

Phoenix Safe Harbor TermSM Life Express



Rate Card

| | |
|---------------------------------------|---|
| Phoenix Safe Harbor Term Life Express | |
| 10-Year Term | 2 |
| 15-Year Term | 3 |
| 20-Year Term..... | 4 |
| 30-Year Term..... | 5 |
| How to Calculate Modal Premium | 5 |

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 | 1.81 | 4.32 | 1.17 | 2.81 |
| 19 | 1.81 | 4.58 | 1.17 | 2.81 |
| 20 | 1.81 | 4.79 | 1.17 | 2.81 |
| 21 | 1.80 | 4.90 | 1.18 | 2.87 |
| 22 | 1.78 | 5.03 | 1.20 | 2.94 |
| 23 | 1.77 | 5.14 | 1.21 | 3.00 |
| 24 | 1.75 | 5.14 | 1.21 | 3.08 |
| 25 | 1.74 | 5.14 | 1.23 | 3.14 |
| 26 | 1.72 | 5.14 | 1.27 | 3.36 |
| 27 | 1.71 | 5.14 | 1.30 | 3.57 |
| 28 | 1.69 | 5.14 | 1.33 | 3.78 |
| 29 | 1.68 | 5.14 | 1.35 | 4.00 |
| 30 | 1.67 | 5.14 | 1.38 | 4.20 |
| 31 | 1.72 | 5.46 | 1.42 | 4.30 |
| 32 | 1.79 | 5.79 | 1.45 | 4.40 |
| 33 | 1.85 | 6.12 | 1.48 | 4.48 |
| 34 | 1.93 | 6.45 | 1.51 | 4.57 |
| 35 | 1.99 | 6.77 | 1.53 | 4.65 |
| 36 | 2.13 | 7.03 | 1.65 | 5.05 |
| 37 | 2.28 | 7.29 | 1.77 | 5.43 |
| 38 | 2.42 | 7.55 | 1.88 | 5.81 |
| 39 | 2.57 | 7.80 | 1.99 | 6.21 |
| 40 | 2.73 | 8.06 | 2.12 | 6.59 |
| 41 | 2.91 | 8.77 | 2.31 | 7.08 |
| 42 | 3.11 | 9.47 | 2.49 | 7.55 |
| 43 | 3.30 | 10.18 | 2.68 | 7.98 |
| 44 | 3.49 | 10.90 | 2.87 | 8.37 |
| 45 | 3.67 | 11.60 | 3.07 | 8.74 |
| 46 | 3.99 | 12.88 | 3.39 | 9.54 |
| 47 | 4.29 | 14.18 | 3.72 | 10.35 |
| 48 | 4.61 | 15.47 | 4.06 | 11.18 |
| 49 | 4.91 | 16.74 | 4.40 | 12.07 |
| 50 | 5.22 | 18.03 | 4.76 | 12.97 |

| Sex | Male | Male | Female | Female |
|------------|-------------|---------|-------------|---------|
| Risk Class | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco |
| Issue Age | | | | |
| 51 | 5.84 | 19.56 | 5.12 | 14.44 |
| 52 | 6.49 | 21.09 | 5.48 | 15.93 |
| 53 | 7.16 | 22.63 | 5.83 | 17.41 |
| 54 | 7.84 | 24.17 | 6.18 | 18.92 |
| 55 | 8.54 | 25.74 | 6.53 | 20.44 |
| 56 | 9.55 | 27.47 | 7.28 | 21.91 |
| 57 | 10.58 | 29.18 | 8.06 | 23.38 |
| 58 | 11.64 | 30.87 | 8.85 | 24.83 |
| 59 | 12.71 | 32.54 | 9.64 | 26.29 |
| 60 | 13.80 | 34.21 | 10.44 | 27.71 |
| 61 | 15.19 | 37.79 | 11.62 | 30.10 |
| 62 | 16.57 | 41.44 | 12.79 | 32.53 |
| 63 | 17.97 | 46.02 | 13.95 | 35.02 |
| 64 | 19.39 | 51.13 | 15.10 | 37.56 |
| 65 | 20.80 | 56.50 | 16.24 | 40.15 |
| 66 | 23.51 | 62.57 | 18.71 | 44.01 |
| 67 | 26.20 | 68.08 | 21.16 | 47.79 |
| 68 | 28.88 | 72.81 | 23.62 | 51.43 |
| 69 | 31.53 | 79.10 | 26.05 | 54.98 |
| 70 | 34.17 | 85.19 | 28.48 | 58.43 |
| 71 | 39.80 | 97.50 | 32.75 | 64.45 |
| 72 | 45.42 | 109.79 | 37.04 | 70.49 |
| 73 | 50.97 | 122.10 | 41.33 | 76.51 |
| 74 | 56.49 | 134.41 | 45.65 | 82.54 |
| 75 | 61.97 | 146.72 | 49.98 | 88.58 |
| 76 | 70.89 | 164.60 | 59.65 | 101.81 |
| 77 | 79.61 | 182.49 | 69.21 | 115.04 |
| 78 | 88.15 | 200.39 | 78.66 | 128.27 |
| 79 | 96.52 | 218.28 | 87.98 | 141.50 |
| 80 | 104.70 | 236.17 | 97.21 | 154.73 |

