

Phoenix ReflectionsSM Indexed Annuities

Rates for new contracts effective:



- Principal Protected from Market Losses
- Variety of Indexed Accounts and 1 Fixed Account
- Optional Guaranteed Minimum Withdrawal Benefit Riders
- Guaranteed Death Benefit
- Nursing Home And Terminal Illness Waivers
- 7 Fixed Annuity Payment Options
- Choice of Surrender Schedules
- Optional Premium Bonus

Phoenix Reflections GoldSM Bonus & Phoenix Reflections GoldSM — *Single-premium deferred indexed annuities*

INDEXED ACCOUNT	Phoenix Reflections Gold Bonus*		Phoenix Reflections Gold 12 year surrender period option		Phoenix Reflections Gold 7 year surrender period option	
	Cap Rate	Participation Rate	Cap Rate	Participation Rate	Cap Rate	Participation Rate
One-Year Point-to-Point (S&P 500®)						
Monthly Point-to-Point (S&P 500®)						
Domestic Look Back (S&P 500, iShares® Barclays Aggregate Bond Fund, NASDAQ 100®)						
Global Look Back (S&P 500 Index, Euro Stoxx 50®, iShares® MSCI Hong Kong Index Fund)	N/A		N/A		N/A	
Performance Trigger (S&P 500)	N/A	Trigger Rate	N/A	Trigger Rate	N/A	Trigger Rate
FIXED ACCOUNT		N/A		N/A		N/A

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

* 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.

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.
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Phoenix ReflectionsSM Indexed Annuities

Rates for new contracts effective:



Phoenix ReflectionsSM — Single-premium deferred indexed annuities

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

INDEXED ACCOUNT	Phoenix Reflections Bonus*				Phoenix Reflections 10 year surrender period option				Phoenix Reflections 7 year surrender period option			
	Cap Rate		Participation Rate		Cap Rate		Participation Rate		Cap Rate		Participation Rate	
	High Band	Low Band	High Band	Low Band	High Band	Low Band	High Band	Low Band	High Band	Low Band	High Band	Low Band
One-Year Point-to-Point (S&P 500 [®])												
Monthly Point-to-Point (S&P 500 [®])												
Domestic Look Back (S&P 500, iShares [®] Barclays Aggregate Bond Fund, NASDAQ 100 [®])												
Global Look Back (S&P 500 Index, Euro Stoxx 50 [®] , iShares [®] MSCI Hong Kong Index Fund)	N/A	N/A			N/A	N/A			N/A	N/A		
Performance Trigger (S&P 500)	N/A	N/A	Trigger Rate		N/A	N/A	Trigger Rate		N/A	N/A	Trigger Rate	
FIXED ACCOUNT			N/A	N/A			N/A	N/A			N/A	N/A

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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. "Standard & Poor's[®]," "S&P[®]," "S&P 500[®]" and "Standard & Poor's 500TM" are trademarks of Standard & Poor's Financial Services LLC ("Standard and Poor's") and have been licensed for use by Phoenix Life Insurance Company and its affiliates. Phoenix Reflections is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing Phoenix Reflections.

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