

PHOENIX REMEMBRANCE LIFE - Rate Card

Whole Life final expense insurance with living benefits.



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

Accelerated Benefit Riders

Two riders, included at no additional premium, offer the option to advance up to 95% of the death benefit in the event of a serious illness. Cash benefit paid is discounted based on the client's condition and life expectancy. An administrative charge and partial repayment of any loans apply.

Critical Illness Rider - Available upon diagnosis of one of the following: heart attack, stroke, cancer, renal failure, major organ transplant, ALS

Terminal Illness Rider - Available upon diagnosis as terminally ill with a life expectancy of 12 months or less

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 when Insured turns 75

PREMIUMS

- Monthly bank draft; quarterly, semi-annual or annual billing
- Minimum premium: \$360/year or \$31.07/month
- Policy fee (\$48/year) included in base policy premium

UNDERWRITING CLASSES

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

Product features, riders and availability vary by state.

Monthly Premium Based on \$10,000 Total Death Benefit

Issue Age	MALE		FEMALE	
	NT	T	NT	T
30				
31				
32				
33				
34				
35				
36				
37				
38				
39				
40				
41				
42				
43		31.46		
44		32.59		
45		33.80		
46		34.90		31.97
47		36.00		32.99
48		37.40		34.22
49		38.86		35.40
50		40.38		36.63
51	31.33	42.27		38.12
52	32.36	43.93		39.31
53	33.42	45.62		40.51
54	34.55	47.43		41.78
55	35.72	49.35		43.17
56	36.95	51.12		44.34
57	38.45	53.57	31.86	45.96
58	39.99	56.13	33.30	47.70
59	41.61	58.79	34.82	49.57
60	43.27	61.68	36.46	51.48
61	46.96	68.66	38.90	56.32
62	48.80	72.36	39.96	58.57
63	50.87	76.62	41.04	60.99
64	53.17	81.41	42.33	64.14
65	55.84	86.69	43.47	66.88
66	58.05	90.11	44.94	68.35
67	60.25	93.52	46.41	69.81
68	63.35	99.09	48.46	72.38
69	66.30	104.13	50.80	75.14
70	72.74	117.26	55.26	82.03
71	78.33	127.56	58.93	87.51
72	82.86	137.02	62.66	93.23
73	88.15	148.44	66.31	98.33
74	93.77	160.22	70.45	104.15
75	100.76	174.14	75.09	110.65
76	108.62	188.26	81.04	117.02
77	117.10	203.56	87.48	123.38
78	126.27	220.13	94.47	135.03
79	136.20	238.07	102.04	147.91
80	146.92	257.49	110.24	163.27

Monthly Premium Based on \$15,000 Total Death Benefit

Issue Age	MALE		FEMALE	
	NT	T	NT	T
30				
31				
32				
33		31.52		
34		32.54		
35		33.61		
36		34.71		31.57
37		35.82		32.63
38		37.10		33.77
39		38.46		34.98
40		39.90		36.27
41	31.88	41.79		37.85
42	33.00	43.52		39.34
43	34.08	45.11		40.93
44	35.20	46.81	31.50	42.60
45	36.40	48.63	32.53	44.35
46	37.61	50.28	33.51	45.89
47	38.80	51.92	34.50	47.42
48	40.18	54.03	35.60	49.26
49	41.63	56.22	36.72	51.03
50	43.16	58.50	37.88	52.87
51	44.92	61.33	38.86	55.11
52	46.47	63.82	39.64	56.89
53	48.06	66.36	40.40	58.69
54	49.76	69.07	41.18	60.60
55	51.51	71.95	42.01	62.68
56	53.35	74.61	43.73	64.44
57	55.60	78.28	45.72	66.87
58	57.92	82.12	47.88	69.48
59	60.34	86.11	50.16	72.28
60	62.84	90.45	52.62	75.15
61	68.36	100.92	56.27	82.41
62	71.13	106.47	57.86	85.79
63	74.24	112.85	59.48	89.41
64	77.68	120.04	61.42	94.14
65	81.68	127.96	63.13	98.25
66	85.00	133.09	65.33	100.45
67	88.30	138.21	67.55	102.64
68	92.96	146.56	70.61	106.50
69	97.39	154.12	74.14	110.64
70	107.04	173.81	80.82	120.97
71	115.42	189.27	86.33	129.19
72	122.21	203.46	91.92	137.77
73	130.15	220.58	97.40	145.42
74	138.59	238.25	103.60	154.15
75	149.07	259.15	110.56	163.91
76	160.85	280.32	119.48	173.46
77	173.58	303.26	129.15	183.00
78	187.34	328.12	139.64	200.48
79	202.23	355.03	150.99	219.79
80	218.30	384.17	163.29	242.84

Monthly Premium Based on \$20,000 Total Death Benefit

Issue Age	MALE		FEMALE	
	NT	T	NT	T
30		36.87		33.59
31		38.23		34.73
32		39.34		35.78
33	31.81	40.65		36.88
34	32.76	42.01		38.08
35	33.76	43.43		39.34
36	34.80	44.89	31.36	40.72
37	35.87	46.38	32.29	42.13
38	37.02	48.09	33.29	43.65
39	38.25	49.90	34.33	45.26
40	39.51	51.81	35.42	46.98
41	41.13	54.33	36.76	49.09
42	42.61	56.65	37.95	51.07
43	44.06	58.77	39.27	53.20
44	45.55	61.03	40.61	55.42
45	47.15	63.47	41.99	57.75
46	48.76	65.66	43.31	59.81
47	50.35	67.85	44.62	61.84
48	52.19	70.66	46.08	64.29
49	54.13	73.58	47.59	66.66
50	56.16	76.62	49.12	69.11
51	58.51	80.40	50.43	72.10
52	60.58	83.71	51.47	74.48
53	62.71	87.09	52.49	76.88
54	64.97	90.72	53.52	79.41
55	67.30	94.55	54.63	82.19
56	69.75	98.11	56.92	84.54
57	72.75	102.99	59.58	87.78
58	75.84	108.12	62.46	91.25
59	79.07	113.43	65.50	95.00
60	82.40	119.21	68.78	98.81
61	89.77	133.18	73.65	108.50
62	93.46	140.58	75.77	113.00
63	97.61	149.09	77.93	117.83
64	102.20	158.67	80.52	124.13
65	107.53	169.23	82.80	129.62
66	111.95	176.07	85.73	132.56
67	116.35	182.90	88.68	135.47
68	122.56	194.04	92.77	140.62
69	128.47	204.12	97.47	146.14
70	141.34	230.37	106.37	159.91
71	152.51	250.98	113.73	170.87
72	161.57	269.89	121.18	182.32
73	172.15	292.73	128.48	192.52
74	183.40	316.29	136.75	204.15
75	197.39	344.15	146.04	217.17
76	213.09	372.38	157.93	229.90
77	230.06	402.97	170.82	242.62
78	248.41	436.11	184.80	265.92
79	268.25	471.99	199.94	291.68
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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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 Death Benefit

Example:

50 year old FEMALE Nonsmoker with 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

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

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