

Phoenix Safe Harbor TermSM Life



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Phoenix Safe Harbor Term Life

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	1.19	2.31	0.88	1.69
19	1.19	2.31	0.88	1.69
20	1.19	2.31	0.88	1.69
21	1.18	2.31	0.90	1.69
22	1.17	2.31	0.91	1.69
23	1.16	2.31	0.93	1.69
24	1.15	2.31	0.95	1.69
25	1.14	2.31	0.97	1.69
26	1.15	2.31	0.97	1.73
27	1.15	2.31	0.97	1.77
28	1.15	2.31	0.96	1.81
29	1.15	2.31	0.96	1.86
30	1.16	2.31	0.96	1.91
31	1.18	2.38	0.98	1.95
32	1.21	2.44	1.01	1.99
33	1.23	2.52	1.01	2.02
34	1.25	2.59	1.03	2.06
35	1.29	2.66	1.06	2.10
36	1.41	2.88	1.09	2.31
37	1.51	3.11	1.14	2.52
38	1.63	3.34	1.18	2.75
39	1.72	3.58	1.22	2.98
40	1.84	3.82	1.25	3.22
41	1.94	4.28	1.40	3.55
42	2.04	4.75	1.55	3.89
43	2.12	5.23	1.71	4.21
44	2.19	5.72	1.85	4.54
45	2.24	6.23	1.99	4.85
46	2.47	7.06	2.16	5.49
47	2.70	7.90	2.33	6.17
48	2.95	8.79	2.51	6.89
49	3.19	9.67	2.67	7.63
50	3.43	10.58	2.82	8.39

Sex	Male	Male	Female	Female
Risk Class	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
Issue Age				
51	3.80	11.85	3.07	9.41
52	4.19	13.15	3.31	10.41
53	4.56	14.52	3.53	11.48
54	4.93	15.93	3.77	12.55
55	5.30	17.39	4.01	13.67
56	5.95	19.36	4.47	15.30
57	6.59	21.38	4.91	16.99
58	7.19	23.47	5.35	18.73
59	7.78	25.60	5.76	20.54
60	8.31	27.81	6.16	22.42
61	9.40	31.24	7.06	24.98
62	10.53	34.78	8.00	27.63
63	11.67	38.41	9.00	30.35
64	12.86	42.15	10.03	33.17
65	14.05	46.00	11.11	36.08
66	16.14	51.57	12.83	39.73
67	18.20	56.81	14.39	43.38
68	20.22	61.69	15.77	47.05
69	22.21	66.23	16.98	50.72
70	24.18	70.44	18.00	54.39
71	27.80	78.73	20.76	58.95
72	31.31	86.61	23.44	63.03
73	34.73	94.12	25.97	66.62
74	38.03	101.22	28.44	69.76
75	41.24	107.92	30.80	72.44
76	50.07	125.91	37.03	82.62
77	59.03	143.90	43.36	92.77
78	68.16	161.89	49.80	102.88
79	77.41	179.88	56.34	112.95
80	86.81	197.86	62.97	122.99

Phoenix Safe Harbor Term Life

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	1.30	2.50	1.04	2.09
19	1.30	2.50	1.04	2.09
20	1.30	2.50	1.04	2.09
21	1.29	2.50	1.04	2.13
22	1.28	2.50	1.04	2.16
23	1.27	2.50	1.04	2.20
24	1.26	2.50	1.04	2.23
25	1.25	2.50	1.04	2.27
26	1.26	2.54	1.05	2.32
27	1.26	2.59	1.06	2.37
28	1.26	2.64	1.06	2.42
29	1.26	2.68	1.07	2.46
30	1.27	2.73	1.08	2.51
31	1.29	2.81	1.09	2.59
32	1.32	2.89	1.10	2.66
33	1.34	3.01	1.12	2.74
34	1.36	3.09	1.13	2.81
35	1.40	3.19	1.14	2.88
36	1.52	3.53	1.21	3.10
37	1.62	3.88	1.30	3.35
38	1.74	4.25	1.37	3.58
39	1.83	4.61	1.45	3.83
40	1.95	4.99	1.54	4.09
41	2.12	5.52	1.66	4.52
42	2.27	6.04	1.79	4.95
43	2.44	6.54	1.90	5.37
44	2.59	7.05	2.01	5.81
45	2.71	7.53	2.12	6.24
46	3.01	8.56	2.35	7.04
47	3.31	9.65	2.58	7.90
48	3.62	10.77	2.84	8.79
49	3.93	11.97	3.09	9.68
50	4.23	13.19	3.35	10.65

Sex	Male	Male	Female	Female
Risk Class	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
Issue Age				
51	4.70	14.53	3.66	11.56
52	5.17	15.88	3.98	12.49
53	5.63	17.24	4.33	13.44
54	6.09	18.59	4.68	14.38
55	6.55	19.95	5.02	15.35
56	7.35	22.33	5.61	17.43
57	8.10	24.75	6.14	19.57
58	8.82	27.24	6.66	21.77
59	9.48	29.79	7.13	24.05
60	10.12	32.37	7.58	26.38
61	11.41	35.84	8.70	29.32
62	12.70	39.29	9.80	32.26
63	13.96	42.75	10.88	35.21
64	15.19	46.16	11.93	38.19
65	16.40	49.59	12.97	41.16
66	19.36	54.68	14.90	44.68
67	22.46	59.56	16.82	47.84
68	25.68	64.28	18.75	50.68
69	29.06	68.80	20.66	53.17
70	32.57	73.15	22.56	55.33

