

Income Tomorrow with Family and Care Protection

Available with Phoenix Personal Protection Choice fixed indexed annuity



PHOENIX



Protect Your Retirement

- ▶ Choose your income horizon
 - **Income Tomorrow**
(years 4+)
- ▶ Choose additional benefits for protection:
 - Care Protection
 - Family Protection
 - Family & Care Protection
- ▶ Choose a solution that offers you greater flexibility...

**Phoenix Personal
Protection Choice**

You may not have the answers to the following questions today:

- ▶ **Have I saved enough?**
- ▶ **How long will my retirement years last?**
- ▶ **Will I need assisted living or nursing home care?**
- ▶ **Will there be anything left to leave my family?**
- ▶ **What impact will the market have on my retirement?**

Phoenix Personal Protection Choice can help address these critical retirement concerns with a guaranteed lifetime income solution for those who need income a few years down the road.

Income Tomorrow is available with:

Care Protection: enhanced income benefits in the event you require nursing care

Family Protection: an enhanced lump sum death benefit for your loved ones

Family & Care Protection: includes both benefits to provide ultimate flexibility for retirement

Riders are optional and must be elected at contract issue, subject to state availability. They involve an additional fee that is deducted annually from your contract value. The fee for Income, Family and Care Protection is 1.15%, Income and Family Protection fee is 1.15% and Income and Care Protection fee is 0.95%

A Solution for Income Tomorrow

Customize your annuity for your individual needs:

Income Protection

The Income Tomorrow benefit offers guaranteed lifetime income¹ and simple interest roll-ups equal to 14% of your initial contract value, credited to your Benefit Base² annually for up to 10 years or until you exercise your rider. Your income withdrawal amount is determined by your Benefit Base, age at issue, age at first withdrawal and whether you elect a single or spousal benefit.

Annual roll-up amount: 14%

Care Protection

The Care Protection benefit provides enhanced withdrawals from your account value in the event you are confined to a nursing home or require nursing care³.

Depending on your care needs, your annual withdrawals will be increased for up to 5 years:

Care Need	Nursing Home	Care for a minimum of 2 out of 6 activities of daily living (ADL)
Care Benefit	up to 250% of Income Benefit	up to 175% of Income Benefit
Assuming an Income Benefit of: \$7,000	Your maximum Care Benefit will be: \$17,500	Your maximum Care Benefit will be: \$12,250

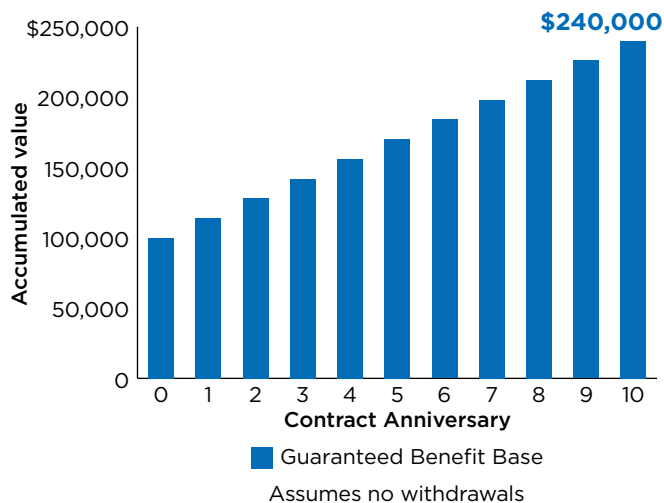
Family Protection

The Family Protection benefit provides an enhanced death benefit⁴ based on a simple interest roll-up, credited to your death Benefit Base. Roll-ups will be credited annually for up to 10 years, until you reach age 85, or reach the 250% maximum, whichever is first.

