

Remembrance Life Rates for 100% Lump-sum Death Benefit

Annual Premium per \$1,000
(rates do not include annual policy fee)

Issue Age	MALE		FEMALE	
	NT	T	NT	T
30	14.47	18.96	12.97	17.06
31	15.02	19.75	13.42	17.72
32	15.50	20.39	13.84	18.33
33	16.03	21.15	14.28	18.97
34	16.58	21.94	14.75	19.66
35	17.16	22.76	15.24	20.39
36	17.76	23.61	15.77	21.19
37	18.38	24.47	16.31	22.01
38	19.05	25.46	16.89	22.89
39	19.76	26.51	17.49	23.82
40	20.49	27.62	18.12	24.82
41	21.43	29.08	18.90	26.04
42	22.29	30.42	19.59	27.19
43	23.13	31.65	20.35	28.42
44	23.99	32.96	21.13	29.71
45	24.92	34.37	21.93	31.06
46	25.85	35.64	22.69	32.25
47	26.77	36.91	23.45	33.43
48	27.84	38.54	24.30	34.85
49	28.96	40.23	25.17	36.22
50	30.14	41.99	26.06	37.64
51	31.50	44.18	26.82	39.37
52	32.70	46.10	27.42	40.75
53	33.93	48.06	28.01	42.14
54	35.24	50.16	28.61	43.61
55	36.59	52.38	29.25	45.22
56	38.01	54.44	30.58	46.58
57	39.75	57.27	32.12	48.46
58	41.54	60.24	33.79	50.47
59	43.41	63.32	35.55	52.64
60	45.34	66.67	37.45	54.85
61	49.61	74.76	40.27	60.46
62	51.75	79.05	41.50	63.07
63	54.15	83.98	42.75	65.87
64	56.81	89.53	44.25	69.52
65	59.90	95.65	45.57	72.70
66	62.46	99.61	47.27	74.40
67	65.01	103.57	48.98	76.09
68	68.61	110.02	51.35	79.07
69	72.03	115.86	54.07	82.27
70	79.49	131.07	59.23	90.25
71	85.96	143.01	63.49	96.60
72	91.21	153.97	67.81	103.23
73	97.34	167.20	72.04	109.14
74	103.86	180.85	76.83	115.88
75	111.96	196.99	82.21	123.42
76	121.06	213.35	89.10	130.80
77	130.89	231.07	96.57	138.17
78	141.52	250.27	104.67	151.67
79	153.02	271.06	113.44	166.59
80	165.44	293.57	122.94	184.39

Calculating Remembrance Life 100% Lump-sum Death Benefit

Example:

50 year old FEMALE Nonsmoker with 100% lump-sum death benefit and face value of \$54,321. Calculate monthly premium.

HOW TO CALCULATE:

1. Look up value in table to left under Female column, nontobacco and row with listed age of 50.

Calculations:

Unit value from table: 26.06

2. Divide face value of \$54,321 by 1000 to get 54.321 and then multiply by the unit value found within the table (in this example 26.06.) Round to 2 decimal places.

Calculations:

Annual base policy premium (excludes policy fee and rounded to 2 decimal places): \$1,415.61

3. Take the above calculated annual base policy premium (\$1,415.61) and add annual policy fee of \$48

Calculations:

\$1,463.61

(Note: Total annual premium must be at least \$360.)

4. Multiply chosen modal factor (monthly factor of .0863) by annual base policy premium (\$1,463.61). Round to 2 decimal places.

Calculations:

