

Phoenix Safe Harbor Term LifeSM



PHOENIX

Rate Card

Phoenix Safe Harbor Term LifeSM

10-Year Term, Low Band

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 | 0.81 | 2.13 | 0.61 | 1.56 |
| 19 | 0.81 | 2.13 | 0.61 | 1.56 |
| 20 | 0.81 | 2.13 | 0.61 | 1.56 |
| 21 | 0.81 | 2.13 | 0.61 | 1.56 |
| 22 | 0.81 | 2.13 | 0.61 | 1.56 |
| 23 | 0.81 | 2.13 | 0.61 | 1.56 |
| 24 | 0.81 | 2.13 | 0.61 | 1.56 |
| 25 | 0.81 | 2.13 | 0.61 | 1.56 |
| 26 | 0.81 | 2.13 | 0.61 | 1.59 |
| 27 | 0.81 | 2.13 | 0.61 | 1.62 |
| 28 | 0.81 | 2.13 | 0.61 | 1.65 |
| 29 | 0.81 | 2.13 | 0.61 | 1.68 |
| 30 | 0.81 | 2.13 | 0.61 | 1.71 |
| 31 | 0.81 | 2.20 | 0.63 | 1.74 |
| 32 | 0.81 | 2.26 | 0.65 | 1.77 |
| 33 | 0.81 | 2.33 | 0.66 | 1.79 |
| 34 | 0.81 | 2.39 | 0.68 | 1.82 |
| 35 | 0.81 | 2.46 | 0.70 | 1.85 |
| 36 | 0.89 | 2.64 | 0.74 | 2.01 |
| 37 | 0.96 | 2.82 | 0.79 | 2.16 |
| 38 | 1.04 | 3.00 | 0.83 | 2.32 |
| 39 | 1.11 | 3.18 | 0.88 | 2.47 |
| 40 | 1.19 | 3.36 | 0.92 | 2.63 |
| 41 | 1.30 | 3.72 | 1.03 | 2.92 |
| 42 | 1.42 | 4.07 | 1.14 | 3.21 |
| 43 | 1.53 | 4.43 | 1.25 | 3.51 |
| 44 | 1.65 | 4.78 | 1.36 | 3.80 |
| 45 | 1.76 | 5.14 | 1.47 | 4.09 |
| 46 | 1.92 | 5.74 | 1.60 | 4.47 |
| 47 | 2.08 | 6.34 | 1.73 | 4.85 |
| 48 | 2.25 | 6.95 | 1.87 | 5.24 |
| 49 | 2.41 | 7.55 | 2.00 | 5.62 |
| 50 | 2.57 | 8.15 | 2.13 | 6.00 |

| Sex | Male | Male | Female | Female |
|------------|-------------|---------|-------------|---------|
| Risk Class | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco |
| Issue Age | | | | |
| 51 | 2.87 | 8.90 | 2.28 | 6.59 |
| 52 | 3.16 | 9.65 | 2.43 | 7.17 |
| 53 | 3.46 | 10.41 | 2.57 | 7.76 |
| 54 | 3.75 | 11.16 | 2.72 | 8.34 |
| 55 | 4.05 | 11.91 | 2.87 | 8.93 |
| 56 | 4.59 | 13.03 | 3.22 | 9.76 |
| 57 | 5.14 | 14.14 | 3.58 | 10.58 |
| 58 | 5.68 | 15.26 | 3.93 | 11.41 |
| 59 | 6.23 | 16.37 | 4.29 | 12.23 |
| 60 | 6.77 | 17.49 | 4.64 | 13.06 |
| 61 | 7.53 | 19.31 | 5.11 | 14.26 |
| 62 | 8.30 | 21.13 | 5.58 | 15.46 |
| 63 | 9.06 | 22.94 | 6.06 | 16.65 |
| 64 | 9.83 | 24.76 | 6.53 | 17.85 |
| 65 | 10.59 | 26.58 | 7.00 | 19.05 |
| 66 | 12.24 | 30.57 | 8.40 | 20.93 |
| 67 | 13.89 | 34.56 | 9.80 | 22.81 |
| 68 | 15.53 | 38.54 | 11.20 | 24.70 |
| 69 | 17.18 | 42.53 | 12.60 | 26.58 |
| 70 | 18.83 | 46.52 | 14.00 | 28.46 |
| 71 | 21.95 | 53.06 | 16.41 | 32.01 |
| 72 | 25.06 | 59.59 | 18.83 | 35.56 |
| 73 | 28.18 | 66.13 | 21.24 | 39.10 |
| 74 | 31.29 | 72.66 | 23.66 | 42.65 |
| 75 | 34.41 | 79.20 | 26.07 | 46.20 |
| 76 | 41.43 | 92.40 | 31.09 | 52.80 |
| 77 | 48.45 | 105.60 | 36.11 | 59.40 |
| 78 | 55.48 | 118.80 | 41.14 | 66.00 |
| 79 | 62.50 | 132.00 | 46.16 | 72.60 |
| 80 | 69.52 | 145.20 | 51.18 | 79.20 |

