

Phoenix[®] Personal Income Annuity



Rates for new contracts effective:

Single-premium deferred indexed annuity

- Principal Protected from Market Losses
- 6 Indexed Accounts and 1 Fixed Account
- Optional Guaranteed Minimum Withdrawal Benefit Riders
- Guaranteed Death Benefit
- 7 Fixed Annuity Payment Options
- 10-Year Surrender Schedule

	<i>For use in AL, AR, AZ, CA, CO, DC, GA, HI, ID, IL, KS, LA, MA, MI, MT, NE, NM, ND, RI, SC, SD, TN, VT, WV, WI, and WY</i>		<i>For use in CT, FL, IA, IN, KY, MD, MS, NV, NH, OH, OK, PA, TX, and UT</i>		<i>For use in AK, MN, MO, NC, NJ, VA, and WA</i>			
POINT-TO-POINT INDEXED ACCOUNT	Cap Rate	Participation Rate	Cap Rate	Participation Rate	Cap Rate		Participation Rate	
					High Band	Low Band	High Band	Low Band
Monthly S&P 500 [®]								
1-Year S&P 500								
2-Year S&P 500					N/A	N/A	N/A	N/A
1-Year DJIA								
1-Year Euro Stoxx 50								
1-Year Balanced Allocation (S&P 500, DJIA, Euro Stoxx 50)								
5-Year "Soft Landing" S&P 500	N/A	N/A	N/A	N/A	N/A	N/A		
FIXED ACCOUNT		N/A		N/A			N/A	N/A

High Band: Single Premium \$50,000+
 Low Band: Single Premium \$15,000 - \$49,999

**To learn more, call the Phoenix Annuity Sales Desk
 at (888) 794-4447, option 1.**

Phoenix reserves the right to revise declared rates at any time.
 Annuity payments and guarantees are based on the claims-paying ability of the issuing company.
 For producer use only. Not for distribution to the public. Products are subject to state approval.

Phoenix Index Select Gold Bonus^{SM*}



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	7% Premium Bonus		5% Premium Bonus		5% Premium Bonus			
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POINT-TO-POINT INDEXED ACCOUNT	Cap Rate	Participation Rate	Cap Rate	Participation Rate	Cap Rate		Participation Rate	
					High Band	Low Band	High Band	Low Band
Monthly S&P 500®								
1-Year S&P 500								
2-Year S&P 500					N/A	N/A	N/A	N/A
1-Year DJIA								
1-Year Euro Stoxx 50								
1-Year Balanced Allocation (S&P 500, DJIA, Euro Stoxx 50)								
5-Year "Soft Landing" S&P 500	N/A	N/A	N/A	N/A	N/A	N/A		
FIXED ACCOUNT		N/A		N/A			N/A	N/A

High Band: Single Premium \$50,000+
Low Band: Single Premium \$15,000 - \$49,999

* Premium bonus not available for immediate withdrawal and any non-vested bonus will be recovered. Crediting rates may be less than a comparable non-bonus product.

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Withdrawals are subject to ordinary income tax, and if taken prior to age 59 1/2, a 10% IRS penalty may also apply.

Non-Security Status: The Contracts and the Separate Account (Segregated Asset Account) are not registered with or reviewed by the SEC in reliance on exemptions under Federal Securities Law. "Dow Jones", "Dow Jones®", "DJIA", "The Dow®", "The Dow 30" and the "Dow Jones Industrial Average™," are trademarks of Dow Jones & Company, Inc. and have been licensed for use for certain purposes by Phoenix Life Insurance Company and its affiliates. Phoenix Life Insurance Company's Phoenix Index Select Gold Bonus and Phoenix Personal Income Annuity based on the Dow Jones Industrial Average™ are not sponsored, endorsed, sold or promoted by Dow Jones, and Dow Jones makes no representation regarding the advisability of trading in such product(s).

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BPD37504