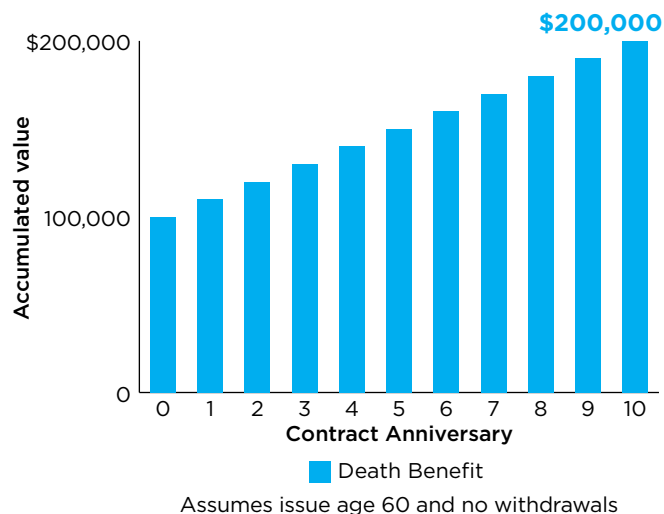
The roll-up amount is based on your attained age:

Up to age 70: 10% **Age 71-85: 5%**

INCOME PROTECTION



FAMILY PROTECTION



Hypothetical Example Illustrating Income Protection, Care Protection and Family Protection Benefits

Assumptions: Client age 60 at contract issue, Income, Family & Care Protection: Tomorrow rider elected, single benefit, values are a point in time and assume no prior withdrawals have been taken.

Contract Anniversary	Withdrawal Benefit Base	Annual Income Benefit Amount	Annual Care Benefit	Death Benefit
0	100,000	3,610	0	100,000
1	114,000	4,115	0	110,000
2	128,000	4,621	11,552	120,000
3	142,000	5,155	12,887	130,000
4	156,000	5,694	14,235	140,000
5	170,000	6,222	15,555	150,000
6	184,000	6,845	17,112	160,000
7	198,000	7,484	18,711	170,000
8	212,000	8,120	20,299	180,000
9	226,000	8,769	21,922	190,000
10	240,000	9,408	23,520	200,000

Considerations:

- Care Benefit is available for up to 5 years.
- Annual care benefit calculation is based on nursing home qualification level. Benefits for ADLs will be lower.
- Your death benefit is reduced proportionate to your contract value once you begin withdrawals.

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

Now, let's look at how these benefits could work in the hypothetical scenarios below



Gene Hanley

Age 60

Initial Premium \$100,000

**Phoenix Personal Protection Choice with
Income, Family & Care Protection: Tomorrow**

Scenario 1: Income Protection

Gene delays withdrawals until after his seventh contract anniversary, when he is 67.

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

\$7,484 for life

Scenario 2: Care Protection

Gene becomes confined to a nursing home and exercises his care benefit after his fourth contract anniversary. He has not taken any guaranteed income withdrawals prior.

**Gene's annual enhanced income
benefit would be:**

\$14,235 for up to 5 years

Scenario 3: Family Protection

Gene passes away at age 70. He has not taken any guaranteed income withdrawals prior.

**Gene's beneficiaries would
receive a lump-sum benefit⁵ of:**

\$200,000

- 1. Lifetime payment guarantees are based on the claims-paying ability of the insurance company, and only payments, not account values, are guaranteed.*
- 2. 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.*
- 3. This is not a qualified Long Term Care benefit under the Internal Revenue Code. Proof of qualification must be submitted each year to receive this benefit. Must be certified by a physician as impaired and unable to perform at least two of the six activities of daily living (ADLs) - eating, bathing, dressing, transferring, toileting and continence. Care must be provided by a licensed caregiver and cannot be an immediate member of your family. See the contract for qualifying confinement criteria.*
- 4. Withdrawals are taken from your 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.*
- 5. The death benefit is not life insurance and is includable in ordinary taxable income to your beneficiaries when paid.*

Founded in 1851, Phoenix helps meet financial planning needs, from protecting people and their loved ones and businesses, to helping secure their retirement dreams through life insurance, annuities and alternative retirement solutions. As a financially strong and stable company with a history of keeping its promises, we are committed to excellence in everything we do.



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

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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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