Phoenix Safe Harbor Term LifeSM

10-Year Term, High Band

Annual Premium Per \$1,000 of Face Amount (excluding policy fee)

| Sex | Male | Male | Male | Female | Female | Female |
|------------|-----------|-------------|---------|-----------|-------------|---------|
| Risk Class | Preferred | Non-Tobacco | Tobacco | Preferred | Non-Tobacco | Tobacco |
| Issue Age | | | | | | |
| 18 | 0.42 | 0.76 | 1.77 | 0.34 | 0.52 | 1.28 |
| 19 | 0.42 | 0.76 | 1.77 | 0.34 | 0.52 | 1.28 |
| 20 | 0.42 | 0.76 | 1.77 | 0.34 | 0.52 | 1.28 |
| 21 | 0.42 | 0.76 | 1.77 | 0.34 | 0.52 | 1.30 |
| 22 | 0.42 | 0.76 | 1.77 | 0.34 | 0.52 | 1.32 |
| 23 | 0.42 | 0.76 | 1.77 | 0.34 | 0.52 | 1.33 |
| 24 | 0.42 | 0.76 | 1.77 | 0.34 | 0.52 | 1.35 |
| 25 | 0.42 | 0.76 | 1.77 | 0.34 | 0.52 | 1.37 |
| 26 | 0.42 | 0.76 | 1.79 | 0.34 | 0.52 | 1.38 |
| 27 | 0.42 | 0.76 | 1.81 | 0.35 | 0.52 | 1.38 |
| 28 | 0.42 | 0.76 | 1.84 | 0.35 | 0.52 | 1.39 |
| 29 | 0.42 | 0.76 | 1.86 | 0.36 | 0.52 | 1.39 |
| 30 | 0.42 | 0.76 | 1.88 | 0.36 | 0.52 | 1.40 |
| 31 | 0.42 | 0.76 | 1.92 | 0.36 | 0.54 | 1.46 |
| 32 | 0.42 | 0.76 | 1.96 | 0.37 | 0.56 | 1.52 |
| 33 | 0.42 | 0.76 | 2.00 | 0.37 | 0.58 | 1.57 |
| 34 | 0.42 | 0.76 | 2.04 | 0.38 | 0.60 | 1.63 |
| 35 | 0.42 | 0.76 | 2.08 | 0.38 | 0.62 | 1.69 |
| 36 | 0.47 | 0.83 | 2.26 | 0.41 | 0.66 | 1.81 |
| 37 | 0.51 | 0.90 | 2.44 | 0.44 | 0.71 | 1.94 |
| 38 | 0.56 | 0.96 | 2.62 | 0.46 | 0.75 | 2.06 |
| 39 | 0.60 | 1.03 | 2.80 | 0.49 | 0.80 | 2.19 |
| 40 | 0.65 | 1.10 | 2.98 | 0.52 | 0.84 | 2.31 |
| 41 | 0.71 | 1.20 | 3.35 | 0.57 | 0.93 | 2.56 |
| 42 | 0.77 | 1.29 | 3.73 | 0.63 | 1.02 | 2.81 |
| 43 | 0.83 | 1.39 | 4.10 | 0.68 | 1.12 | 3.07 |
| 44 | 0.89 | 1.48 | 4.48 | 0.74 | 1.21 | 3.32 |
| 45 | 0.95 | 1.58 | 4.85 | 0.79 | 1.30 | 3.57 |
| 46 | 1.05 | 1.76 | 5.33 | 0.87 | 1.44 | 3.94 |
| 47 | 1.15 | 1.93 | 5.82 | 0.95 | 1.57 | 4.31 |
| 48 | 1.25 | 2.11 | 6.30 | 1.02 | 1.71 | 4.69 |
| 49 | 1.35 | 2.28 | 6.79 | 1.10 | 1.84 | 5.06 |
| 50 | 1.45 | 2.46 | 7.27 | 1.18 | 1.98 | 5.43 |
| 51 | 1.62 | 2.78 | 7.94 | 1.28 | 2.13 | 5.82 |
| 52 | 1.79 | 3.10 | 8.60 | 1.39 | 2.28 | 6.22 |
| 53 | 1.95 | 3.41 | 9.27 | 1.49 | 2.42 | 6.61 |
| 54 | 2.12 | 3.73 | 9.93 | 1.60 | 2.57 | 7.01 |
| 55 | 2.29 | 4.05 | 10.60 | 1.70 | 2.72 | 7.40 |
| 56 | 2.60 | 4.55 | 11.71 | 1.90 | 3.01 | 8.14 |
| 57 | 2.92 | 5.06 | 12.81 | 2.10 | 3.30 | 8.89 |
| 58 | 3.23 | 5.56 | 13.92 | 2.29 | 3.60 | 9.63 |
| 59 | 3.55 | 6.07 | 15.02 | 2.49 | 3.89 | 10.38 |
| 60 | 3.86 | 6.57 | 16.13 | 2.69 | 4.18 | 11.12 |
| 61 | 4.34 | 7.35 | 18.00 | 3.00 | 4.64 | 12.20 |
| 62 | 4.83 | 8.13 | 19.86 | 3.32 | 5.09 | 13.28 |
| 63 | 5.31 | 8.92 | 21.73 | 3.63 | 5.55 | 14.37 |
| 64 | 5.80 | 9.70 | 23.59 | 3.95 | 6.00 | 15.45 |
| 65 | 6.28 | 10.48 | 25.46 | 4.26 | 6.46 | 16.53 |
| 66 | 7.25 | 11.95 | 28.68 | 5.05 | 7.68 | 18.02 |
| 67 | 8.21 | 13.43 | 31.91 | 5.84 | 8.90 | 19.51 |
| 68 | 9.18 | 14.90 | 35.13 | 6.63 | 10.11 | 21.00 |
| 69 | 10.14 | 16.38 | 38.36 | 7.42 | 11.33 | 22.49 |
| 70 | 11.11 | 17.85 | 41.58 | 8.21 | 12.55 | 23.98 |
| 71 | 12.75 | 20.46 | 46.18 | 9.75 | 14.83 | 27.12 |
| 72 | 14.39 | 23.07 | 50.78 | 11.30 | 17.11 | 30.25 |
| 73 | 16.03 | 25.68 | 55.38 | 12.84 | 19.39 | 33.39 |
| 74 | 17.67 | 28.29 | 59.98 | 14.39 | 21.67 | 36.52 |
| 75 | 19.31 | 30.90 | 64.58 | 15.93 | 23.95 | 39.66 |
| 76 | 23.95 | 37.47 | 73.64 | 19.60 | 28.82 | 45.32 |
| 77 | 28.58 | 44.03 | 82.71 | 23.27 | 33.68 | 50.99 |
| 78 | 33.22 | 50.60 | 91.77 | 26.94 | 38.55 | 56.65 |
| 79 | 37.85 | 57.16 | 100.84 | 30.61 | 43.41 | 62.32 |
| 80 | 42.49 | 63.73 | 109.90 | 34.28 | 48.28 | 67.98 |

