

Income Strategy: Tomorrow

Available with Phoenix Personal Income Annuity fixed indexed annuity



PHOENIX

Income Strategy: Tomorrow offers guaranteed lifetime income and annual simple interest roll-ups of **14%** credited to the Benefit Base¹ for 10 years or until rider exercise.

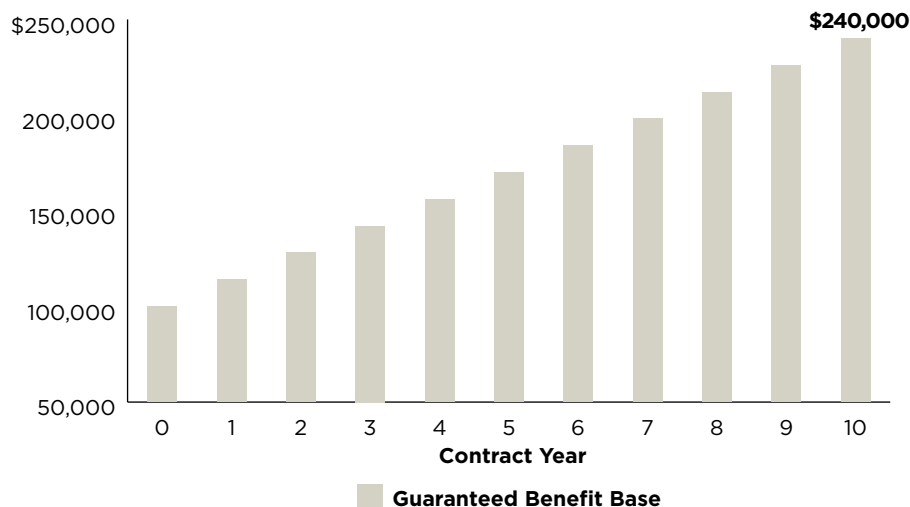
In addition, if you do not take withdrawals during the first 10 year period, you have the option to restart your roll-up for another 10 years at a declared rate, guaranteed to be at least **3%**.

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**

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

**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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