Phoenix Safe Harbor Term Life

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	1.42	3.12	1.19	2.42
19	1.42	3.12	1.19	2.42
20	1.42	3.12	1.19	2.42
21	1.40	3.13	1.16	2.42
22	1.39	3.13	1.14	2.42
23	1.37	3.14	1.11	2.42
24	1.35	3.15	1.11	2.42
25	1.33	3.15	1.11	2.42
26	1.32	3.22	1.12	2.48
27	1.32	3.30	1.13	2.52
28	1.31	3.37	1.13	2.58
29	1.31	3.44	1.14	2.63
30	1.30	3.52	1.15	2.68
31	1.36	3.65	1.16	2.81
32	1.43	3.79	1.24	2.96
33	1.49	3.92	1.32	3.09
34	1.58	4.07	1.41	3.23
35	1.64	4.22	1.48	3.36
36	1.79	4.71	1.58	3.69
37	1.91	5.18	1.66	4.05
38	2.05	5.68	1.72	4.40
39	2.18	6.18	1.81	4.77
40	2.31	6.66	1.89	5.16
41	2.55	7.34	2.03	5.70
42	2.76	8.01	2.18	6.25
43	2.97	8.66	2.33	6.78
44	3.14	9.28	2.46	7.30
45	3.31	9.90	2.58	7.83
46	3.69	11.10	2.88	8.65
47	4.07	12.35	3.20	9.50
48	4.47	13.66	3.49	10.35
49	4.87	15.01	3.82	11.23
50	5.27	16.41	4.16	12.14

Sex	Male	Male	Female	Female
Risk Class	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
Issue Age				
51	5.85	17.97	4.57	13.52
52	6.43	19.54	4.98	14.96
53	7.00	21.10	5.42	16.42
54	7.57	22.68	5.84	17.94
55	8.15	24.27	6.27	19.50
56	9.26	26.70	7.05	21.37
57	10.32	29.13	7.78	23.25
58	11.31	31.60	8.45	25.10
59	12.26	34.09	9.05	26.96
60	13.16	36.60	9.60	28.79
61	14.93	40.62	10.98	31.98
62	16.69	44.49	12.35	34.94
63	18.44	48.18	13.68	37.66
64	20.17	51.74	15.01	40.13
65	21.89	55.12	16.30	42.35

Phoenix Safe Harbor Term Life

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	1.74	4.13	1.35	3.42
19	1.74	4.16	1.35	3.42
20	1.74	4.21	1.35	3.42
21	1.72	4.27	1.33	3.44
22	1.70	4.30	1.31	3.47
23	1.68	4.34	1.29	3.49
24	1.66	4.36	1.27	3.52
25	1.64	4.40	1.26	3.54
26	1.66	4.54	1.31	3.68
27	1.69	4.71	1.34	3.80
28	1.73	4.86	1.38	3.91
29	1.76	5.01	1.43	4.04
30	1.79	5.17	1.47	4.16
31	1.91	5.35	1.56	4.33
32	2.00	5.53	1.64	4.48
33	2.11	5.72	1.72	4.64
34	2.19	5.90	1.80	4.80
35	2.30	6.08	1.87	4.96
36	2.59	6.72	2.08	5.50

Sex	Male	Male	Female	Female
Risk Class	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
Issue Age				
37	2.88	7.36	2.29	6.08
38	3.17	7.98	2.52	6.65
39	3.47	8.60	2.74	7.26
40	3.78	9.23	2.96	7.90
41	4.17	10.11	3.21	8.53
42	4.57	11.01	3.44	9.12
43	4.95	11.90	3.69	9.67
44	5.35	12.79	3.92	10.15
45	5.75	13.66	4.15	10.61
46	6.39	14.60	4.63	11.87
47	7.00	15.55	5.10	13.11
48	7.61	16.52	5.55	14.35
49	8.18	17.50	6.00	15.58
50	8.76	18.49	6.45	16.82
51	9.66	N/A	7.22	N/A
52	10.54	N/A	8.00	N/A
53	11.40	N/A	8.79	N/A
54	12.26	N/A	9.62	N/A
55	13.10	N/A	10.45	N/A

How to Calculate Modal Premium:

EXAMPLE:

50 year old FEMALE Nonsmoker, 30-Year Term, face value of \$500,000

1. Look up value in table under Female, non-tobacco and issue age 50.

Calculations: Value from table: 6.45

2. Divide face value of \$500,000 by 1000 to get 500 and then multiply by the value from the table (6.45). Round to 2 decimal places.

Calculations: Annual base policy premium: \$3,225

3. Take the annual base policy premium (\$3,225) and add annual policy fee (\$72)

Calculations: \$3,297

4. Multiply chosen modal factor, found in table to the right (monthly factor of .0863) by annual base policy premium (\$3,297). Round to 2 decimal places.

Calculations: Total monthly premium (rounded 2 decimal places): 284.53

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.



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A NASSAU RE COMPANY

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