Phoenix Safe Harbor Term LifeSM

15-Year Term, Low Band

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 | 0.93 | 2.31 | 0.80 | 1.93 |
| 19 | 0.93 | 2.31 | 0.80 | 1.93 |
| 20 | 0.93 | 2.31 | 0.80 | 1.93 |
| 21 | 0.93 | 2.31 | 0.80 | 1.96 |
| 22 | 0.93 | 2.31 | 0.80 | 1.99 |
| 23 | 0.93 | 2.31 | 0.80 | 2.02 |
| 24 | 0.93 | 2.31 | 0.80 | 2.05 |
| 25 | 0.93 | 2.31 | 0.80 | 2.08 |
| 26 | 0.93 | 2.35 | 0.80 | 2.12 |
| 27 | 0.93 | 2.39 | 0.80 | 2.16 |
| 28 | 0.93 | 2.44 | 0.80 | 2.20 |
| 29 | 0.93 | 2.48 | 0.80 | 2.24 |
| 30 | 0.93 | 2.52 | 0.80 | 2.28 |
| 31 | 0.95 | 2.57 | 0.82 | 2.34 |
| 32 | 0.97 | 2.62 | 0.84 | 2.40 |
| 33 | 0.98 | 2.68 | 0.87 | 2.47 |
| 34 | 1.00 | 2.73 | 0.89 | 2.53 |
| 35 | 1.02 | 2.78 | 0.91 | 2.59 |
| 36 | 1.11 | 3.06 | 0.98 | 2.73 |
| 37 | 1.21 | 3.34 | 1.05 | 2.88 |
| 38 | 1.30 | 3.63 | 1.12 | 3.02 |
| 39 | 1.40 | 3.91 | 1.19 | 3.17 |
| 40 | 1.49 | 4.19 | 1.26 | 3.31 |
| 41 | 1.63 | 4.68 | 1.37 | 3.65 |
| 42 | 1.77 | 5.17 | 1.48 | 3.99 |
| 43 | 1.92 | 5.65 | 1.58 | 4.32 |
| 44 | 2.06 | 6.14 | 1.69 | 4.66 |
| 45 | 2.20 | 6.63 | 1.80 | 5.00 |
| 46 | 2.43 | 7.30 | 1.96 | 5.50 |
| 47 | 2.66 | 7.98 | 2.12 | 6.00 |
| 48 | 2.90 | 8.65 | 2.27 | 6.50 |
| 49 | 3.13 | 9.33 | 2.43 | 7.00 |
| 50 | 3.36 | 10.00 | 2.59 | 7.50 |

