

Phoenix Safe Harbor Term Life ExpressSM



PHOENIX

Rate Card

Phoenix Safe Harbor Term Life ExpressSM

10-Year Term

Annual Premium Per \$1,000 of Face Amount (excluding policy fee)

Sex	Male	Male	Female	Female
Risk Class	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
Issue Age				
18	1.64	4.32	0.87	2.23
19	1.64	4.32	0.87	2.23
20	1.64	4.32	0.87	2.23
21	1.64	4.32	0.89	2.27
22	1.64	4.32	0.90	2.31
23	1.64	4.32	0.92	2.35
24	1.64	4.32	0.93	2.39
25	1.64	4.32	0.95	2.43
26	1.64	4.32	0.99	2.59
27	1.64	4.32	1.03	2.76
28	1.64	4.32	1.08	2.92
29	1.64	4.32	1.12	3.09
30	1.64	4.32	1.16	3.25
31	1.70	4.59	1.21	3.32
32	1.76	4.87	1.26	3.39
33	1.82	5.14	1.32	3.46
34	1.88	5.42	1.37	3.53
35	1.94	5.69	1.42	3.60
36	2.05	5.91	1.51	3.90
37	2.16	6.12	1.60	4.20
38	2.28	6.34	1.68	4.49
39	2.39	6.55	1.77	4.79
40	2.50	6.77	1.86	5.09
41	2.69	7.37	2.06	5.61
42	2.89	7.96	2.26	6.13
43	3.08	8.56	2.47	6.64
44	3.28	9.15	2.67	7.16
45	3.47	9.75	2.87	7.68
46	3.77	10.83	3.04	8.15
47	4.07	11.91	3.21	8.62
48	4.38	12.99	3.37	9.08
49	4.68	14.07	3.54	9.55

Sex	Male	Male	Female	Female
Risk Class	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
Issue Age				
50	4.98	15.15	3.71	10.02
51	5.49	16.37	4.01	11.12
52	6.00	17.58	4.30	12.21
53	6.50	18.80	4.60	13.31
54	7.01	20.01	4.89	14.40
55	7.52	21.23	5.19	15.50
56	8.33	22.73	5.74	16.68
57	9.15	24.24	6.28	17.86
58	9.96	25.74	6.83	19.05
59	10.78	27.25	7.37	20.23
60	11.59	28.75	7.92	21.41
61	12.73	31.34	8.85	22.95
62	13.88	33.93	9.77	24.50
63	15.02	36.53	10.70	26.04
64	16.17	39.12	11.62	27.59
65	17.31	41.71	12.55	29.13
66	19.64	47.68	14.48	32.33
67	21.97	53.65	16.41	35.53
68	24.31	59.63	18.35	38.74
69	26.64	65.60	20.28	41.94
70	28.97	71.57	22.21	45.14
71	33.89	81.91	25.49	49.80
72	38.80	92.25	28.77	54.46
73	43.72	102.58	32.06	59.12
74	48.63	112.92	35.34	63.78
75	53.55	123.26	38.62	68.44
76	61.84	138.29	46.35	78.66
77	70.13	153.32	54.07	88.88
78	78.42	168.36	61.80	99.11
79	86.71	183.39	69.52	109.33
80	95.00	198.42	77.25	119.55

Phoenix Safe Harbor Term Life ExpressSM

15-Year Term

Annual Premium Per \$1,000 of Face Amount (excluding policy fee)

