

Helping Families Protect Assets & Plan for a Sound Financial Future



PHOENIX

888 794-4447, option 1

<https://www.phoenixwm.phl.com/NAA/index.jsp>

Biff Baker, CLU, ChFC, CFP®

National Sales Manager

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163 Years of Innovation

1851: Founded as American Temperance Life Insurance Company

1865: Famous insured: President Abraham Lincoln

1926-50: Known as the “Retirement Income Company”

1955: First: Reduced premiums for women

1967: First: lower rates to nonsmokers

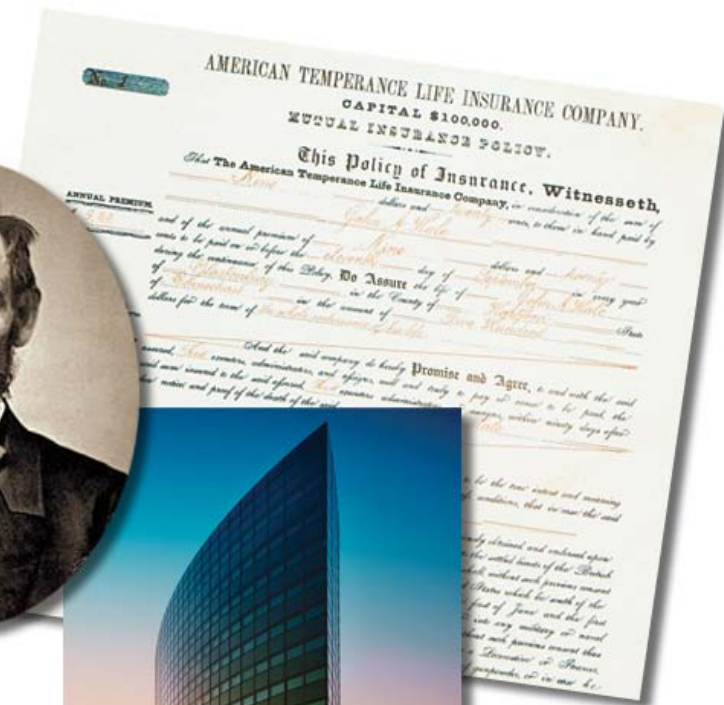
1982: First: survivorship life policy

2005: First annuity company offering spousal continuation

2008: New focus on middle market

- Embedded supplemental E&O coverage for Phoenix policies
- Separate account for indexed annuities

2013: Phoenix Remembrance Life is introduced



Phoenix/NAA Sales Contest

Announcing NEW Phoenix Life Sales Contest!

Contest Period: May 1st - July 10th

Eligible Products : Phoenix Remembrance Life & Phoenix Simplicity Life

Contest Awards & Rules:

- **Have one or more issued paid Phoenix life applications and win a Phoenix Life T-Shirt at the NAA Leadership Event July 18th - 20th**
- **The Qualified AM with the most Phoenix LIFE issued paid premium in his BASESHOP will win a 3 night trip to the Alliance Leadership Cabin**
- **The Top 4 producers of Phoenix LIFE issued paid premium (with at least 3 IP apps) will win a 3 night trip to the Alliance Leadership Cabin**

And that's not all...

- **For every life application issued paid during this contest period, you are awarded a Raffle Ticket toward a second, huge, contest to be announced at the July meeting...**