| Sex | Male | Male | Female | Female |
|------------|-------------|---------|-------------|---------|
| Risk Class | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco |
| Issue Age | | | | |
| 51 | 3.75 | 11.00 | 2.79 | 8.11 |
| 52 | 4.14 | 12.00 | 2.99 | 8.72 |
| 53 | 4.52 | 13.00 | 3.20 | 9.33 |
| 54 | 4.91 | 14.00 | 3.40 | 9.94 |
| 55 | 5.30 | 15.00 | 3.60 | 10.55 |
| 56 | 6.08 | 16.57 | 4.12 | 11.74 |
| 57 | 6.85 | 18.14 | 4.63 | 12.93 |
| 58 | 7.63 | 19.71 | 5.15 | 14.12 |
| 59 | 8.40 | 21.28 | 5.66 | 15.31 |
| 60 | 9.18 | 22.85 | 6.18 | 16.50 |
| 61 | 10.43 | 25.34 | 7.15 | 18.30 |
| 62 | 11.69 | 27.82 | 8.11 | 20.10 |
| 63 | 12.94 | 30.31 | 9.08 | 21.90 |
| 64 | 14.20 | 32.79 | 10.04 | 23.70 |
| 65 | 15.45 | 35.28 | 11.01 | 25.50 |
| 66 | 17.77 | 39.50 | 12.67 | 28.70 |
| 67 | 20.09 | 43.72 | 14.33 | 31.90 |
| 68 | 22.40 | 47.94 | 15.99 | 35.10 |
| 69 | 24.72 | 52.16 | 17.65 | 38.30 |
| 70 | 27.04 | 56.38 | 19.31 | 41.50 |

Phoenix Safe Harbor Term LifeSM

15-Year Term, High Band

Annual Premium Per \$1,000 of Face Amount (excluding policy fee)

| Sex | Male | Male | Male | Female | Female | Female |
|------------|-----------|-------------|---------|-----------|-------------|---------|
| Risk Class | Preferred | Non-Tobacco | Tobacco | Preferred | Non-Tobacco | Tobacco |
| Issue Age | | | | | | |
| 18 | 0.55 | 0.85 | 2.12 | 0.39 | 0.55 | 1.51 |
| 19 | 0.55 | 0.85 | 2.12 | 0.39 | 0.55 | 1.51 |
| 20 | 0.55 | 0.87 | 2.12 | 0.39 | 0.70 | 1.51 |
| 21 | 0.55 | 0.84 | 2.12 | 0.39 | 0.55 | 1.51 |
| 22 | 0.55 | 0.83 | 2.12 | 0.39 | 0.56 | 1.51 |
| 23 | 0.55 | 0.82 | 2.12 | 0.39 | 0.56 | 1.51 |
| 24 | 0.55 | 0.81 | 2.12 | 0.39 | 0.57 | 1.51 |
| 25 | 0.55 | 0.87 | 2.12 | 0.39 | 0.70 | 1.51 |
| 26 | 0.55 | 0.82 | 2.12 | 0.39 | 0.58 | 1.54 |
| 27 | 0.55 | 0.84 | 2.12 | 0.40 | 0.59 | 1.58 |
| 28 | 0.55 | 0.87 | 2.12 | 0.40 | 0.60 | 1.61 |
| 29 | 0.55 | 0.89 | 2.12 | 0.41 | 0.61 | 1.65 |
| 30 | 0.55 | 0.87 | 2.12 | 0.41 | 0.70 | 1.68 |
| 31 | 0.57 | 0.94 | 2.19 | 0.42 | 0.66 | 1.73 |
| 32 | 0.58 | 0.97 | 2.26 | 0.42 | 0.70 | 1.78 |
| 33 | 0.60 | 0.99 | 2.34 | 0.43 | 0.74 | 1.84 |
| 34 | 0.61 | 1.02 | 2.41 | 0.43 | 0.78 | 1.89 |
| 35 | 0.63 | 0.97 | 2.48 | 0.44 | 0.79 | 1.94 |
| 36 | 0.68 | 1.13 | 2.67 | 0.49 | 0.89 | 2.12 |
| 37 | 0.74 | 1.21 | 2.87 | 0.54 | 0.96 | 2.31 |
| 38 | 0.79 | 1.30 | 3.06 | 0.58 | 1.02 | 2.49 |
| 39 | 0.85 | 1.38 | 3.26 | 0.63 | 1.09 | 2.68 |
| 40 | 0.90 | 1.40 | 3.45 | 0.68 | 1.14 | 2.86 |
| 41 | 0.96 | 1.62 | 3.95 | 0.75 | 1.28 | 3.18 |
| 42 | 1.02 | 1.78 | 4.45 | 0.82 | 1.40 | 3.50 |
| 43 | 1.08 | 1.93 | 4.96 | 0.88 | 1.52 | 3.83 |
| 44 | 1.14 | 2.09 | 5.46 | 0.95 | 1.64 | 4.15 |
| 45 | 1.20 | 2.16 | 5.96 | 1.02 | 1.73 | 4.47 |
| 46 | 1.35 | 2.54 | 6.55 | 1.13 | 1.93 | 4.93 |
| 47 | 1.50 | 2.83 | 7.14 | 1.24 | 2.10 | 5.39 |
| 48 | 1.66 | 3.12 | 7.73 | 1.34 | 2.26 | 5.85 |
| 49 | 1.81 | 3.41 | 8.32 | 1.45 | 2.43 | 6.31 |
| 50 | 1.96 | 3.28 | 8.91 | 1.56 | 2.54 | 6.77 |
| 51 | 2.22 | 4.14 | 10.03 | 1.70 | 2.84 | 7.34 |
| 52 | 2.47 | 4.58 | 11.15 | 1.83 | 3.08 | 7.91 |
| 53 | 2.73 | 5.02 | 12.26 | 1.97 | 3.31 | 8.49 |
| 54 | 2.98 | 5.46 | 13.38 | 2.10 | 3.55 | 9.06 |
| 55 | 3.24 | 5.18 | 14.50 | 2.24 | 3.49 | 9.63 |
| 56 | 3.74 | 6.48 | 15.88 | 2.57 | 4.23 | 10.59 |
| 57 | 4.23 | 7.06 | 17.26 | 2.90 | 4.67 | 11.56 |
| 58 | 4.73 | 7.64 | 18.63 | 3.23 | 5.12 | 12.52 |
| 59 | 5.22 | 8.22 | 20.01 | 3.56 | 5.56 | 13.49 |
| 60 | 5.72 | 8.25 | 21.39 | 3.89 | 6.00 | 14.45 |
| 61 | 6.57 | 10.04 | 23.73 | 4.52 | 6.76 | 16.22 |
| 62 | 7.41 | 11.28 | 26.07 | 5.15 | 7.52 | 17.99 |
| 63 | 8.26 | 12.52 | 28.41 | 5.79 | 8.28 | 19.75 |
| 64 | 9.10 | 13.76 | 30.75 | 6.42 | 9.04 | 21.52 |
| 65 | 9.95 | 14.97 | 33.09 | 7.05 | 10.62 | 23.29 |
| 66 | 11.63 | 17.30 | 35.62 | 8.19 | 11.24 | 26.64 |
| 67 | 13.31 | 19.60 | 38.16 | 9.33 | 12.68 | 29.99 |
| 68 | 14.99 | 21.90 | 40.69 | 10.47 | 14.12 | 33.34 |
| 69 | 16.67 | 24.20 | 43.23 | 11.61 | 15.56 | 36.69 |
| 70 | 18.35 | 27.04 | 45.76 | 12.75 | 18.83 | 40.04 |