Sex	Male	Male	Female	Female
Risk Class	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
Issue Age				
18	1.69	4.39	1.06	2.55
19	1.69	4.39	1.06	2.55
20	1.69	4.39	1.06	2.55
21	1.69	4.39	1.07	2.62
22	1.69	4.39	1.08	2.68
23	1.69	4.39	1.09	2.75
24	1.69	4.39	1.10	2.81
25	1.69	4.39	1.11	2.88
26	1.70	4.47	1.16	3.08
27	1.72	4.54	1.21	3.28
28	1.73	4.62	1.27	3.49
29	1.75	4.69	1.32	3.69
30	1.76	4.77	1.37	3.89
31	1.85	5.03	1.43	4.07
32	1.93	5.29	1.49	4.24
33	2.02	5.56	1.56	4.42
34	2.10	5.82	1.62	4.59
35	2.19	6.08	1.68	4.77
36	2.31	6.46	1.79	4.99
37	2.44	6.84	1.90	5.22
38	2.56	7.22	2.02	5.44
39	2.69	7.60	2.13	5.67
40	2.81	7.98	2.24	5.89
41	3.04	8.67	2.42	6.38
42	3.26	9.35	2.60	6.88
43	3.49	10.04	2.79	7.37
44	3.71	10.72	2.97	7.87

Sex	Male	Male	Female	Female
Risk Class	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
Issue Age				
45	3.94	11.41	3.15	8.36
46	4.30	12.45	3.38	9.05
47	4.66	13.49	3.61	9.74
48	5.01	14.52	3.83	10.42
49	5.37	15.56	4.06	11.11
50	5.73	16.60	4.29	11.80
51	6.35	18.03	4.67	12.80
52	6.96	19.46	5.04	13.81
53	7.58	20.90	5.42	14.81
54	8.19	22.33	5.79	15.82
55	8.81	23.76	6.17	16.82
56	10.06	25.96	6.89	18.27
57	11.31	28.16	7.61	19.72
58	12.56	30.35	8.33	21.16
59	13.81	32.55	9.05	22.61
60	15.06	34.75	9.77	24.06
61	16.59	37.93	10.94	26.34
62	18.13	41.10	12.11	28.62
63	19.66	44.28	13.29	30.90
64	21.20	47.45	14.46	33.18
65	22.73	50.63	15.63	35.46
66	25.91	56.21	17.91	39.77
67	29.09	61.80	20.19	44.08
68	32.26	67.38	22.48	48.38
69	35.44	72.97	24.76	52.69
70	38.62	78.55	27.04	57.00

Phoenix Safe Harbor Term Life ExpressSM

20-Year Term

Annual Premium Per \$1,000 of Face Amount (excluding policy fee)

Sex	Male	Male	Female	Female
Risk Class	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
Issue Age				
18	1.74	4.48	1.16	2.66
19	1.74	4.48	1.16	2.66
20	1.74	4.48	1.16	2.66
21	1.74	4.48	1.20	2.75
22	1.74	4.48	1.24	2.83
23	1.74	4.48	1.27	2.92
24	1.74	4.48	1.31	3.00
25	1.74	4.48	1.35	3.09
26	1.78	4.67	1.42	3.33
27	1.82	4.87	1.49	3.57
28	1.85	5.06	1.55	3.80
29	1.89	5.26	1.62	4.04
30	1.93	5.45	1.69	4.28
31	2.06	5.70	1.76	4.45
32	2.18	5.94	1.84	4.63
33	2.31	6.19	1.91	4.80
34	2.43	6.43	1.99	4.98
35	2.56	6.68	2.06	5.15
36	2.70	7.17	2.17	5.41
37	2.85	7.66	2.28	5.67
38	2.99	8.16	2.39	5.93
39	3.14	8.65	2.50	6.19
40	3.28	9.14	2.61	6.45
41	3.55	9.96	2.80	7.12

Sex	Male	Male	Female	Female
Risk Class	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
Issue Age				
42	3.82	10.79	2.99	7.79
43	4.09	11.61	3.18	8.45
44	4.36	12.44	3.37	9.12
45	4.63	13.26	3.56	9.79
46	5.07	14.37	3.88	10.55
47	5.52	15.47	4.20	11.32
48	5.96	16.58	4.53	12.08
49	6.41	17.68	4.85	12.85
50	6.85	18.79	5.17	13.61
51	7.63	20.55	5.66	14.90
52	8.41	22.30	6.15	16.18
53	9.19	24.06	6.65	17.47
54	9.97	25.81	7.14	18.75
55	10.75	27.57	7.63	20.04
56	12.27	30.20	8.61	21.90
57	13.79	32.83	9.60	23.76
58	15.31	35.46	10.58	25.62
59	16.83	38.09	11.57	27.48
60	18.35	40.72	12.55	29.34
61	20.47	45.01	14.09	32.70
62	22.60	49.29	15.63	36.05
63	24.72	53.58	17.17	39.41
64	26.85	57.86	18.71	42.76
65	28.97	62.15	20.25	46.12