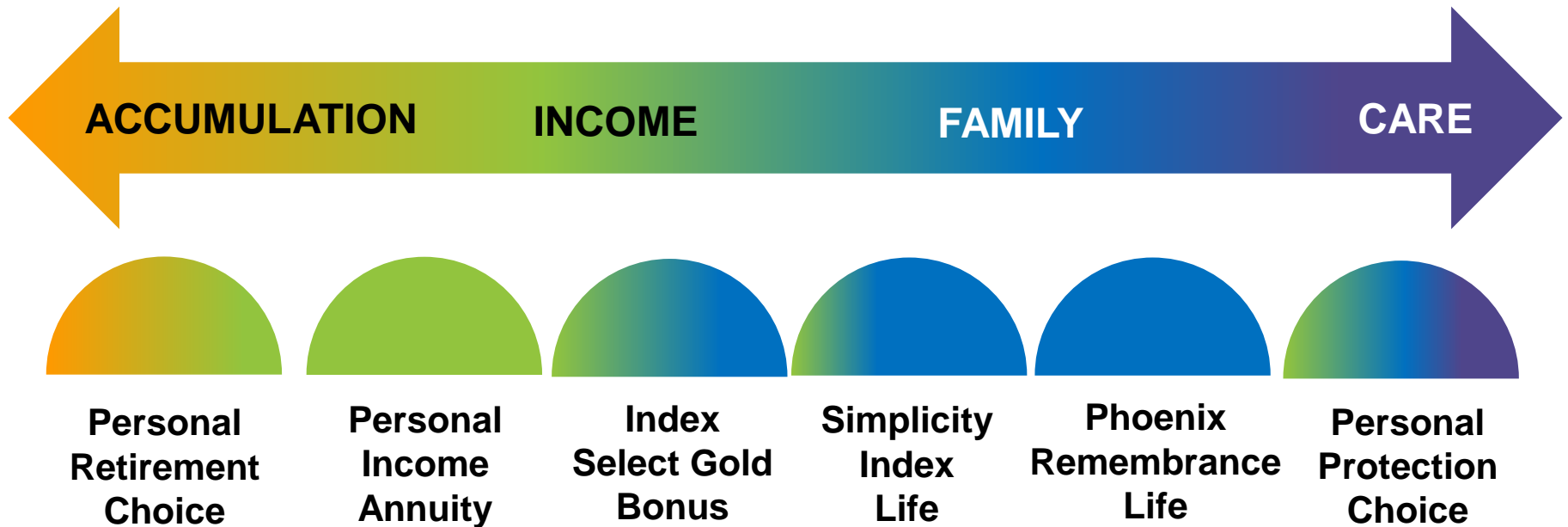


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Products for New Opportunities



Introducing

Phoenix Simplicity Index Life



Issued by PHL Variable Insurance Company (PHLVIC) and Phoenix Life Insurance Company (PLIC).
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Phoenix Simplicity Index Life

Why IUL?

- > Low Interest Rates
- > Volatile stock market
- > Too many choices for where to invest money
- > Minimize the effect of taxes paid at retirement or death
- > Maximize the net after tax benefit to beneficiaries
- > Pass assets on to children or grandchildren efficiently
- > Streamlined underwriting allows you to avoid medical exam and APS

Phoenix Simplicity Index Life

Why Simplicity Index Life?

- > Simplified issue – no medical exams, no lab tests
- > Only 3 “knock-out” questions
- > Quick underwriting decision
- > Simple straightforward product
- > Tracks only one index
- > Flexibility
- > Speed to issue



Product Overview

Issue ages and face amount limits

Issue Age ¹	Maximum Face Amount	Minimum Face Amount
18-50	\$400,000	\$50,000
51-60	\$300,000	\$50,000
61-70	\$200,000	\$50,000

¹All based on age last birthday

Product Overview

Choice of Death Benefit Options

Option A:

Level Death Benefit

Death Benefit = Face
Amount

Option B:

Increasing Death Benefit

Death Benefit = Face
Amount +
Policy Value

Product Overview

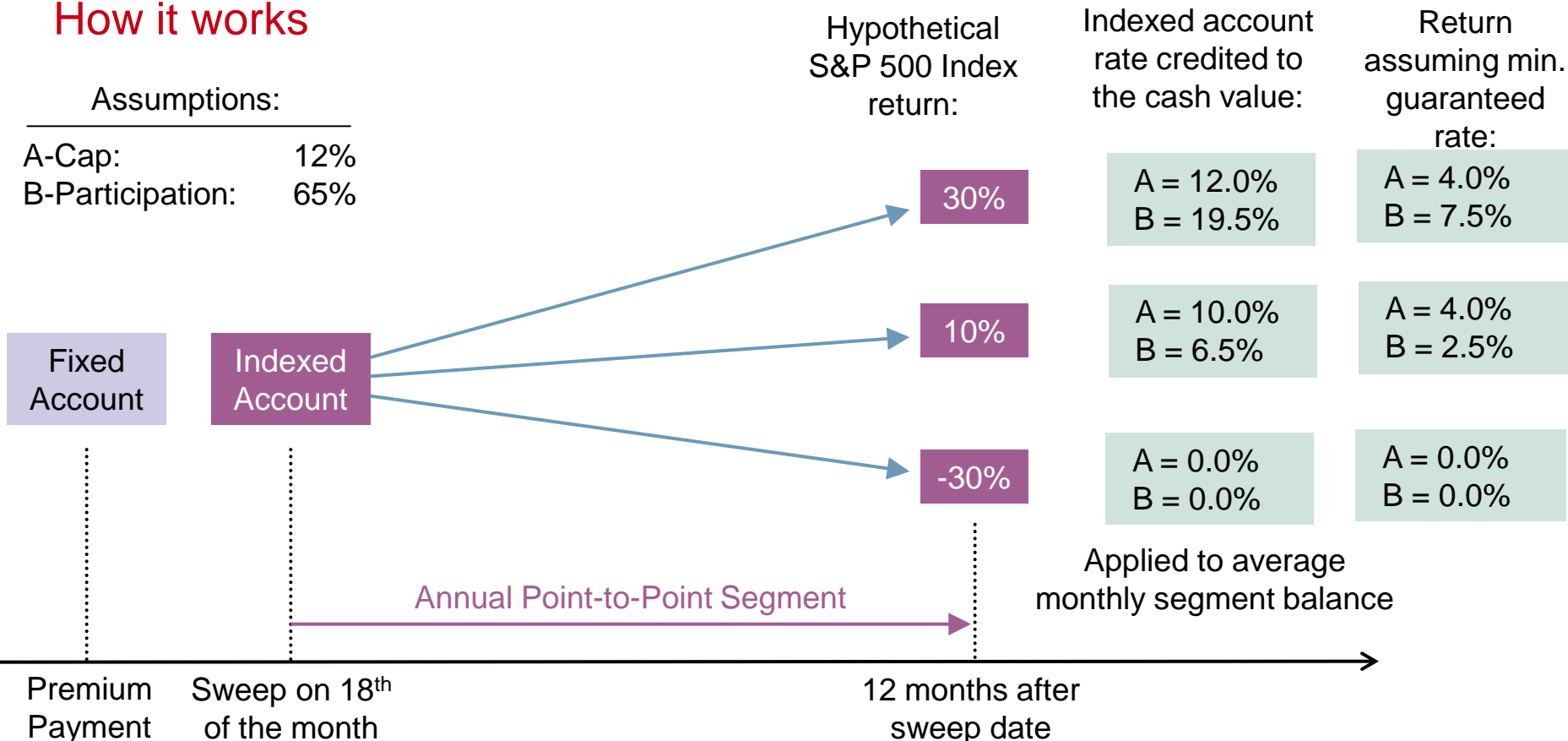
Crediting methods

Interest Crediting Accounts	Description	Guaranteed parameters ¹
Indexed Account A S&P 500 (ex-div)	Annual point-to-point with cap. 12%	Guaranteed minimum cap 4%
Indexed Account B S&P 500 (ex-div)	Annual point-to-point with participation rate. 65%	Guaranteed minimum participate rate 25%
Fixed Account	Current rates, declared periodically. 4.50%	Guaranteed minimum interest rate 1%

1. Indexed accounts have floor of 0%.

Product Overview

How it works



This hypothetical illustration is meant to demonstrate only how the account crediting method is designed to work, and is not a promise or projection of future returns. Past index performance does not guarantee future results. It is possible to receive a 0% index credit. Index values used to determine credits always exclude dividends. The value of the cap and participation rates used in this example is hypothetical and for illustration purposes only. Future rates are determined by the company and are not guaranteed. You should consult a company representative to ascertain current cap and participation rates for these indexed accounts.

Key Selling Points

Growth potential plus protection

Annual Rates of Return

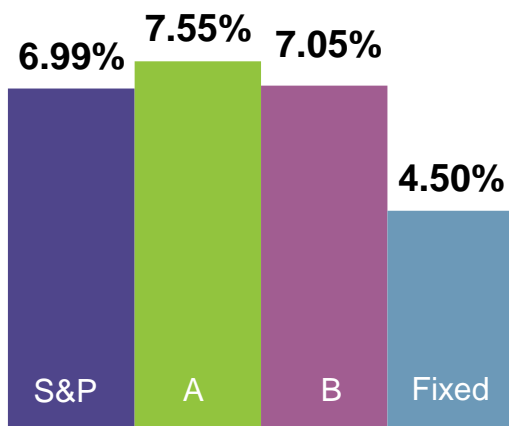
Year	When the S&P 500 annual return was:	Index Account A (assuming 12% cap) would have credited:	Index Account B (assuming 65% participation rate) would have credited:
2003	26.38%	12.00%	17.15%
2004	8.99%	8.99%	5.84%
2005	3.00%	3.00%	1.95%
2006	13.62%	12.00%	8.85%
2007	3.53%	3.53%	2.29%
2008	-38.49%	0.00%	0.00%
2009	23.45%	12.00%	15.24%
2010	12.78%	12.00%	8.31%
2011	0.00%	0.00%	0.00%
2012	13.41%	12.00%	8.72%
2013	29.60%	12.00%	19.24%