Phoenix Safe Harbor Term LifeSM

20-Year Term, Low Band

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 | 1.10 | 2.83 | 0.96 | 2.20 |
| 19 | 1.10 | 2.83 | 0.96 | 2.20 |
| 20 | 1.10 | 2.83 | 0.96 | 2.20 |
| 21 | 1.10 | 2.83 | 0.96 | 2.20 |
| 22 | 1.10 | 2.83 | 0.96 | 2.20 |
| 23 | 1.10 | 2.83 | 0.96 | 2.20 |
| 24 | 1.10 | 2.83 | 0.96 | 2.20 |
| 25 | 1.10 | 2.83 | 0.96 | 2.20 |
| 26 | 1.10 | 2.88 | 0.96 | 2.25 |
| 27 | 1.10 | 2.94 | 0.96 | 2.29 |
| 28 | 1.10 | 2.99 | 0.96 | 2.34 |
| 29 | 1.10 | 3.05 | 0.96 | 2.38 |
| 30 | 1.10 | 3.10 | 0.96 | 2.43 |
| 31 | 1.13 | 3.17 | 1.00 | 2.55 |
| 32 | 1.17 | 3.24 | 1.04 | 2.68 |
| 33 | 1.20 | 3.30 | 1.09 | 2.80 |
| 34 | 1.24 | 3.37 | 1.13 | 2.93 |
| 35 | 1.27 | 3.44 | 1.17 | 3.05 |
| 36 | 1.39 | 3.83 | 1.25 | 3.25 |
| 37 | 1.50 | 4.22 | 1.33 | 3.46 |
| 38 | 1.62 | 4.62 | 1.40 | 3.66 |
| 39 | 1.73 | 5.01 | 1.48 | 3.87 |
| 40 | 1.85 | 5.40 | 1.56 | 4.07 |
| 41 | 2.05 | 6.02 | 1.68 | 4.52 |
| 42 | 2.24 | 6.64 | 1.80 | 4.98 |
| 43 | 2.44 | 7.26 | 1.93 | 5.43 |
| 44 | 2.63 | 7.88 | 2.05 | 5.89 |
| 45 | 2.83 | 8.50 | 2.17 | 6.34 |
| 46 | 3.13 | 9.31 | 2.38 | 6.91 |
| 47 | 3.42 | 10.12 | 2.60 | 7.48 |
| 48 | 3.72 | 10.93 | 2.81 | 8.04 |
| 49 | 4.01 | 11.74 | 3.03 | 8.61 |
| 50 | 4.31 | 12.55 | 3.24 | 9.18 |