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 | 1.86 | 4.35 | 1.31 | 3.30 |
| 19 | 1.86 | 4.61 | 1.31 | 3.30 |
| 20 | 1.86 | 4.82 | 1.31 | 3.30 |
| 21 | 1.86 | 5.01 | 1.29 | 3.39 |
| 22 | 1.85 | 5.20 | 1.28 | 3.47 |
| 23 | 1.85 | 5.23 | 1.27 | 3.56 |
| 24 | 1.85 | 5.23 | 1.25 | 3.64 |
| 25 | 1.84 | 5.23 | 1.24 | 3.74 |
| 26 | 1.85 | 5.31 | 1.28 | 3.99 |
| 27 | 1.84 | 5.41 | 1.33 | 4.26 |
| 28 | 1.84 | 5.50 | 1.37 | 4.50 |
| 29 | 1.85 | 5.58 | 1.41 | 4.77 |
| 30 | 1.84 | 5.67 | 1.44 | 5.04 |
| 31 | 1.92 | 5.98 | 1.48 | 5.18 |
| 32 | 2.00 | 6.30 | 1.53 | 5.32 |
| 33 | 2.08 | 6.61 | 1.57 | 5.47 |
| 34 | 2.15 | 6.92 | 1.61 | 5.60 |
| 35 | 2.23 | 7.24 | 1.65 | 5.71 |
| 36 | 2.37 | 7.69 | 1.78 | 6.08 |
| 37 | 2.53 | 8.14 | 1.92 | 6.45 |
| 38 | 2.68 | 8.60 | 2.06 | 6.84 |
| 39 | 2.84 | 9.05 | 2.19 | 7.22 |
| 40 | 3.00 | 9.50 | 2.34 | 7.62 |
| 41 | 3.22 | 10.32 | 2.57 | 8.14 |
| 42 | 3.43 | 11.12 | 2.81 | 8.64 |
| 43 | 3.63 | 11.94 | 3.07 | 9.12 |
| 44 | 3.85 | 12.77 | 3.32 | 9.58 |
| 45 | 4.04 | 13.58 | 3.59 | 10.02 |
| 46 | 4.47 | 14.82 | 3.92 | 11.01 |
| 47 | 4.90 | 16.05 | 4.28 | 12.03 |
| 48 | 5.33 | 17.29 | 4.64 | 13.09 |
| 49 | 5.79 | 18.52 | 5.02 | 14.17 |
| 50 | 6.25 | 19.76 | 5.40 | 15.28 |