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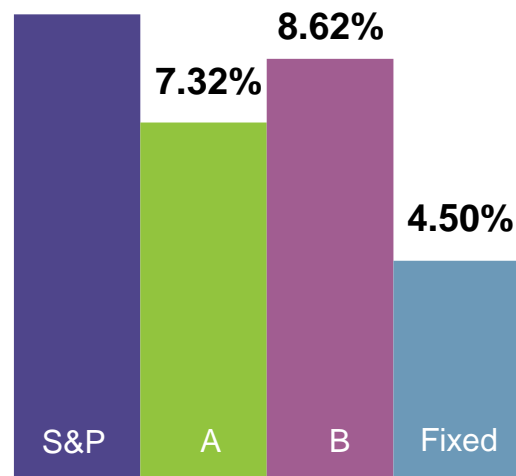
Key Selling Points

Growth potential plus protection

10-year average annual returns



25-year average annual returns (through 12/31/13)



Assumptions	
A-Cap:	12%
B-Participation:	65%
Fixed-Rate:	4.50%

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Key Selling Points

Loans and Withdrawals

Loan Rates	Years 1-10	Years 11+
Loan interest charged	2%	1%
Interest credited to loaned account	1%	1%
Loan spread*	1%	0%

*The loan spread is based on current rates as illustrated above. The guaranteed rate is 2%.

Key Selling Points

Special Features

- > Monthly Transfer Strategy: May be elected at any time. Allows funds deposited into the Fixed Account to automatically transfer to Indexed Accounts on a monthly basis
- > Persistency Bonus: Beginning in year 11, a 0.50% annual bonus will be credited to qualifying policies on unloaned policy value in the indexed accounts. Bonus will be applied as an increase to the growth rate of each Indexed Account segment on the segment maturity date.
- > Overloan Protection – helps prevent a heavily-loaned policy from lapsing. May be exercised for loans taken under a fixed loan interest option when insured is at least 65 years old, policy has been in force for 15 years, loan balance is equal to 96% of the total policy value and premiums paid have been withdrawn.
(Transaction charge applies at time of exercise)

Product Overview

Policy charges

- > **Premium Expense Charge:** 7% of all premiums paid in all years

- > **Administrative Charge:** Currently \$5 per month; \$7 guaranteed

- > **Coverage Charge:** Per \$1,000 rate of face amount charged monthly for 10 policy years

- > **Cost of Insurance (COI):** Guaranteed COI rates based on 125% of the 2001 CSO Mortality Tables

- > **Surrender Charge:** Decreasing schedule over 10 policy years; amount varies by gender, age and risk class

Simplicity Sales Idea #1

Lifelong Asset



- > Josh Peterson
- > Teacher
- > Age 42 with wife and two kids
- > Need additional protection to provide income to family in the event of death
- > Also considering saving strategies for kids' education and for retirement

Simplicity Sales Idea #1

Scenario A

Year 15 Values:

Premiums Paid	Cash Surrender Value	Net Death Benefit
\$191,250	\$289,309	\$589,309

Year 25 Values:

Premiums Paid	Cash Surrender Value	Net Death Benefit
\$306,000	\$685,193	\$985,193

Assumes: \$300,000 initial death benefit, increasing death benefit, maximum premium of \$12,750 for 25 years, Preferred, 6.8% rate of return.

Scenario B

Year 15 Values:

Premiums Paid	Cash Surrender Value	Net Death Benefit
\$90,000	\$109,459	\$409,459

Year 25 Values:

Premiums Paid	Cash Surrender Value	Net Death Benefit
\$144,000	\$251,962	\$551,962

Assumes: \$300,000 initial death benefit, \$500/month premium for 25 years, increasing death benefit, Preferred, 6.8% rate of return.

Loans and withdrawals will reduce the policy's cash value and death benefit.