| Sex | Male | Male | Female | Female |
|------------|-------------|---------|-------------|---------|
| Risk Class | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco |
| Issue Age | | | | |
| 51 | 4.78 | 13.71 | 3.53 | 10.04 |
| 52 | 5.25 | 14.87 | 3.82 | 10.91 |
| 53 | 5.72 | 16.03 | 4.12 | 11.77 |
| 54 | 6.19 | 17.19 | 4.41 | 12.64 |
| 55 | 6.66 | 18.35 | 4.70 | 13.50 |
| 56 | 7.74 | 20.08 | 5.46 | 14.85 |
| 57 | 8.82 | 21.81 | 6.22 | 16.20 |
| 58 | 9.91 | 23.54 | 6.98 | 17.55 |
| 59 | 10.99 | 25.27 | 7.74 | 18.90 |
| 60 | 12.07 | 27.00 | 8.50 | 20.25 |
| 61 | 13.76 | 30.48 | 9.79 | 23.17 |
| 62 | 15.45 | 33.96 | 11.09 | 26.09 |
| 63 | 17.13 | 37.44 | 12.38 | 29.01 |
| 64 | 18.82 | 40.92 | 13.68 | 31.93 |
| 65 | 20.51 | 44.40 | 14.97 | 34.85 |

Phoenix Safe Harbor Term LifeSM

20-Year Term, High Band

Annual Premium Per \$1,000 of Face Amount (excluding policy fee)

| Sex | Male | Male | Male | Female | Female | Female |
|------------|-----------|-------------|---------|-----------|-------------|---------|
| Risk Class | Preferred | Non-Tobacco | Tobacco | Preferred | Non-Tobacco | Tobacco |
| Issue Age | | | | | | |
| 18 | 0.64 | 0.98 | 2.19 | 0.48 | 0.70 | 1.53 |
| 19 | 0.64 | 0.98 | 2.19 | 0.48 | 0.70 | 1.53 |
| 20 | 0.64 | 0.98 | 2.19 | 0.48 | 0.70 | 1.53 |
| 21 | 0.64 | 0.98 | 2.21 | 0.48 | 0.70 | 1.55 |
| 22 | 0.64 | 0.98 | 2.23 | 0.48 | 0.70 | 1.57 |
| 23 | 0.64 | 0.98 | 2.25 | 0.48 | 0.70 | 1.58 |
| 24 | 0.64 | 0.98 | 2.27 | 0.48 | 0.70 | 1.60 |
| 25 | 0.64 | 0.98 | 2.29 | 0.48 | 0.70 | 1.62 |
| 26 | 0.64 | 0.98 | 2.32 | 0.48 | 0.70 | 1.65 |
| 27 | 0.64 | 0.98 | 2.35 | 0.48 | 0.71 | 1.69 |
| 28 | 0.64 | 0.98 | 2.37 | 0.48 | 0.71 | 1.72 |
| 29 | 0.64 | 0.98 | 2.40 | 0.48 | 0.72 | 1.76 |
| 30 | 0.64 | 0.98 | 2.43 | 0.48 | 0.72 | 1.79 |
| 31 | 0.66 | 1.02 | 2.58 | 0.50 | 0.78 | 1.93 |
| 32 | 0.67 | 1.06 | 2.74 | 0.52 | 0.84 | 2.07 |
| 33 | 0.69 | 1.10 | 2.89 | 0.54 | 0.89 | 2.20 |
| 34 | 0.70 | 1.14 | 3.05 | 0.56 | 0.95 | 2.34 |
| 35 | 0.72 | 1.18 | 3.20 | 0.58 | 1.01 | 2.48 |
| 36 | 0.79 | 1.29 | 3.53 | 0.63 | 1.09 | 2.68 |
| 37 | 0.87 | 1.40 | 3.86 | 0.69 | 1.16 | 2.88 |
| 38 | 0.94 | 1.52 | 4.19 | 0.74 | 1.24 | 3.07 |
| 39 | 1.02 | 1.63 | 4.52 | 0.80 | 1.31 | 3.27 |
| 40 | 1.09 | 1.74 | 4.85 | 0.85 | 1.39 | 3.47 |
| 41 | 1.20 | 1.91 | 5.45 | 0.95 | 1.51 | 3.90 |
| 42 | 1.31 | 2.09 | 6.05 | 1.04 | 1.63 | 4.34 |
| 43 | 1.42 | 2.26 | 6.66 | 1.14 | 1.75 | 4.77 |
| 44 | 1.53 | 2.44 | 7.26 | 1.23 | 1.87 | 5.21 |
| 45 | 1.64 | 2.61 | 7.86 | 1.33 | 1.99 | 5.64 |
| 46 | 1.83 | 2.88 | 8.57 | 1.47 | 2.20 | 6.12 |
| 47 | 2.01 | 3.15 | 9.27 | 1.61 | 2.41 | 6.60 |
| 48 | 2.20 | 3.41 | 9.98 | 1.75 | 2.62 | 7.07 |
| 49 | 2.38 | 3.68 | 10.68 | 1.89 | 2.83 | 7.55 |
| 50 | 2.57 | 3.95 | 11.39 | 2.03 | 3.04 | 8.03 |
| 51 | 2.90 | 4.49 | 12.48 | 2.23 | 3.35 | 8.78 |
| 52 | 3.23 | 5.03 | 13.57 | 2.44 | 3.66 | 9.52 |
| 53 | 3.56 | 5.56 | 14.65 | 2.64 | 3.98 | 10.27 |
| 54 | 3.89 | 6.10 | 15.74 | 2.85 | 4.29 | 11.01 |
| 55 | 4.22 | 6.64 | 16.83 | 3.05 | 4.60 | 11.76 |
| 56 | 4.91 | 7.49 | 18.40 | 3.55 | 5.24 | 12.99 |
| 57 | 5.60 | 8.34 | 19.98 | 4.05 | 5.89 | 14.23 |
| 58 | 6.30 | 9.18 | 21.55 | 4.55 | 6.53 | 15.46 |
| 59 | 6.99 | 10.03 | 23.13 | 5.05 | 7.18 | 16.70 |
| 60 | 7.68 | 10.88 | 24.70 | 5.55 | 7.82 | 17.93 |
| 61 | 8.85 | 12.57 | 28.06 | 6.37 | 9.01 | 20.29 |
| 62 | 10.02 | 14.25 | 31.42 | 7.19 | 10.20 | 22.65 |
| 63 | 11.18 | 15.94 | 34.79 | 8.02 | 11.38 | 25.02 |
| 64 | 12.35 | 17.62 | 38.15 | 8.84 | 12.57 | 27.38 |
| 65 | 13.52 | 19.31 | 41.51 | 9.66 | 13.76 | 29.74 |