| Sex | Male | Male | Female | Female |
|------------|-------------|---------|-------------|---------|
| Risk Class | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco |
| Issue Age | | | | |
| 51 | 6.92 | 21.54 | 5.87 | 16.63 |
| 52 | 7.56 | 23.34 | 6.33 | 18.00 |
| 53 | 8.23 | 25.15 | 6.78 | 19.38 |
| 54 | 8.87 | 26.97 | 7.23 | 20.77 |
| 55 | 9.51 | 28.80 | 7.69 | 22.18 |
| 56 | 10.82 | 31.36 | 8.64 | 23.99 |
| 57 | 12.12 | 33.88 | 9.59 | 25.80 |
| 58 | 13.41 | 36.39 | 10.56 | 27.59 |
| 59 | 14.67 | 38.89 | 11.54 | 29.38 |
| 60 | 15.94 | 41.36 | 12.53 | 31.15 |
| 61 | 17.96 | 45.13 | 14.14 | 34.10 |
| 62 | 20.06 | 48.92 | 15.77 | 37.03 |
| 63 | 22.23 | 52.70 | 17.42 | 39.99 |
| 64 | 24.48 | 56.48 | 19.09 | 42.94 |
| 65 | 26.80 | 60.26 | 20.80 | 45.90 |
| 66 | 30.67 | 66.91 | 23.78 | 51.47 |
| 67 | 34.56 | 73.56 | 26.77 | 57.06 |
| 68 | 38.48 | 80.20 | 29.73 | 62.62 |
| 69 | 42.43 | 86.84 | 32.70 | 68.20 |
| 70 | 46.39 | 93.50 | 35.64 | 73.77 |

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 | 1.92 | 4.38 | 1.42 | 3.45 |
| 19 | 1.92 | 4.64 | 1.42 | 3.45 |
| 20 | 1.92 | 4.85 | 1.42 | 3.45 |
| 21 | 1.91 | 5.04 | 1.45 | 3.56 |
| 22 | 1.90 | 5.23 | 1.50 | 3.66 |
| 23 | 1.89 | 5.32 | 1.52 | 3.78 |
| 24 | 1.87 | 5.32 | 1.56 | 3.89 |
| 25 | 1.86 | 5.32 | 1.60 | 4.00 |
| 26 | 1.90 | 5.56 | 1.66 | 4.31 |
| 27 | 1.94 | 5.79 | 1.71 | 4.61 |
| 28 | 1.98 | 6.02 | 1.76 | 4.92 |
| 29 | 2.03 | 6.25 | 1.82 | 5.24 |
| 30 | 2.07 | 6.48 | 1.86 | 5.54 |
| 31 | 2.19 | 6.68 | 1.96 | 5.68 |
| 32 | 2.32 | 6.86 | 2.04 | 5.81 |
| 33 | 2.44 | 7.04 | 2.13 | 5.94 |
| 34 | 2.57 | 7.20 | 2.23 | 6.06 |
| 35 | 2.68 | 7.36 | 2.32 | 6.17 |
| 36 | 2.86 | 8.04 | 2.46 | 6.58 |
| 37 | 3.02 | 8.71 | 2.60 | 7.01 |
| 38 | 3.19 | 9.42 | 2.75 | 7.44 |
| 39 | 3.37 | 10.14 | 2.89 | 7.89 |
| 40 | 3.55 | 10.88 | 3.03 | 8.35 |
| 41 | 3.94 | 11.86 | 3.29 | 9.21 |
| 42 | 4.33 | 12.84 | 3.54 | 10.08 |
| 43 | 4.73 | 13.82 | 3.79 | 10.94 |
| 44 | 5.16 | 14.81 | 4.04 | 11.82 |
| 45 | 5.61 | 15.79 | 4.29 | 12.67 |
| 46 | 6.19 | 17.11 | 4.69 | 13.66 |
| 47 | 6.76 | 18.42 | 5.10 | 14.66 |
| 48 | 7.33 | 19.74 | 5.52 | 15.64 |
| 49 | 7.90 | 21.04 | 5.95 | 16.63 |
| 50 | 8.47 | 22.36 | 6.39 | 17.61 |

| Sex | Male | Male | Female | Female |
|------------|-------------|---------|-------------|---------|
| Risk Class | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco |
| Issue Age | | | | |
| 51 | 9.41 | 24.54 | 7.05 | 19.35 |
| 52 | 10.36 | 26.74 | 7.74 | 21.10 |
| 53 | 11.30 | 28.95 | 8.44 | 22.86 |
| 54 | 12.26 | 31.18 | 9.15 | 24.63 |
| 55 | 13.22 | 33.43 | 9.88 | 26.41 |
| 56 | 14.89 | 36.49 | 11.28 | 28.77 |
| 57 | 16.52 | 39.51 | 12.70 | 31.09 |
| 58 | 18.13 | 42.52 | 14.15 | 33.40 |
| 59 | 19.71 | 45.51 | 15.63 | 35.70 |
| 60 | 21.23 | 48.47 | 17.15 | 37.97 |
| 61 | 23.86 | 53.58 | 19.21 | 42.31 |
| 62 | 26.55 | 58.67 | 21.29 | 46.67 |
| 63 | 29.28 | 63.77 | 23.34 | 51.01 |
| 64 | 32.07 | 68.87 | 25.39 | 55.35 |
| 65 | 34.92 | 73.97 | 27.43 | 59.69 |

