

Phoenix Personal Income Annuity

A fixed indexed annuity with guaranteed lifetime income



NASSAU RE

Guaranteed Annual Withdrawal Benefit (\$) based on Initial Premium of \$100,000

		Number of Years Until First Withdrawal										
		Income Strategy: Today				Income Strategy: Tomorrow						
		0	1	2	3	4	5	6	7	8	9	10
Issue Age	55	4,706	5,088	5,641	5,852	6,115	6,681	7,194	7,861	8,353	8,904	9,600
	56	4,784	5,170	5,699	6,001	6,599	7,106	7,489	7,880	8,395	9,447	10,080
	57	4,901	5,280	5,873	6,224	6,770	7,310	7,746	8,197	9,010	9,673	10,344
	58	5,005	5,390	6,090	6,358	6,880	7,463	7,912	8,573	9,243	9,718	10,344
	59	5,109	5,803	6,148	6,447	7,114	7,565	8,096	8,633	9,243	9,921	10,584
	60	5,304	5,913	6,264	6,596	7,285	7,718	8,262	8,732	9,286	9,921	11,376
	61	5,408	6,009	6,395	6,745	7,363	7,871	8,464	8,870	9,286	10,690	11,448
	62	5,473	6,133	6,525	6,984	7,504	8,058	8,611	8,870	10,049	10,825	11,544
	63	5,551	6,243	6,670	7,028	7,660	8,245	8,703	9,563	10,176	10,825	11,544
	64	5,655	6,380	6,757	7,311	7,816	8,381	9,053	9,761	10,303	10,938	11,688
	65	5,876	6,476	6,888	7,386	7,972	8,602	9,163	9,761	10,303	10,938	12,456
	66	5,876	6,586	7,033	7,549	8,174	8,857	9,329	9,860	10,303	11,842	12,576
	67	6,032	6,696	7,178	7,683	8,268	8,993	9,513	9,860	11,088	11,842	12,696
	68	6,110	6,834	7,352	7,788	8,408	9,163	9,586	10,514	11,194	11,842	12,696
	69	6,214	6,944	7,468	7,966	8,580	9,316	9,881	10,534	11,194	11,842	12,696
	70	6,409	7,095	7,613	8,160	8,752	9,401	9,973	10,672	11,533	12,430	13,368
	71	6,474	7,205	7,772	8,353	8,986	9,588	10,157	10,910	11,724	12,656	13,392
	72	6,656	7,329	7,932	8,696	9,157	9,724	10,322	11,068	12,042	12,769	13,800
	73	6,747	7,466	8,280	8,904	9,204	9,928	10,488	11,385	12,042	13,176	14,136
	74	6,903	7,755	8,454	9,009	9,360	10,047	10,672	11,781	12,254	13,266	14,688
75	7,059	7,906	8,657	9,262	9,719	10,268	11,206	12,019	12,572	13,876	14,976	
76	7,228	8,168	9,005	9,411	10,343	10,999	11,684	12,632	13,610	14,170	15,288	
77	7,358	8,333	9,150	9,574	10,608	11,356	11,923	12,910	13,801	14,170	15,408	
78	7,462	8,443	9,295	9,768	10,873	11,611	12,144	13,642	13,865	14,645	15,552	
79	7,475	8,580	9,440	9,872	11,029	11,917	12,806	13,820	13,907	14,735	15,696	
80	7,605	8,718	9,585	10,096	11,762	12,631	12,935	14,038	14,119	14,961	16,416	

Assumptions: single option, no prior withdrawals taken

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

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Guaranteed Annual Withdrawal Benefit as a Percentage (%) of Initial Premium

