



PHOENIX

Protect futures.
Carry on traditions.



PHOENIX REMEMBRANCE LIFESM

*Whole Life insurance with supplemental income,
birthday and education benefit options*

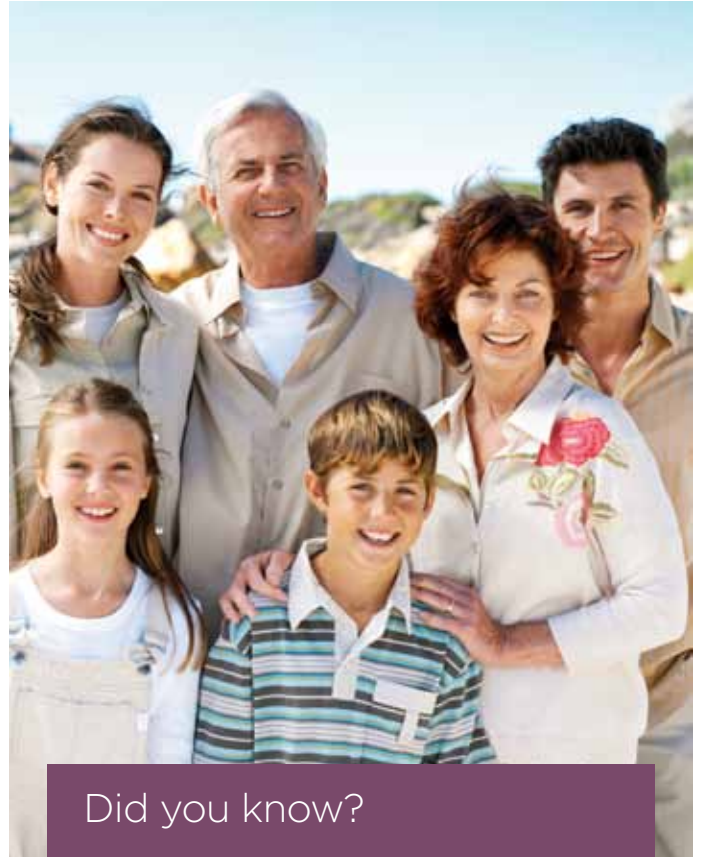
How Will You Be Remembered?

What would you like your legacy to be?

Is there a way to continue family traditions after you're gone?

Most importantly, how will your loved ones be financially impacted by your passing?

These are questions most people should consider at some point in their lives. And while such thoughts may be uncomfortable, they present an opportunity to make preparations so your family's financial security and traditions are maintained. By answering these questions with a solid plan, you can be confident in the legacy you will leave behind.



Did you know?

The average funeral costs \$6,560.¹

An estimated 70% of people who receive a financial windfall spend it all within just a few years.²

67% of grandparents rated preserving family ties very important to pass on to their grandchildren.³

College graduates enter the workforce earning an average of \$19,200/year more than individuals without a degree.⁴

1. Source: 2010 National Funeral Directors Association General Price List Survey, www.NFDA.org.

2. Source: National Endowment for Financial Education, *Financial Windfall*, 2002.

3. Source: Generations United and MetLife Mature Market Institute Study, September 2012.

4. Source: U.S. Bureau of Labor Statistics, 2012, www.bls.gov.

Make Your Plan Today



Security

Your legacy plan should first address critical protection for your loved ones' financial futures. Funerals, probate fees and other final expenses quickly add up. Planning ahead for these costs can help prevent a distressing financial burden for your family.



Income

Making sure your spouse will be able to cover living expenses and even discretionary spending is essential. Consider whether income payments you currently receive (like a salary or Social Security payments) could stop or be reduced with your passing.



Family Traditions

Sharing and celebrating life's milestones are what families are all about. Think about the customs in your family and your involvement. One common ritual is marking a birthday with a party and gifts. By incorporating them into your legacy plan, your traditions can continue to be part of your children's and grandchildren's special moments.



Higher Education

Education opens doors to a world of possibilities, but college often comes with a high price tag. That's why many families make planning for college tuition a priority. You may want your legacy plan to include financial assistance to help your loved ones get the education they need to achieve their dreams.

