

# Phoenix<sup>®</sup> Personal Income Annuity



## Rates for new contracts effective:

### Single-premium deferred indexed annuity

- Principal Protected from Market Losses
- 6 Indexed Accounts and 1 Fixed Account
- Optional Guaranteed Minimum Withdrawal Benefit Riders
- Guaranteed Death Benefit
- 7 Fixed Annuity Payment Options
- 10-Year Surrender Schedule

	<i>For use in AL, AR, AZ, CA, CO, DC, GA, HI, ID, IL, KS, LA, MA, MI, MT, NE, NM, ND, RI, SC, SD, TN, VT, WV, WI, and WY</i>		<i>For use in CT, FL, IA, IN, KY, MD, MS, NV, NH, OH, OK, PA, TX, and UT</i>		<i>For use in AK, MN, MO, NC, NJ, VA, and WA</i>			
POINT-TO-POINT INDEXED ACCOUNT	Cap Rate	Participation Rate	Cap Rate	Participation Rate	Cap Rate		Participation Rate	
					High Band	Low Band	High Band	Low Band
Monthly S&P 500 <sup>®</sup>								
1-Year S&P 500								
2-Year S&P 500					N/A	N/A	N/A	N/A
1-Year DJIA								
1-Year Euro Stoxx 50								
1-Year Balanced Allocation (S&P 500, DJIA, Euro Stoxx 50)								
5-Year "Soft Landing" S&P 500	N/A	N/A	N/A	N/A	N/A	N/A		
<b>FIXED ACCOUNT</b>		N/A	<sup>1</sup>	N/A			N/A	N/A

1. The fixed account rate in Florida is 1.00%

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

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

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.  
For producer use only. Not for distribution to the public. Products are subject to state approval.

# Phoenix Index Select Gold® Bonus\*



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### Single-premium deferred indexed annuities

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	7% Premium Bonus		5% Premium Bonus		5% Premium Bonus			
	<i>For use in AL, AR, AZ, CA, CO, DC, GA, HI, ID, IL, KS, LA, MA, MI, MT, NE, NM, ND, RI, SC, SD, TN, VT, WV, WI, and WY</i>		<i>For use in FL, IA, IN, KY, MD, MS, NV, NH, OH, OK, PA, TX, and UT</i>		<i>For use in AK, MN, MO, NC, NJ, VA, and WA</i>			
POINT-TO-POINT INDEXED ACCOUNT	Cap Rate	Participation Rate	Cap Rate	Participation Rate	Cap Rate		Participation Rate	
					High Band	Low Band	High Band	Low Band
Monthly S&P 500®								
1-Year S&P 500								
2-Year S&P 500					N/A	N/A	N/A	N/A
1-Year DJIA								
1-Year Euro Stoxx 50								
1-Year Balanced Allocation (S&P 500, DJIA, Euro Stoxx 50)								
5-Year "Soft Landing" S&P 500	N/A	N/A	N/A	N/A	N/A	N/A		
<b>FIXED ACCOUNT</b>		N/A	<sup>1</sup>	N/A			N/A	N/A

1. The fixed account rate in Florida is 1.00%

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

\* 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.

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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.

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