime income benefit¹

TODAY (within 3 years)

> Bonus to income benefit base:

Total bonus will be:	If withdrawals begin:
30%	Year 1
37.5%	Year 2
45%	Year 3

> **Annual Roll-up: 3%** simple interest in years 3-10

> **Roll-up Reset²:** continues roll-up for 10 more years; rate will be no less than **3%**

TOMORROW (years 4-10)

- > **Annual Roll-up: 14%** simple interest to the benefit base for years 1-10
- > **Roll-up Reset²:** continues roll-up for 10 more years; rate will be no less than **3%**

1. Guaranteed lifetime income benefit is calculated as a percentage of the benefit base, based on the annuitant's age at issue, age at rider exercise and single or spousal benefit options. Benefit Base is used solely to calculate the annual benefit amount and rider fee. It is not a guarantee of contract value and is not available for immediate withdrawal.

2. Rider fee may increase upon reset

Phoenix Personal Protection Choice



CARE PROTECTION - Guaranteed enhanced benefit for care

- > **2 Benefit Levels:**
 - **Confinement:** up to 250% of GLWB
 - **Inability to perform 2 ADLs:** up to 175% of GLWB
- > **Benefit paid for up to 5 years**
- > **Available after 2nd contract anniversary**
- > **90-day elimination period** (may be completed in years 1 and 2)

Application Considerations

Treatment or diagnosis in last 5 years of:

- Heart disease
- Stroke
- Parkinson's disease
- Rheumatoid arthritis
- Cancer
- Alzheimer's disease or dementia

Within the last 2 years:

- Confinement to a care facility for over 90 days
- Inability to perform ADLs
- Applications for LTC or confinement benefits that were declined

Phoenix Personal Protection Choice



FAMILY PROTECTION - Guaranteed enhanced death benefit

- > Equal to a simple interest annual roll-up for 10 years, or until age 85, whichever comes first
 - **Up to age 70: 10%**
 - **Ages 71-85: 5%**
- > Payable in a lump sum
- > Maximum benefit is 250% of premium less withdrawals

Application Considerations

Within last 2 years:

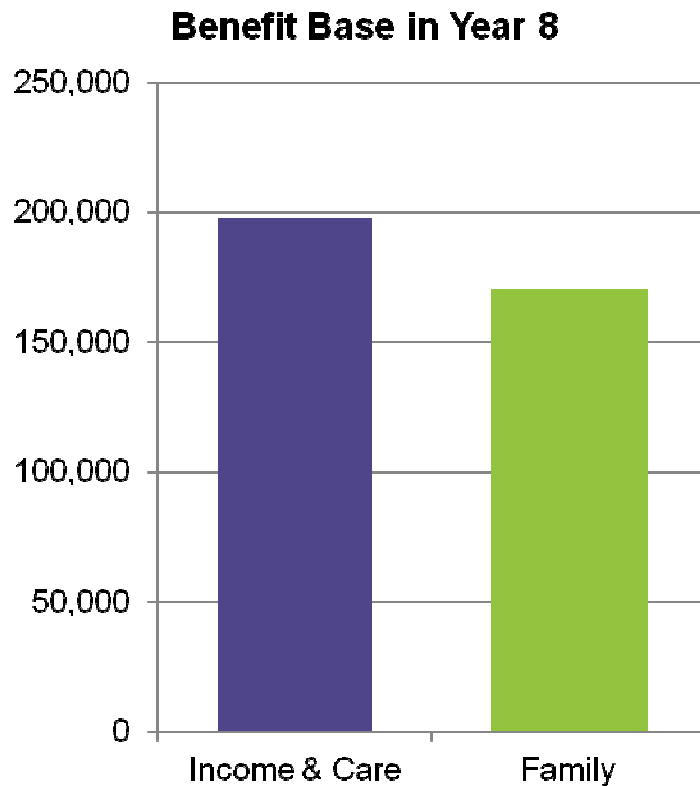
- **Confinement to a care facility for over 90 days**

The Family Protection benefit is not life insurance, and is includable in ordinary taxable income to beneficiaries when paid. Withdrawals are taken from the contract value and will reduce the death benefit and enhanced death benefit (if elected). Over time, contract value and Benefit Base could be withdrawn entirely, leaving no death benefit.

