



PHOENIX

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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.

Phoenix annuities are issued by PHL Variable Insurance Company (PHLVIC), (Hartford, CT) and Phoenix Life Insurance Company (East Greenbush, NY). PHLVIC is not authorized to conduct business in NY and ME.

The insurers referenced are separate entities and each is responsible for its own financial condition and contractual obligations.

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Income and Family Protection: Tomorrow

Available with Phoenix Fixed Indexed Annuities



PHOENIX



► Income Protection: Tomorrow

Guaranteed income for life with potential to grow future income through compound roll-ups designed for delayed income withdrawals

► Family Protection

An enhanced death benefit designed to help provide for your loved ones if you die prematurely

Rider Supplement with Hypothetical Examples

Issued by PHL Variable Insurance Company

A Solution for Income Tomorrow with Family Protection

Income Protection

On each contract anniversary, you receive an **8%** compound roll-up added to your Benefit Base. Roll-ups continue for 8 years or until rider exercise.

You can begin guaranteed income withdrawals¹ as early as age 50. Your benefit amount is determined by your Benefit Base², age at issue, age at first withdrawal and whether you elect a single or spousal benefit

8% compound roll-up

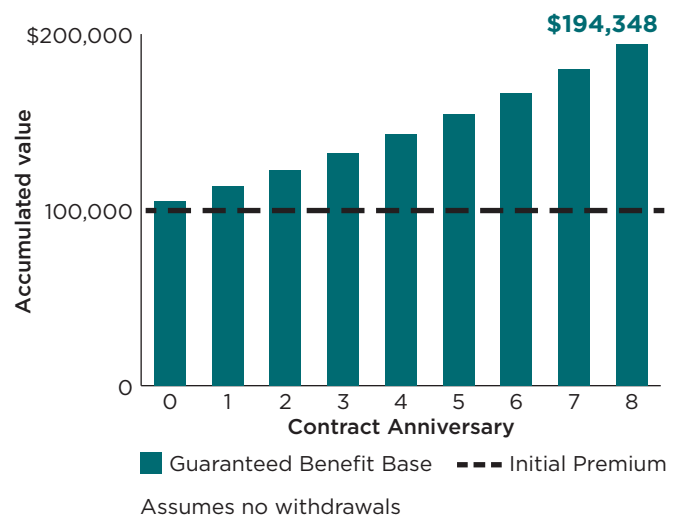
Family Protection

The Family Protection benefit provides an enhanced death benefit³ based on a simple interest roll-up, credited to your death Benefit Base² annually for up to 8 years, or until you reach age 85, whichever is first. Upon death, benefits are payable to your beneficiaries monthly over three years.

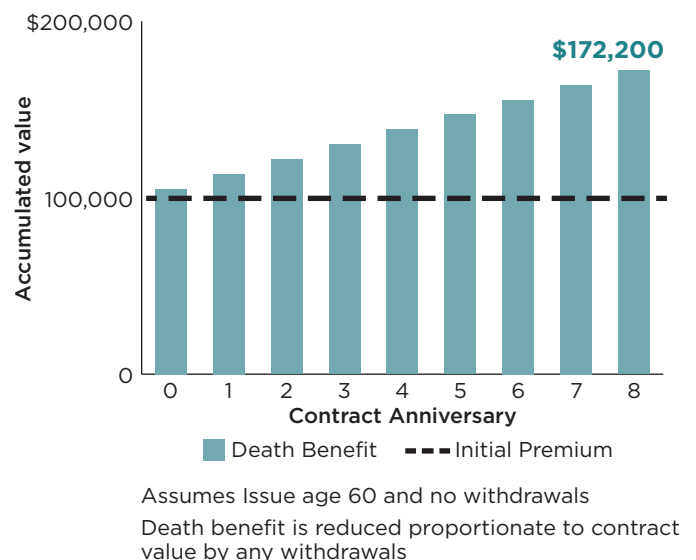
The roll-up amount is based on your attained age:

Up to age 70: 8% **Age 71-85: 4%**

INCOME PROTECTION



FAMILY PROTECTION



These hypothetical examples show how a premium bonus and annual roll-ups can increase benefit potential. Assuming no withdrawals, roll-ups accumulate during the 8 year roll-up period to increase your Benefit Base.

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

- Lifetime payment guarantees are based on the claims-paying ability of the insurance company, and only payments, not account values, are guaranteed.
- Benefit Base is equal to your initial contract value including premium bonus. 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 withdrawals. For withdrawal details please refer to the Product Summary for your state.
- Death benefit is not life insurance and is includable in ordinary taxable income to your beneficiaries when paid.

Hypothetical example of how Income and Family Protection: Tomorrow works



Mary Swanson

Age 60

Initial Premium \$100,000

Phoenix Fixed Indexed Annuity with premium bonus of 5% and Income and Family Protection: Tomorrow Rider

End of Contract Year	Withdrawal Benefit Base	Annual Income Benefit Amount	Death Benefit
0	105,000	4,095	105,000
1	113,400	4,423	113,400
2	122,472	4,776	121,800
3	132,270	5,185	130,200
4	142,851	5,628	138,600
5	154,279	6,109	147,000
6	166,622	6,632	155,400
7	179,952	7,216	163,800
8	194,348	7,852	172,200

*Assumptions: All values are point in time, no prior guaranteed withdrawals have been taken.
Premium bonus of 5% (bonus amount varies by product and state and may be higher or lower).*

Scenario 1:

Mary exercises her income benefit after her seventh contract anniversary, when she is 67.

**Mary's annual income benefit would be:
\$7,216 for life**

Scenario 2:

Mary passes away at age 68. She has not taken any guaranteed withdrawals prior.

**Mary's beneficiaries would receive a benefit of:
\$172,200⁴**

Ask your financial representative for a personalized quote to see how these benefits may work for you.

*Riders are optional and involve an additional fee of 1.15% of the Benefit Base.
4. Any non-vested premium bonus amounts may be recovered upon death.*