Phoenix Safe Harbor Term LifeSM

30-Year Term, Low Band

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 | 1.53 | 4.02 | 1.25 | 3.10 |
| 19 | 1.53 | 4.02 | 1.25 | 3.10 |
| 20 | 1.53 | 4.02 | 1.25 | 3.10 |
| 21 | 1.53 | 4.02 | 1.25 | 3.12 |
| 22 | 1.53 | 4.02 | 1.25 | 3.15 |
| 23 | 1.53 | 4.02 | 1.25 | 3.17 |
| 24 | 1.53 | 4.02 | 1.25 | 3.20 |
| 25 | 1.53 | 4.02 | 1.25 | 3.22 |
| 26 | 1.53 | 4.18 | 1.25 | 3.33 |
| 27 | 1.53 | 4.34 | 1.25 | 3.44 |
| 28 | 1.53 | 4.50 | 1.25 | 3.55 |
| 29 | 1.53 | 4.66 | 1.25 | 3.66 |
| 30 | 1.53 | 4.82 | 1.25 | 3.77 |
| 31 | 1.64 | 5.00 | 1.33 | 3.92 |
| 32 | 1.74 | 5.19 | 1.41 | 4.06 |
| 33 | 1.85 | 5.37 | 1.49 | 4.21 |
| 34 | 1.95 | 5.56 | 1.57 | 4.35 |
| 35 | 2.06 | 5.74 | 1.65 | 4.50 |
| 36 | 2.28 | 6.35 | 1.79 | 4.85 |
| 37 | 2.50 | 6.96 | 1.93 | 5.20 |
| 38 | 2.71 | 7.57 | 2.08 | 5.54 |
| 39 | 2.93 | 8.18 | 2.22 | 5.89 |
| 40 | 3.15 | 8.79 | 2.36 | 6.24 |
| 41 | 3.47 | 9.66 | 2.57 | 6.94 |
| 42 | 3.79 | 10.53 | 2.78 | 7.63 |
| 43 | 4.10 | 11.41 | 3.00 | 8.33 |
| 44 | 4.42 | 12.28 | 3.21 | 9.02 |
| 45 | 4.74 | 13.15 | 3.42 | 9.72 |
| 46 | 5.34 | 13.94 | 3.85 | 10.89 |
| 47 | 5.93 | 14.73 | 4.27 | 12.05 |
| 48 | 6.53 | 15.52 | 4.70 | 13.22 |
| 49 | 7.12 | 16.31 | 5.12 | 14.38 |
| 50 | 7.72 | 17.10 | 5.55 | 15.55 |
| 51 | 8.57 | N/A | 6.11 | N/A |
| 52 | 9.43 | N/A | 6.67 | N/A |
| 53 | 10.28 | N/A | 7.22 | N/A |
| 54 | 11.14 | N/A | 7.78 | N/A |
| 55 | 11.99 | N/A | 8.34 | N/A |