Once you have identified your legacy plan priorities, you will need a solution to help make your goals a reality.

Consider Phoenix Remembrance Life

Phoenix Remembrance Life is a life insurance policy uniquely designed to provide for final expenses with riders that can replace income as well as provide added benefits to customize your legacy plan.

AN UNMATCHED ARRAY OF BENEFITS

No other product provides the range of included and optional benefits Phoenix Remembrance Life does. It offers:

- A combination death benefit including a lump-sum payment for a memorial service and other final expenses, and an optional income stream⁵ for a specified time period.
- Included riders that provide benefits upon accidental death, critical or terminal illness.
- Optional benefits⁵ for future generations, including annual birthday gifts and college tuition assistance.
- Supplemental income benefit options⁵ to help replace lost income.

FLEXIBILITY TO PERSONALIZE YOUR POLICY

In addition to the broad menu of features available with Phoenix Remembrance Life, its adaptable design also allows you to create a policy that best fits your legacy plan. You may:

- Allocate your coverage to provide more lump sum payout or a greater income stream, or balance both evenly.



- Build your policy based on your desired premium or the benefit amounts you wish to provide.
- Provide birthday and/or education benefits for up to 5 beneficiaries each.

With such a wide variety of coverages and extensive customization options, Phoenix Remembrance Life offers a unique way to help achieve your legacy goals.



Now, here's a closer look at all that Phoenix Remembrance Life has to offer.

Product features, rider options and availability may vary by state. Consult with your financial representative to determine state variations, restrictions and other conditions that may apply.

Payment guarantees are based on the claims-paying ability of the issuing company.

5. Optional riders involve additional premium.

Phoenix Remembrance Life provides two distinct benefits to help secure your family's financial future.

 LUMP-SUM DEATH BENEFIT <p>Upon the Insured's death, the policy beneficiary⁶ will receive a lump sum death benefit.</p>	+	 INCOME STREAM <p>The optional Additional Income Coverage Rider will begin monthly income payments to a specified beneficiary upon the Insured's death and will continue until he/she reaches age 85, or for 5 years, whichever is later.⁷</p>
COVERAGE ALLOCATION <p>Select one of four options to allocate policy coverages in the percentages shown below:</p> <ul style="list-style-type: none">• 100% Lump-sum Death Benefit / 0% Additional Income Coverage Rider• 75% Lump-sum Death Benefit / 25% Additional Income Coverage Rider• 25% Lump-sum Death Benefit / 75% Additional Income Coverage Rider• 50% Lump-sum Death Benefit / 50% Additional Income Coverage Rider		

INCLUDED FEATURES FOR LIFE'S UNCERTAINTIES

Three riders included at no additional premium with every Phoenix Remembrance Life policy help provide enhanced financial flexibility when it is most needed.

Up to 50% Advance for Critical Illness – If the Insured is diagnosed with a covered critical illness, the Critical Illness Rider will allow for an advance payment of up to 50% of the lump-sum death benefit.⁸ Qualifying conditions include: heart attack, stroke, cancer diagnosis, renal failure, major organ transplant, or ALS diagnosis. The cash benefit is adjusted with interest based on life expectancy and is subject to an administrative charge and a portion of any outstanding loan balance.

Accidental Death Benefit – Pays an additional lump-sum amount upon the Insured's death equal to 100% of the lump-sum death benefit if the death occurs by a covered accident. Available to Insureds under age 65 at policy issue, and terminates when the Insured reaches age 75.

Up to 95% Advance for Terminal Illness – If the Insured is diagnosed as terminally ill with a life expectancy of 12 months or less, the Terminal Illness Rider will allow for an advance payment of up to 95% of the lump-sum death benefit.⁸ The cash benefit is adjusted with 1 year of interest and is subject to an administrative charge and a portion of any outstanding loan balance.