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Simplicity Sales Idea #1

Scenario A:

6.8% hypothetical gross rate of return, current charges

0.2% hypothetical gross rate of return, guaranteed max. charges

Age	Premium	Policy Distributions	Cash Surrender Value	Net Death Benefit	Cash Surrender Value	Net Death Benefit
47	12,750	--	62,435	365,288	43,697	346,550
57	12,750	--	289,309	589,309	138,788	438,788
67	0	--	675,499	930,747	196,472	503,878
Total	\$306,000	\$0				
68	--	54,447	664,996	876,300	188,217	503,878
80	--	54,447	494,767	543,415	Policy lapses at age 79	
95	--	0	2,245	15,005		
Total	\$306,000	\$1,109,612				

This is a supplemental IUL product illustration that should be read with the accompanying illustration. Assumes male, age 42, preferred, \$12,750 annual premium to age 67, increasing death benefit option, policy distributions age 68-95, 5.9% gross rate of return. The data shown is taken from an illustration. It assumes a hypothetical rate of return and may not be used to project or predict investment results. Unless indicated otherwise, these values are not guaranteed.

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Simplicity Sales Idea #2

Legacy



- > Redeploy CD to purchase Phoenix Simplicity Index Life*
- > Solve to endow at maturity to optimize death benefit
- > \$50,000 single premium

Assumptions:	Return	Allocation
Index A Rate:	6.50%	50%
Fixed Rate:	4.50%	50%

25-year average annual return for Indexed Account A based on historical S&P 500 performance (ex-dividend) and a 12% cap rate which is not guaranteed

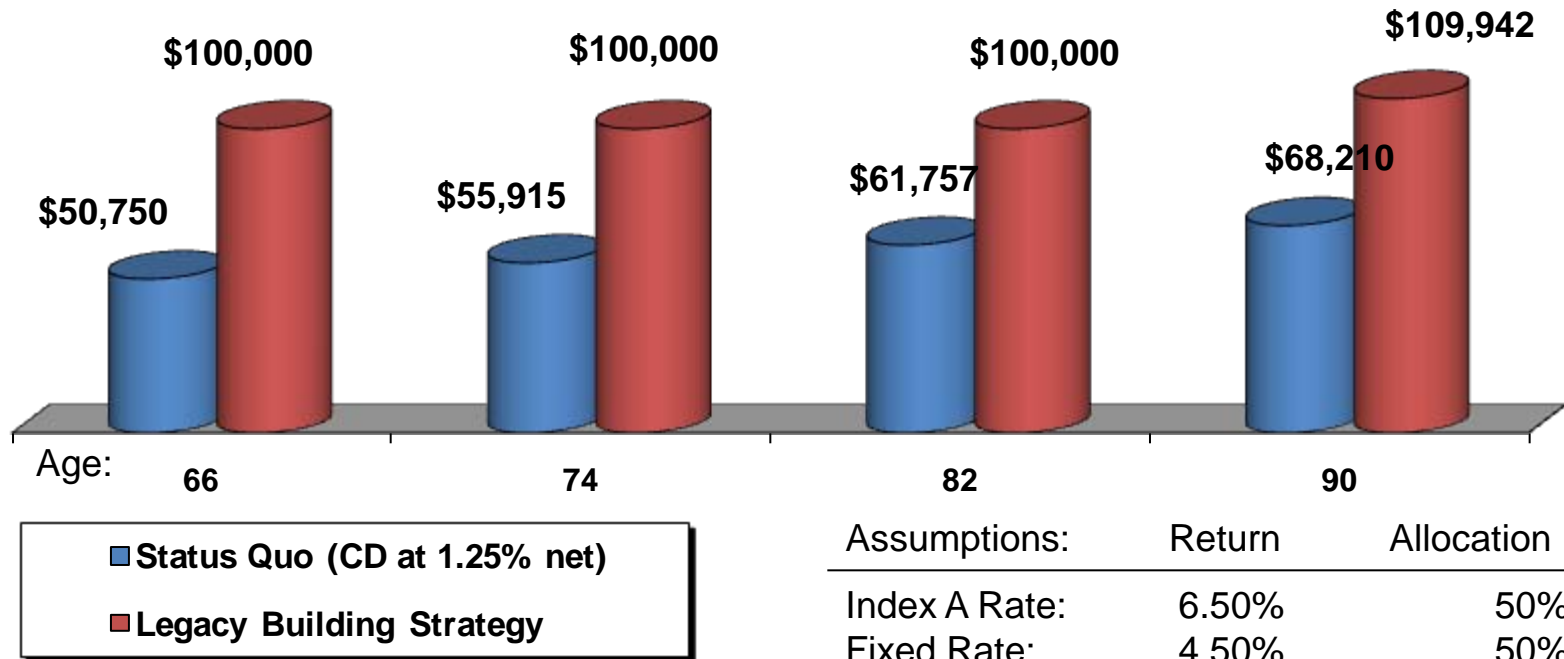
*Policy assumptions: male, age 65, preferred non-tobacco, \$50,000 single premium, 12% cap Indexed Account A, policy becomes a Modified Endowment Contract (MEC) in year one.