Phoenix Safe Harbor Term LifeSM

30-Year Term, High Band

Annual Premium Per \$1,000 of Face Amount (excluding policy fee)

| Sex | Male | Male | Male | Female | Female | Female |
|------------|-----------|-------------|---------|-----------|-------------|---------|
| Risk Class | Preferred | Non-Tobacco | Tobacco | Preferred | Non-Tobacco | Tobacco |
| Issue Age | | | | | | |
| 18 | 0.97 | 1.45 | 3.40 | 0.66 | 1.04 | 2.17 |
| 19 | 0.97 | 1.45 | 3.40 | 0.66 | 1.04 | 2.17 |
| 20 | 0.97 | 1.45 | 3.40 | 0.66 | 1.04 | 2.17 |
| 21 | 0.97 | 1.45 | 3.40 | 0.66 | 1.04 | 2.27 |
| 22 | 0.97 | 1.45 | 3.40 | 0.66 | 1.04 | 2.37 |
| 23 | 0.97 | 1.45 | 3.40 | 0.66 | 1.04 | 2.46 |
| 24 | 0.97 | 1.45 | 3.40 | 0.66 | 1.04 | 2.56 |
| 25 | 0.97 | 1.45 | 3.40 | 0.66 | 1.04 | 2.66 |
| 26 | 0.97 | 1.45 | 3.59 | 0.67 | 1.04 | 2.78 |
| 27 | 0.97 | 1.45 | 3.78 | 0.68 | 1.04 | 2.90 |
| 28 | 0.97 | 1.45 | 3.97 | 0.68 | 1.04 | 3.03 |
| 29 | 0.97 | 1.45 | 4.16 | 0.69 | 1.04 | 3.15 |
| 30 | 0.97 | 1.45 | 4.35 | 0.70 | 1.04 | 3.27 |
| 31 | 1.02 | 1.57 | 4.54 | 0.76 | 1.14 | 3.39 |
| 32 | 1.07 | 1.69 | 4.73 | 0.82 | 1.24 | 3.51 |
| 33 | 1.12 | 1.82 | 4.92 | 0.87 | 1.33 | 3.62 |
| 34 | 1.17 | 1.94 | 5.11 | 0.93 | 1.43 | 3.74 |
| 35 | 1.22 | 2.06 | 5.30 | 0.99 | 1.53 | 3.86 |
| 36 | 1.36 | 2.29 | 5.83 | 1.09 | 1.67 | 4.22 |
| 37 | 1.50 | 2.52 | 6.36 | 1.19 | 1.81 | 4.58 |
| 38 | 1.65 | 2.74 | 6.90 | 1.30 | 1.95 | 4.93 |
| 39 | 1.79 | 2.97 | 7.43 | 1.40 | 2.09 | 5.29 |
| 40 | 1.93 | 3.20 | 7.96 | 1.50 | 2.23 | 5.65 |
| 41 | 2.15 | 3.52 | 8.84 | 1.65 | 2.47 | 6.30 |
| 42 | 2.37 | 3.84 | 9.73 | 1.81 | 2.70 | 6.95 |
| 43 | 2.60 | 4.16 | 10.61 | 1.96 | 2.94 | 7.61 |
| 44 | 2.82 | 4.48 | 11.50 | 2.12 | 3.17 | 8.26 |
| 45 | 3.04 | 4.80 | 12.38 | 2.27 | 3.41 | 8.91 |
| 46 | 3.46 | 5.45 | 13.27 | 2.56 | 3.89 | 10.14 |
| 47 | 3.88 | 6.09 | 14.15 | 2.85 | 4.37 | 11.37 |
| 48 | 4.31 | 6.74 | 15.04 | 3.13 | 4.86 | 12.60 |
| 49 | 4.73 | 7.38 | 15.92 | 3.42 | 5.34 | 13.83 |
| 50 | 5.15 | 8.03 | 16.81 | 3.71 | 5.82 | 15.06 |
| 51 | 5.89 | 8.87 | N/A | 4.20 | 6.44 | N/A |
| 52 | 6.63 | 9.70 | N/A | 4.69 | 7.07 | N/A |
| 53 | 7.38 | 10.54 | N/A | 5.18 | 7.69 | N/A |
| 54 | 8.12 | 11.37 | N/A | 5.67 | 8.32 | N/A |
| 55 | 8.86 | 12.21 | N/A | 6.16 | 8.94 | N/A |

How to Calculate Modal Premium:

EXAMPLE:

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

1. Look up value in table under Female, nontobacco and issue age 50.

Calculations: Value from table: 5.82

2. Divide face value of \$500,000 by 1000 to get 500 and then multiply by the value from the table (5.82). Round to 2 decimal places.

Calculations: Annual base policy premium: \$2,910

3. Take the annual base policy premium (\$2,910) and add annual policy fee (\$72)

Calculations: \$2,982

4. Multiply chosen modal factor, found in table to the right (monthly factor of .0863) by annual policy premium (\$2,982). Round to 2 decimal places.

Calculations: Total monthly premium (rounded 2 decimal places): \$257.35

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

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

Phoenix Safe Harbor Term Life (ICC14PPPTL) is issued by PHL Variable Insurance Company (PHLVIC). In Maine and New York, Phoenix Safe Harbor Term Life is issued by Phoenix Life Insurance Company (PLIC). PHLVIC is not authorized to conduct business in Maine and New York. These insurers are separate entities and each is responsible only for its own financial condition and contractual obligations.

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