6. Policy beneficiary may be changed after issue.

7. Monthly benefit amount is calculated upon the death of the Insured, based on paying the total coverage amount over the term of the rider. AICR benefits are only available upon the death of the insured, and will cease at the earlier of the death of the Rider Beneficiary or until he/she reaches age 85. The named Rider Beneficiary must be alive to receive benefit payments. Once the policy and rider are issued, the Rider Beneficiary may not be changed under any circumstances.

8. Proof of claim will be required prior to exercise.

Options to Customize Your Policy

CARRY ON FAMILY TRADITIONS

With Phoenix Remembrance Life, two optional riders are available to help you continue your involvement in your children's and grandchildren's lives. Benefit amounts are elected at issue.



Annual Birthday Gift (Legacy) Rider -

Providing an annual payment on the Rider Beneficiary's birthday, this rider helps keep your memory alive among loved ones by continuing annual birthday gift traditions. Up to 5 individual riders may be elected. Payments begin upon the Rider Beneficiary's birthday following the Insured's death and continue until the Rider Beneficiary turns 22.



Education Benefit Rider - This option gives children and grandchildren a leg up on life with up to 4 consecutive

annual installment payments to help with higher education expenses, following the Insured's death. Up to 5 individual riders may be elected. To begin payments, the Rider Beneficiary must exercise the rider between the Beneficiary's 18th and 22nd birthdays, submitting a completed form

and annual written verification of attendance at a federal financial aid-eligible college or university. In addition, full-time enlistment in a branch of the United States Military may also meet the attendance requirement.

SUPPLEMENT INCOME

Extra income may be needed to provide for your spouse, child or loved one. Phoenix Remembrance Life offers two optional income riders with different payout durations, each beginning upon the Insured's death. Benefit amounts are elected at issue.



Lifetime Income Rider - Generating a monthly income stream for the lifetime of the beneficiary, the Lifetime Income Rider is designed to help replace Social Security benefits or other income lost due to the Insured's death.



Income Term Rider - Designed for families in their working years, the Income Term Rider helps provide income replacement protection in case of a premature death. It generates a monthly income stream until the Rider Beneficiary turns 65.

The named Rider Beneficiary must be alive to receive benefit payments. Once the policy and rider are issued, the Rider Beneficiary may not be changed under any circumstances. Rider benefits are only available upon the death of the insured and will cease at the earlier of the death of the Rider Beneficiary or the term stated in each rider. Rider premiums cease at the earlier of death of the insured or when the rider terminates for any reason.

More Information

APPLYING FOR PHOENIX REMEMBRANCE LIFE

Ready ▶

A little preparation will go a long way to making your application experience simple and fast. You will need the following information for your application:

- Your Social Security number and driver's license number
- The names of all prescription medications you are taking (both daytime and nighttime)
- Your medical history including medical conditions, dates of diagnosis, treatments and physicians' names and contact information
- All beneficiaries' legal names, addresses, birthdates and Social Security numbers

Set ▶

Together with your agent, complete and sign the application paperwork and HIPAA form for submission to Phoenix. Your agent will call Phoenix's teleinterview service so you may complete a short phone interview to fulfill the underwriting portion of the application.

Go ▶

Most often, an underwriting decision will be provided upon completion of your phone interview. Sometimes, we will need more time to understand the specifics of your case. In this circumstance, you can expect your decision within a couple of days.