Phoenix Safe Harbor Term Life ExpressSM

30-Year Term

Annual Premium Per \$1,000 of Face Amount (excluding policy fee)

Sex	Male	Male	Female	Female
Risk Class	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
Issue Age				
18	1.79	4.70	1.21	3.00
19	1.79	4.70	1.21	3.00
20	1.79	4.70	1.21	3.00
21	1.79	4.70	1.24	3.10
22	1.79	4.70	1.27	3.19
23	1.79	4.70	1.29	3.29
24	1.79	4.70	1.32	3.38
25	1.79	4.70	1.35	3.48
26	1.91	5.28	1.47	3.95
27	2.04	5.86	1.58	4.42
28	2.16	6.44	1.70	4.89
29	2.29	7.02	1.81	5.36
30	2.41	7.60	1.93	5.83
31	2.62	7.91	2.15	6.22
32	2.83	8.22	2.36	6.62
33	3.04	8.53	2.58	7.01
34	3.25	8.84	2.79	7.41
35	3.46	9.15	3.01	7.80
36	3.79	10.04	3.25	8.35

Sex	Male	Male	Female	Female
Risk Class	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
Issue Age				
37	4.12	10.93	3.49	8.90
38	4.46	11.82	3.72	9.46
39	4.79	12.71	3.96	10.01
40	5.12	13.60	4.20	10.56
41	5.62	14.90	4.57	11.73
42	6.12	16.21	4.95	12.90
43	6.63	17.51	5.32	14.07
44	7.13	18.82	5.70	15.24
45	7.63	20.12	6.07	16.41
46	8.52	20.70	6.79	18.49
47	9.41	21.27	7.51	20.57
48	10.29	21.85	8.22	22.65
49	11.18	22.42	8.94	24.73
50	12.07	23.00	9.66	26.81
51	12.86	N/A	10.90	N/A
52	13.64	N/A	12.13	N/A
53	14.43	N/A	13.37	N/A
54	15.21	N/A	14.60	N/A
55	16.00	N/A	15.84	N/A

How to Calculate Modal Premium:

EXAMPLE:

50 year old FEMALE Nonsmoker, 30-Year Term, face value of \$100,000

1. Look up value in table under Female, nontobacco and issue age 50.

Calculations: Value from table: 9.66

2. Divide face value of \$100,000 by 1000 to get 100 and then multiply by the value from the table (9.66). Round to 2 decimal places.

Calculations: Annual base policy premium: \$966

3. Take the annual base policy premium (\$966) and add annual policy fee (\$72)

Calculations: \$1,038

4. Multiply chosen modal factor, found in table to the right (monthly factor of .0863) by annual base policy premium (\$1,038). Round to 2 decimal places.

Calculations: Total monthly premium (rounded 2 decimal places): \$89.58

MODAL FACTORS

Annual	1.0000
Semi-Annual	0.5125
Quarterly	0.2625
Monthly	0.0863

POLICY FEE

Annual Policy Fee: \$72

Phoenix helps people secure their retirement dreams and protect loved ones with annuities and life insurance. Founded in 1851, Phoenix has a long, proud history of keeping its promises.



PHOENIX

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

Phoenix Safe Harbor Term Life (ICC14PPTL) whole life insurance is issued by PHL Variable Insurance Company (PHLVIC). In Maine and New York, Phoenix Safe Harbor Term 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.

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