Phoenix Personal Protection Choice



- Age 60
- Income Horizon: Tomorrow
- Income, Family & Care Protection
- \$100,000 initial premium



Contract Year	Withdrawal Benefit Base	Annual Income Benefit	Annual Income & Care Benefit	Death Benefit
1	100,000	3,610	3,610	100,000
2	114,000	4,115	4,115	110,000
3	128,000	4,621	11,552	120,000
4	142,000	5,155	12,887	130,000
5	156,000	5,694	14,235	140,000
6	170,000	6,222	15,555	150,000
7	184,000	6,845	17,112	160,000
8	198,000	7,484	18,711	170,000
9	212,000	8,120	20,299	180,000
10	226,000	8,769	21,922	190,000
11	240,000	9,408	23,520	200,000

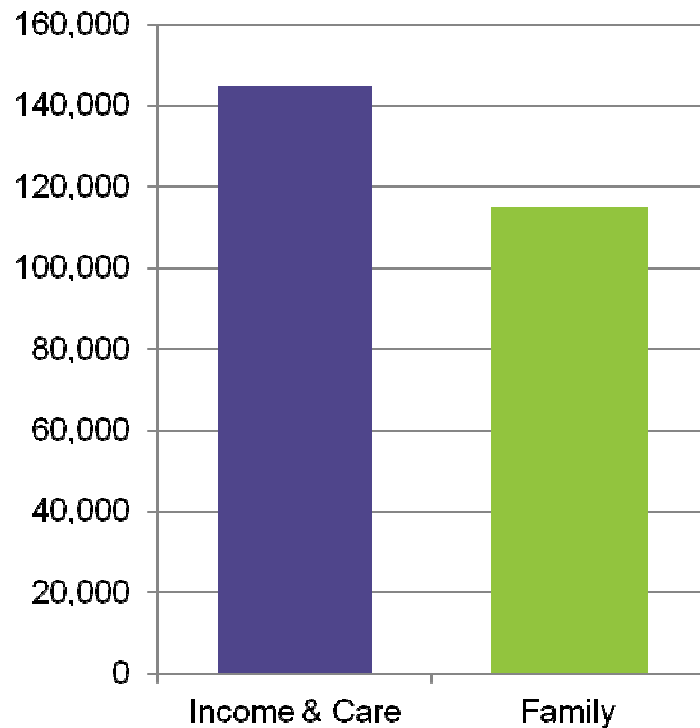
*Assumes no withdrawals are taken prior to the values shown

Phoenix Personal Protection Choice



- Age 70
- Income Horizon: Today
- Income, Family & Care Protection
- \$100,000 initial premium

Benefit Base in Year 3



Contract Year	Withdrawal Benefit Base	Annual Income Benefit	Annual Income & Care Benefit	Death Benefit
1	130,000	5,564	5,564	100,000
2	137,501	5,899	5,899	110,000
3	145,002	6,308	15,769	115,000
4	148,902	6,581	16,454	120,000
5	152,802	6,922	17,305	125,000
6	156,702	7,271	18,177	130,000
7	160,602	7,629	19,071	135,000
8	164,502	8,011	20,028	140,000
9	168,402	8,386	20,966	145,000
10	172,302	8,891	22,227	150,000
11	176,202	9,427	23,567	155,000

*Assumes no withdrawals are taken prior to the values shown

Phoenix Personal Protection Choice



Indexed and Fixed Account Options

- > **One-Year S&P 500[®]**
- > **Two-Year S&P 500***
- > **Monthly S&P 500**
- > **One-Year DJIA**
- > **One-Year Euro Stoxx 50**
- > **One-Year Balanced Allocation**
(S&P 500, DJIA, Euro Stoxx 50)
- > **Five-Year “Soft Landing” S&P 500***
- > **Fixed Account**
Credited rate guaranteed for one year

- Guaranteed 0% floor
- Cap and participation rates determined monthly for each account segment
- Segment length = one year (except Two-Year S&P 500 and Five-Year S&P 500)
- Reallocations allowed at end of each account segment

**Subject to state availability*

Additional Features – All Products



- > RMD friendly – withdrawals for RMDs will not incur withdrawal fees^{1,2}
- > Withdrawals do not automatically exercise the rider
- > Up to 10% in free withdrawals during surrender period^{3,4}
- > Surrender Charges waived for Confinement or Terminal Illness (issue ages 0-79)

1. Upon full surrender, any penalty-free withdrawals taken in the prior 12 months will be assessed a surrender charge.
2. For contracts with an optional rider, withdrawals in excess of the guaranteed withdrawal amount will reduce the benefit base and therefore may impact rider benefits.
3. Any withdrawals taken prior to the date guaranteed lifetime income starts will impact guaranteed income but will not impact the roll-up.
4. Non-RMD withdrawals in the first contract year will incur a surrender charge and a market value adjustment.

These annuities do not modify the tax treatment of IRA assets, including the need for Required Minimum Distributions.