Total modal premium (rounded to 2 decimal places): \$126.31

MODAL FACTORS

Annual	1.0000
Semi-Annual	0.5125
Quarterly	0.2625
Monthly	0.0863

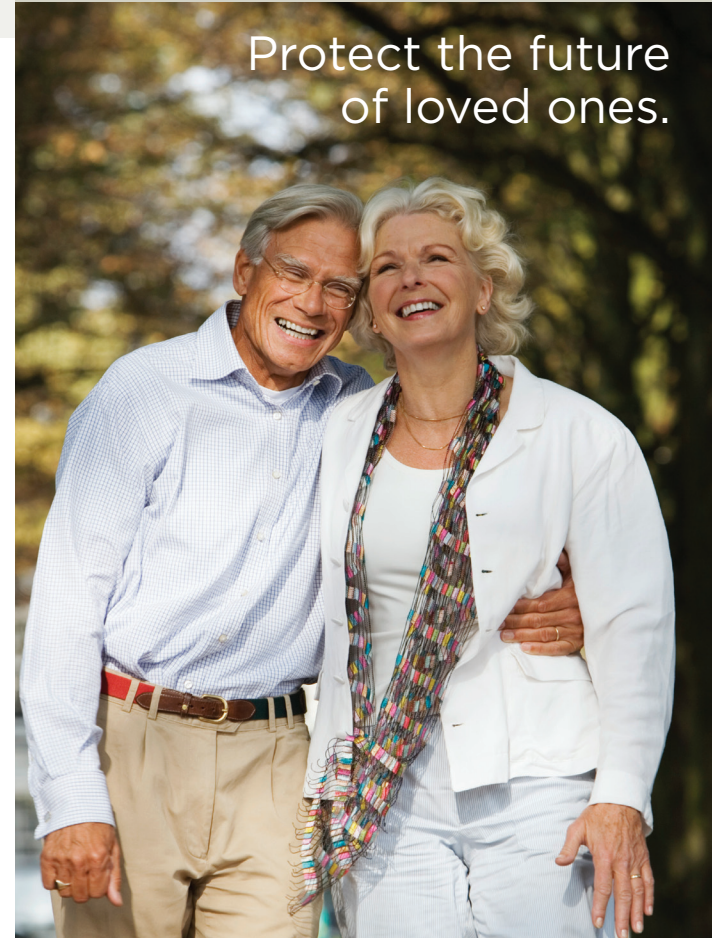
POLICY FEE

Annual Policy Fee: \$48

Rate Card



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PRODUCT FEATURES

ISSUE AGES (age last birthday)

Insured's Age	Coverage Amount
30-59	\$10,000-\$100,000
60-69	\$10,000-\$75,000
70-80	\$10,000-\$50,000

INCLUDED RIDERS

Critical Illness Rider – Advances up to 50% of the lump-sum death benefit upon occurrence of one of the following specified critical illnesses:

- Heart attack, stroke, cancer diagnosis, renal failure, major organ transplant, ALS diagnosis
- Cash benefit paid is discounted with interest based on life expectancy and reduced by an administrative charge and a portion of any outstanding loan balance

Accidental Death Benefit Rider

- Pays an additional lump-sum amount upon Insured's death equal to 100% of the lump-sum death benefit if such death occurs by covered accident
- Insured must be under 65 at issue
- Terminates at Insured's age 75

Terminal Illness Rider – Advances up to 95% of the lump-sum death benefit if the Insured is diagnosed as terminally ill with a life expectancy of 12 months or less

- Cash benefit paid is discounted with 1 year of interest and reduced by an administrative charge and a portion of any outstanding loan balance

PREMIUMS

- Monthly bank draft; quarterly, semi-annual or annual billing
- Minimum premium (including all riders): \$360/year or \$31.07/month
- Rider premiums end upon termination of the corresponding rider
- Policy fee (\$48/year) included in base policy premium

UNDERWRITING CLASSES

- Non-Tobacco (Preferred)
- Tobacco (Standard)

Product features, rider options and availability vary by state.

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

Phoenix Remembrance Life (ICCI2FEWL) 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.