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 | 2.07 | 4.44 | 1.64 | 3.89 |
| 19 | 2.07 | 4.70 | 1.64 | 3.89 |
| 20 | 2.07 | 4.91 | 1.64 | 3.89 |
| 21 | 2.07 | 5.10 | 1.64 | 4.01 |
| 22 | 2.06 | 5.29 | 1.64 | 4.13 |
| 23 | 2.06 | 5.59 | 1.63 | 4.26 |
| 24 | 2.05 | 5.82 | 1.62 | 4.38 |
| 25 | 2.05 | 5.94 | 1.62 | 4.50 |
| 26 | 2.15 | 6.29 | 1.73 | 5.11 |
| 27 | 2.27 | 6.98 | 1.82 | 5.72 |
| 28 | 2.38 | 7.66 | 1.91 | 6.33 |
| 29 | 2.49 | 8.36 | 2.00 | 6.93 |
| 30 | 2.60 | 9.05 | 2.08 | 7.55 |
| 31 | 2.82 | 9.28 | 2.29 | 7.71 |
| 32 | 3.02 | 9.49 | 2.51 | 7.83 |
| 33 | 3.24 | 9.71 | 2.71 | 7.91 |
| 34 | 3.45 | 9.91 | 2.91 | 7.95 |
| 35 | 3.66 | 10.08 | 3.10 | 7.95 |
| 36 | 4.02 | 11.24 | 3.38 | 8.96 |

| Sex | Male | Male | Female | Female |
|------------|-------------|---------|-------------|---------|
| Risk Class | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco |
| Issue Age | | | | |
| 37 | 4.39 | 12.44 | 3.67 | 10.05 |
| 38 | 4.74 | 13.64 | 3.97 | 11.19 |
| 39 | 5.11 | 14.91 | 4.28 | 12.40 |
| 40 | 5.47 | 16.19 | 4.58 | 13.67 |
| 41 | 6.00 | 17.47 | 4.95 | 14.82 |
| 42 | 6.52 | 18.72 | 5.33 | 15.89 |
| 43 | 7.04 | 19.92 | 5.69 | 16.89 |
| 44 | 7.55 | 21.07 | 6.05 | 17.82 |
| 45 | 8.07 | 22.17 | 6.41 | 18.69 |
| 46 | 9.12 | 23.08 | 7.19 | 21.18 |
| 47 | 10.20 | 23.88 | 7.99 | 22.52 |
| 48 | 11.29 | 24.45 | 8.79 | 23.69 |
| 49 | 12.43 | 24.74 | 9.61 | 24.34 |
| 50 | 13.57 | 24.88 | 10.42 | 24.67 |
| 51 | 14.91 | N/A | 11.61 | N/A |
| 52 | 16.30 | N/A | 12.78 | N/A |
| 53 | 16.92 | N/A | 13.54 | N/A |
| 54 | 17.60 | N/A | 14.22 | N/A |
| 55 | 18.37 | N/A | 14.54 | 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: 10.42

2. Divide face value of \$100,000 by 1000 to get 100 and then multiply by the value from the table (10.42). Round to 2 decimal places.

Calculations: Annual base policy premium: \$1,042

3. Take the annual base policy premium (\$1,042) and add annual policy fee (\$72)

Calculations: \$1,114

4. Multiply chosen modal factor, found in table to the right (monthly factor of .0863) by annual base policy premium (\$1,114). Round to 2 decimal places.

Calculations: Total monthly premium (rounded 2 decimal places): \$96.14

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
A NASSAU RE COMPANY

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

Phoenix Safe Harbor Term Life (ICC14PPTL) is issued by PHL Variable Insurance Company (PHLVIC). PHLVIC is not authorized to conduct business in Maine and New York.

Member of The Phoenix Companies, Inc.

L5088B ©2017 The Phoenix Companies, Inc.
BPD39512