Phoenix Partner Center



<https://www.phoenixwm.phl.com/PartnerCenter/index.jsp>



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ANNOUNCEMENTS

Help your clients plan to **REALIZE** their retirement dreams

INTRODUCING

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RECENT NEWS

Announcing the Launch of Personal Protection Choice and REALIZE Personal Retirement Analysis

Kick off your summer sales with new products and tools from Phoenix. Highlights include: new flexible rider options designed to help clients protect their families from longevity, health care costs and premature death and a cutting-edge online planning tool you can use to build customized income plans for your clients. Visit our Sales Center to learn more about [Personal Protection Choice](#) and [REALIZE](#).

Phoenix Announces Changes to Annuity Product Portfolio

In conjunction with the launch of an exciting new product, cutting-edge online tools and new enhanced riders, Phoenix is

Separate Account Protection



- > Premium and account credits are allocated to a non-unitized Separate Account (also known as a “Segregated Asset Account”) solely for Phoenix Indexed Annuity contracts
- > Assets are only used to support these contracts, never for other Phoenix business
- > Separate account assets are insulated from claims of creditors of The Phoenix Companies
- > Contract owners are not invested in the Separate Account and contract value will not fluctuate with account performance
- > If withdrawals taken reduce a contract’s value to zero, any remaining guarantees will be subject to the claims-paying ability of the issuing company
- > Contract owners who choose to annuitize give up control of their investment in return for guaranteed annuity payments based on PHL Variable Insurance Company’s claims-paying ability

Application & Rate Lock



- > Application Guidelines included with forms packet
- > Rates will be locked in as of signature date provided:
 - Application, forms and premium are received within 5 business days of signature date
- > Rate lock for 1035 exchanges:
 - Application and forms are received within 5 business days of signature date
 - Premium must be received within 60 days

PHOENIX

Application Guidelines

For Phoenix Fixed and Fixed Indexed Annuities

Complete the Annuity Suitability Form

Help us ensure your contract is issued quickly and correctly!
Please use this cover sheet as a guide for completing your client's application.

APPLICATION AND FORMS

Complete the Application including:

<input type="checkbox"/> All applicable sections <input type="checkbox"/> All required signatures <input type="checkbox"/> Capacity of signature identified, if applicable (i.e., Trustee) <input type="checkbox"/> Physical street address <input type="checkbox"/> Renewal Period election (Phoenix Select Plus only) <input type="checkbox"/> Beneficiary information <input type="checkbox"/> Date of birth <input type="checkbox"/> GMWB election (if desired) <input type="checkbox"/> Replacement questions	<input type="checkbox"/> Provide your client: <input type="checkbox"/> Privacy Commitment <input type="checkbox"/> Buyers Guide <input type="checkbox"/> Disclosure Documents <input type="checkbox"/> If replacing insurance, complete the applicable or required forms: <input type="checkbox"/> Request for 1035 Exchange/Qualified Transfer** <input type="checkbox"/> Request for Certificate of Deposit Transfer** <input type="checkbox"/> State Replacement Form <input type="checkbox"/> Sales Material List
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Applications received in good order will typically have contracts issued within two business days of arrival at Phoenix. Policies will be mailed to the primary selling agent.

**Original signatures are required, and must be mailed to Phoenix.

APPLICATION SUBMISSION

Fax: (816) 221-9674 Mail: Phoenix Annuity Mail Operations P.O. Box 8027 Boston, MA 02266-8027	Express Mail: Phoenix Annuity Mail Operations 30 Dan Road, Suite 8027 Canton, MA 02021-2809
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RATE LOCK

Current credited interest rate and indexed account rates will be locked in as of the application signature date if the application is in good order. The completed application, required forms and premium must be received by Phoenix in good order within 5 business days of the application signature date to lock in rates.

If the application does not become in good order until after the 5th day of the application signed date, the current credited interest rate and indexed account rates then in effect will apply.

For 1035 exchanges or rollovers, the current credited interest rate and indexed account rates will be locked in as of the application signature date if all application requirements are resolved within 5 days of the application signature date and funds are received within 60 calendar days from the application signed date. For New York, the current credited interest rate and indexed account rates will be locked within 90 calendar days from the signature date of the Regulation 60 paperwork.

For marketing materials, forms or product questions, please call our internal sales desk at (888) 794-4447, option 1.

For pending applications, call (800) 541-0171 and ask for Annuity New Business, or email www.annuity.newbusiness@phoenixwm.com.

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QUESTIONS?

Call Luke

800.460.5567

luke@theinsgroup.net

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