Remembrance Life Rates for 100% Lump-sum Death Benefit

Monthly Premium Based on \$10,000 Total Death Benefit					Monthly Premium Based on \$15,000 Total Death Benefit					Monthly Premium Based on \$20,000 Total Death Benefit				
Issue Age	MALE		FEMALE		Issue Age	MALE		FEMALE		Issue Age	MALE		FEMALE	
	NT	T	NT	T		NT	T	NT	T		NT	T	NT	T
30					30					30		36.87		33.59
31					31					31		38.23		34.73
32					32					32		39.34		35.78
33					33		31.52			33	31.81	40.65		36.88
34					34		32.54			34	32.76	42.01		38.08
35					35		33.61			35	33.76	43.43		39.34
36					36		34.71		31.57	36	34.80	44.89	31.36	40.72
37					37		35.82		32.63	37	35.87	46.38	32.29	42.13
38					38		37.10		33.77	38	37.02	48.09	33.29	43.65
39					39		38.46		34.98	39	38.25	49.90	34.33	45.26
40					40		39.90		36.27	40	39.51	51.81	35.42	46.98
41					41	31.88	41.79		37.85	41	41.13	54.33	36.76	49.09
42					42	33.00	43.52		39.34	42	42.61	56.65	37.95	51.07
43		31.46			43	34.08	45.11		40.93	43	44.06	58.77	39.27	53.20
44		32.59			44	35.20	46.81	31.50	42.60	44	45.55	61.03	40.61	55.42
45		33.80			45	36.40	48.63	32.53	44.35	45	47.15	63.47	41.99	57.75
46		34.90		31.97	46	37.61	50.28	33.51	45.89	46	48.76	65.66	43.31	59.81
47		36.00		32.99	47	38.80	51.92	34.50	47.42	47	50.35	67.85	44.62	61.84
48		37.40		34.22	48	40.18	54.03	35.60	49.26	48	52.19	70.66	46.08	64.29
49		38.86		35.40	49	41.63	56.22	36.72	51.03	49	54.13	73.58	47.59	66.66
50		40.38		36.63	50	43.16	58.50	37.88	52.87	50	56.16	76.62	49.12	69.11
51	31.33	42.27		38.12	51	44.92	61.33	38.86	55.11	51	58.51	80.40	50.43	72.10
52	32.36	43.93		39.31	52	46.47	63.82	39.64	56.89	52	60.58	83.71	51.47	74.48
53	33.42	45.62		40.51	53	48.06	66.36	40.40	58.69	53	62.71	87.09	52.49	76.88
54	34.55	47.43		41.78	54	49.76	69.07	41.18	60.60	54	64.97	90.72	53.52	79.41
55	35.72	49.35		43.17	55	51.51	71.95	42.01	62.68	55	67.30	94.55	54.63	82.19
56	36.95	51.12		44.34	56	53.35	74.61	43.73	64.44	56	69.75	98.11	56.92	84.54
57	38.45	53.57	31.86	45.96	57	55.60	78.28	45.72	66.87	57	72.75	102.99	59.58	87.78
58	39.99	56.13	33.30	47.70	58	57.92	82.12	47.88	69.48	58	75.84	108.12	62.46	91.25
59	41.61	58.79	34.82	49.57	59	60.34	86.11	50.16	72.28	59	79.07	113.43	65.50	95.00
60	43.27	61.68	36.46	51.48	60	62.84	90.45	52.62	75.15	60	82.40	119.21	68.78	98.81
61	46.96	68.66	38.90	56.32	61	68.36	100.92	56.27	82.41	61	89.77	133.18	73.65	108.50
62	48.80	72.36	39.96	58.57	62	71.13	106.47	57.86	85.79	62	93.46	140.58	75.77	113.00
63	50.87	76.62	41.04	60.99	63	74.24	112.85	59.48	89.41	63	97.61	149.09	77.93	117.83
64	53.17	81.41	42.33	64.14	64	77.68	120.04	61.42	94.14	64	102.20	158.67	80.52	124.13
65	55.84	86.69	43.47	66.88	65	81.68	127.96	63.13	98.25	65	107.53	169.23	82.80	129.62
66	58.05	90.11	44.94	68.35	66	85.00	133.09	65.33	100.45	66	111.95	176.07	85.73	132.56
67	60.25	93.52	46.41	69.81	67	88.30	138.21	67.55	102.64	67	116.35	182.90	88.68	135.47
68	63.35	99.09	48.46	72.38	68	92.96	146.56	70.61	106.50	68	122.56	194.04	92.77	140.62
69	66.30	104.13	50.80	75.14	69	97.39	154.12	74.14	110.64	69	128.47	204.12	97.47	146.14
70	72.74	117.26	55.26	82.03	70	107.04	173.81	80.82	120.97	70	141.34	230.37	106.37	159.91
71	78.33	127.56	58.93	87.51	71	115.42	189.27	86.33	129.19	71	152.51	250.98	113.73	170.87
72	82.86	137.02	62.66	93.23	72	122.21	203.46	91.92	137.77	72	161.57	269.89	121.18	182.32
73	88.15	148.44	66.31	98.33	73	130.15	220.58	97.40	145.42	73	172.15	292.73	128.48	192.52
74	93.77	160.22	70.45	104.15	74	138.59	238.25	103.60	154.15	74	183.40	316.29	136.75	204.15
75	100.76	174.14	75.09	110.65	75	149.07	259.15	110.56	163.91	75	197.39	344.15	146.04	217.17
76	108.62	188.26	81.04	117.02	76	160.85	280.32	119.48	173.46	76	213.09	372.38	157.93	229.90
77	117.10	203.56	87.48	123.38	77	173.58	303.26	129.15	183.00	77	230.06	402.97	170.82	242.62
78	126.27	220.13	94.47	135.03	78	187.34	328.12	139.64	200.48	78	248.41	436.11	184.80	265.92
79	136.20	238.07	102.04	147.91	79	202.23	355.03	150.99	219.79	79	268.25	471.99	199.94	291.68
80	146.92	257.49	110.24	163.27	80	218.30	384.17	163.29	242.84	80	289.69	510.84	216.34	322.40

Above premiums include \$48 annual policy fee. Values not shown if annual premium is below \$360.

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