		Number of Years Until First Withdrawal										
		Income Strategy: Today				Income Strategy: Tomorrow						
		0	1	2	3	4	5	6	7	8	9	10
Issue Age	55	4.71%	5.09%	5.64%	5.85%	6.12%	6.68%	7.19%	7.86%	8.35%	8.90%	9.60%
	56	4.78%	5.17%	5.70%	6.00%	6.60%	7.11%	7.49%	7.88%	8.40%	9.45%	10.08%
	57	4.90%	5.28%	5.87%	6.22%	6.77%	7.31%	7.75%	8.20%	9.01%	9.67%	10.34%
	58	5.01%	5.39%	6.09%	6.36%	6.88%	7.46%	7.91%	8.57%	9.24%	9.72%	10.34%
	59	5.11%	5.80%	6.15%	6.45%	7.11%	7.57%	8.10%	8.63%	9.24%	9.92%	10.58%
	60	5.30%	5.91%	6.26%	6.60%	7.29%	7.72%	8.26%	8.73%	9.29%	9.92%	11.38%
	61	5.41%	6.01%	6.39%	6.75%	7.36%	7.87%	8.46%	8.87%	9.29%	10.69%	11.45%
	62	5.47%	6.13%	6.53%	6.98%	7.50%	8.06%	8.61%	8.87%	10.05%	10.83%	11.54%
	63	5.55%	6.24%	6.67%	7.03%	7.66%	8.25%	8.70%	9.56%	10.18%	10.83%	11.54%
	64	5.66%	6.38%	6.76%	7.31%	7.82%	8.38%	9.05%	9.76%	10.30%	10.94%	11.69%
	65	5.88%	6.48%	6.89%	7.39%	7.97%	8.60%	9.16%	9.76%	10.30%	10.94%	12.46%
	66	5.88%	6.59%	7.03%	7.55%	8.17%	8.86%	9.33%	9.86%	10.30%	11.84%	12.58%
	67	6.03%	6.70%	7.18%	7.68%	8.27%	8.99%	9.51%	9.86%	11.09%	11.84%	12.70%
	68	6.11%	6.83%	7.35%	7.79%	8.41%	9.16%	9.59%	10.51%	11.19%	11.84%	12.70%
	69	6.21%	6.94%	7.47%	7.97%	8.58%	9.32%	9.88%	10.53%	11.19%	11.84%	12.70%
	70	6.41%	7.10%	7.61%	8.16%	8.75%	9.40%	9.97%	10.67%	11.53%	12.43%	13.37%
	71	6.47%	7.21%	7.77%	8.35%	8.99%	9.59%	10.16%	10.91%	11.72%	12.66%	13.39%
	72	6.66%	7.33%	7.93%	8.70%	9.16%	9.72%	10.32%	11.07%	12.04%	12.77%	13.80%
	73	6.75%	7.47%	8.28%	8.90%	9.20%	9.93%	10.49%	11.39%	12.04%	13.18%	14.14%
	74	6.90%	7.76%	8.45%	9.01%	9.36%	10.05%	10.67%	11.78%	12.25%	13.27%	14.69%
75	7.06%	7.91%	8.66%	9.26%	9.72%	10.27%	11.21%	12.02%	12.57%	13.88%	14.98%	
76	7.23%	8.17%	9.00%	9.41%	10.34%	11.00%	11.68%	12.63%	13.61%	14.17%	15.29%	
77	7.36%	8.33%	9.15%	9.57%	10.61%	11.36%	11.92%	12.91%	13.80%	14.17%	15.41%	
78	7.46%	8.44%	9.29%	9.77%	10.87%	11.61%	12.14%	13.64%	13.86%	14.64%	15.55%	
79	7.48%	8.58%	9.44%	9.87%	11.03%	11.92%	12.81%	13.82%	13.91%	14.74%	15.70%	
80	7.61%	8.72%	9.58%	10.10%	11.76%	12.63%	12.94%	14.04%	14.12%	14.96%	16.42%	

Assumptions: \$100,000 premium, single option, no prior withdrawals taken, withdrawal percentages shown

Guarantees are based on the claims-paying ability of PHL Variable Insurance Company (PHLVIC), Hartford, CT.

Product and riders are subject to state approval and may not be available in all states.

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. PHLVIC is a subsidiary of Nassau Re.

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