Simplicity Sales Idea #2

Legacy Building Strategies

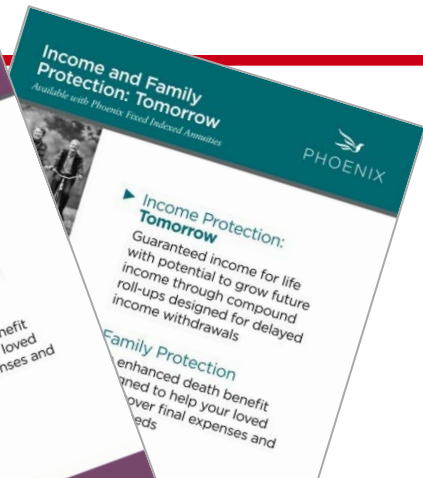
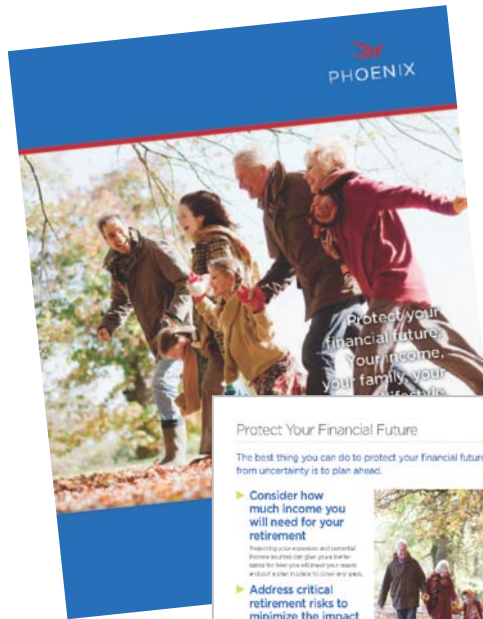
Value to Heirs (Death Benefit)

Life expectancy based on 2001 CSO Mortality Table



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Marketing Tools



Protect Your Financial Future
The best thing you can do to protect your financial future from uncertainty is to plan ahead.

- Consider how much income you will need for your retirement
- Address critical retirement risks to minimize the impact on your savings
- Identify solutions that offer flexibility to protect you from a variety of retirement risks

Phoenix Personal Protection Choice is a fixed indexed annuity designed to help address three of your most critical retirement concerns:

- Income** — Will my savings last long enough?
- Health Care** — How will I pay for these rising costs?
- Family** — How will I provide for my family if I die prematurely?

Income Protection: Today
Guaranteed income for life with an upfront bonus designed for immediate income needs or income within the first three years

Family Protection
An enhanced death benefit designed to help your loved ones cover final expenses and other needs

Income Protection: Tomorrow
Guaranteed income for life with potential to grow future income through compound roll-ups designed for delayed income withdrawals

Family Protection
An enhanced death benefit designed to help your loved ones cover final expenses and other needs

Rider Overviews

PHOENIX PartnerCENTER
Contact Us: 888-794-4447, option 1

- Home
- Sales Center
- Training Center
- Operations Center
- About Phoenix

QUICK LINKS

- Applications & Forms
- Compensation
- Quotes
- Contact Us

ANNOUNCEMENTS

Tell us what you think of the new site!
We've redesigned the PartnerCenter with improved navigation and more of the content you asked for. Help us keep getting better - click here to share your feedback.

RECENT NEWS

Coming Soon! Products for a flexible financial future
In early June, Phoenix will launch flexible new options designed to help your clients protect their retirement and families against long-term care costs, longevity and estate-related expenses.

Help clients REALIZESM their retirement goals
With new product choices launching in June, Phoenix will offer a new online planning tool. REALIZE Personal Retirement Analysis identifies the critical risks in retirement, while capturing key client data and analyzing needs. REALIZE seamlessly integrates with our quoting engine for a quick sales process. Stay tuned for more information!

Client Brochures, Product Summaries and Rider Overviews

Phoenix PartnerCenter

Next Steps

We are here to help!

Contact the Phoenix Sales Desk for help:

- Running illustrations
- Obtaining Applications & Forms
- Ordering marketing materials
- Walk-through of the PartnerCenter

888-794-4447, Option 1

<https://www.phoenixwm.phl.com/NAA/index.jsp>