Hypothetical Example

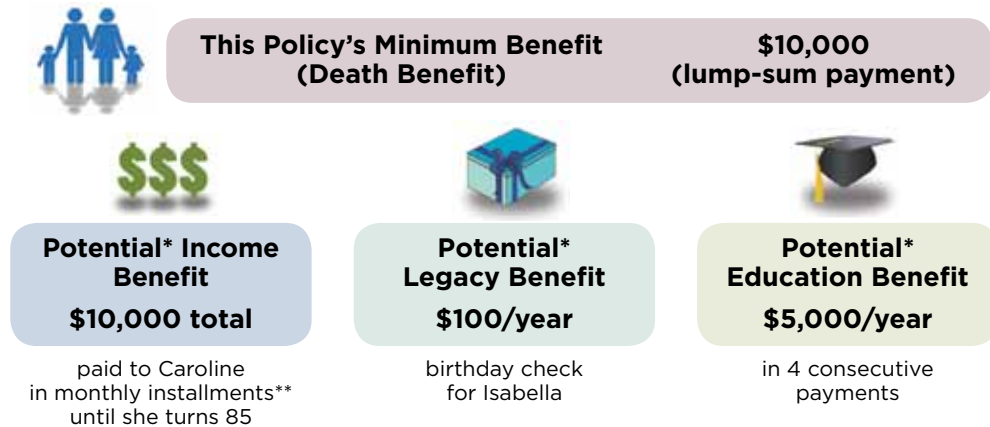


Nick Spencer, age 60, wants to protect his wife Caroline, age 60, in case of his death. Caroline would need money to cover Nick's final expenses and additional income so she could remain in their family home. Nick and Caroline also are very close with their 8 year old granddaughter, Isabella, with whom they enjoy spending weekends and celebrating birthdays. The Spencers want to help ensure that Isabella has a strong educational foundation.

Let's consider how Phoenix Remembrance Life could work in this situation.

The Spencers purchase a Phoenix Remembrance Life Policy. They choose a 50%/50% coverage allocation between the lump-sum death benefit and Additional Income Coverage Rider. They elect to purchase a Legacy (birthday gift) Rider and the Education Benefit Rider, specifying \$100 per year for birthday gifts and a \$20,000 total benefit for college.

For just \$88.46/month in premium, their policy provides:



**Amounts shown are not guaranteed. Assumes all beneficiaries survive and meet all eligibility requirements to receive the full benefits offered under the policy.
**Monthly benefit will vary based on the timing of the Insured's death.*

POLICY LOANS

Phoenix Remembrance Life has guaranteed cash values which are available for loan. You may borrow up to 100 percent of your policy's cash surrender value, typically tax-free. You should note, however, that loans reduce the cash value and are subtracted from the death benefit upon payment. Loan interest rates vary by state. No loans are possible from any riders.

FREE LOOK

Your policy includes a Free Look period during which the policy can be reviewed and returned for a full refund, less any outstanding loans. Free look periods vary by state. See your policy for details.

TAX INFORMATION

Your policy's lump-sum death benefit is generally not taxable; however, a portion of payments made under Riders is taxable to the Rider Beneficiary as ordinary income. The taxable amount will depend on the benefit amount and the Beneficiary's age. Consult a tax professional for more information on your individual situation.

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.



PHOENIX

Our History: Helping people since 1851

The following chart highlights historic events and corporate advances through the years, and shows how Phoenix has led the way in meeting the needs of our customers.

1851: Founded as American Temperance Life Insurance Company, Hartford, CT

1865: Insured President Abraham Lincoln

1926-1950: Known as the “Retirement Income Company”

1955: First to reduce life premiums for women

1967: First to offer lower life insurance premiums for nonsmokers

2000-2010: Annual Phoenix Wealth Survey monitors financial trends, behaviors and needs of the market

2001: The Phoenix Companies, Inc. goes public (NYSE: PNX)

2005: First to offer annuities with guaranteed lifetime income feature for couples

2006: Launched one of the first variable products to offer actively-managed ETF asset allocation funds

2008: First to launch a guaranteed income feature for managed money

2009: Phoenix launches first products in a new portfolio designed for the middle market

2013: Phoenix Remembrance Life is introduced

Talk with your agent about how Phoenix Remembrance Life can help protect your family and carry on cherished traditions. For more information about Phoenix, visit our Website at Phoenixwm.com

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Guarantees are based on the claims-paying ability of the issuing company, PHL Variable Insurance Company or Phoenix Life Insurance Company.

Phoenix Remembrance Life (ICC12FEWL) whole life insurance is issued by PHL Variable Insurance Company (PHLVIC). In Maine and New York, Phoenix Remembrance Life is issued by Phoenix Life Insurance Company (PLIC). PHLVIC is not authorized to conduct business in Maine and New York.

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

Members of The Phoenix Companies, Inc.

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