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[» Variable Product Performance](#)[Products & Services](#)[Application Center](#)[Sales Center](#)[New Business](#)[Client Service](#)[Advanced Planning](#)[What's New](#)[/ Products & Services Overview](#)[/ Annuities](#)[/](#)

MORE INFORMATION

- [Index Select Disclosure Form \(pdf, 81k\)](#)
- [Phoenix Index SelectSM Sample Policy](#)

Phoenix Index SelectSM

Phoenix Index Select is a single premium, deferred indexed annuity. It features a guaranteed minimum withdrawal benefit option, a choice of five indexed accounts linked to the performance of three major market indices, a fixed account and premium banding.

[Product Basics](#)[Target Prospects and Key Uses](#)

To obtain personalized annuity illustrations for client presentations, contact the Phoenix Annuity Sales Desk at 1-800-417-4769.

Product Basics

- Issue ages 0-85
- Minimum single premium: \$15,000
- Amounts over \$1,000,000 require home office approval
- Annual reallocation available 30 days before each contract anniversary

Choice of Five Indexed Accounts

- With index credits tied to the positive performance of each of the indices: the S&P 500® Index, the DJIA Index, and the DJ Euro Stoxx 50 Index
- All index credits exclude dividends ^{1,2}

Indexed Accounts:

- Point-to-Point - One-year S&P 500 Index
- Point-to-Point "Soft Landing" - Five-year S&P 500 Index
- Point-to-Point - One-year DJIA Index
- Point-to-Point - One-year DJ Euro Stoxx 50 Index
- Point-to-Point - One-year Balanced

SEE ALSO

- [Paper Applications & Forms](#)
- [Sales Literature](#)
- [State Availability](#)
- [Phoenix Index Select Declared Rates](#)

Allocation

- Each account is subject to a cap, participation rate and an index spread

Principal Protection

- Index credit is never less than 0%
- No investment loss due market downturns

Guaranteed Minimum Withdrawal Benefit Rider

- Income 25: provides upfront bonus of 25% to the benefit base³
- Income Plus: provides guaranteed minimum 8% compound increase to benefit base³ for first 10 years
- Income Max: provides highest annual benefit percentages that will be applied to benefit base³

Fixed Account: interest credited daily, rate is guaranteed for one year

Premium Band Enhancement

- High band provides higher index credit potential
- Low band: \$15,000-\$49,999
- High band: \$50,000+

Death Benefit paid upon death of any owner

Annuity Payments

- Seven fixed annuity options
- Surrender value applies during first five years, accumulation value thereafter

Annual 10% Free Withdrawals available during surrender charge period

Tax-Deferred Accumulation and tax-free transfers between accounts

Market Value Adjustments (MVA)

- Applies during the surrender period
- Adjustment may be positive or negative depending on the change in the interest rates since contract issue
- Adjustment can be positive or negative, but will never reduce the surrender value below the total guaranteed value or the single premium. In addition, the adjustment cannot increase the surrender value by more than the maximum amount

the Licensors shall have any liability with respect thereto.”

² All index performance used to calculate the indexed account credit excludes dividends

³ Benefit Base is used solely for the calculation of withdrawal benefit and is not available for withdrawal and not a guarantee of contract value.

NON-SECURITY STATUS: The Contracts and the Separate Account are not registered with or reviewed by the SEC in reliance on exemptions under Federal Securities Law. PAYMENTS AND GUARANTEES ARE BASED ON THE CLAIMS-PAYING ABILITY OF THE ISSUING INSURANCE COMPANY.

Payments and withdrawals are subject to ordinary income tax, and if taken prior to age 59½, a 10% tax penalty may also apply.

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MORE INFORMATION

- [Index Select Disclosure Form \(pdf, 81k\)](#)
- [Phoenix Index Select BonusSM Sample Policy](#)

Phoenix Index Select BonusSM

Phoenix Index Select Bonus is a single premium, deferred indexed annuity that adds an amount equal to 5% of the single premium to the accumulation value at issue. It features a guaranteed minimum withdrawal benefit option, a choice of five indexed accounts linked to the performance of three major market indices, a fixed account and premium banding.

[Product Basics](#)[Target Prospects and Key Uses](#)

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Product Basics

- Issue ages 0-85
- Minimum single premium: \$15,000
- Amounts over \$1,000,000 require home office approval
- Annual reallocation available 30 days before each contract anniversary

Premium Bonus¹: equal to 5% of the single premium and is applied upfront to the accumulation value at issue, and earns index credits or interest in the same way as the single premium.

Choice of Five Indexed Accounts

- With index credits tied to the positive performance of each of the indices: the S&P 500® Index, the DJIA Index, and the DJ Euro Stoxx 50 Index
- All index credits exclude dividends ^{2,3}

Indexed Accounts:

- Point-to-Point - One-year S&P 500

SEE ALSO

- [Paper Applications & Forms](#)
- [Sales Literature](#)
- [State Availability](#)
- [Phoenix Index Select Bonus Declared Rates](#)

Index

- Point-to-Point "Soft Landing"- Five-year S&P 500 Index
- Point-to-Point - One-year DJIA Index
- Point-to-Point - One-year DJ Euro Stoxx 50 Index
- Point-to-Point - One-year Balanced Allocation
- Each account is subject to a cap, participation rate and an index spread

Principal Protection

- Index credit is never less than 0%
- No investment loss due market downturns

Guaranteed Minimum Withdrawal Benefit Rider

- Income 25: provides upfront bonus¹ of 25% to the benefit base⁴
- Income Plus: provides guaranteed minimum 8% compound increase to benefit base⁴ for first 10 years
- Income Max: provides highest annual benefit percentages that will be applied to benefit base⁴

Fixed Account: interest credited daily, rate is guaranteed for one year

Premium Band Enhancement

- High band provides higher index credit potential
- Low band: \$15,000-\$49,999
- High band: \$50,000+

Death Benefit paid upon death of any owner

Annuity Payments

- Seven fixed annuity options
- Surrender value applies during first five years, accumulation value thereafter

Annual 10% Free Withdrawals available during surrender charge period

Tax-Deferred Accumulation and tax-free transfers between accounts

Market Value Adjustments (MVA)

- Applies during the surrender period
- Adjustment may be positive or negative depending on the change in the interest rates since contract issue

- Adjustment can be positive or negative, but will never reduce the surrender value below the total guaranteed value or the single premium. In addition, the adjustment cannot increase the surrender value by more than the maximum amount that the adjustment can decrease the surrender value

Total Guaranteed Value (TGV):

provides a guaranteed minimum value upon surrender, death or annuitization

10-Year Surrender Charge Schedule

Bonus¹ Recapture Charge applies upon surrender or withdrawals in excess of free withdrawal amount during surrender charge period

Target Prospects and Key Uses

Consider this product for clients who:

- Seek control and flexibility within a more conservative investment
- Are concerned about the long-term effects of market volatility
- Are looking for guaranteed lifetime retirement income
- Need to rebalance their overall investment portfolios
- Want to accumulate money for retirement on a tax-deferred basis

¹ Products offering a bonus may offer lower credited interest rates, lower participation rates, lower caps and/or higher spreads, and have higher expenses than products not offering a bonus. Over time, and under certain circumstances, the amount of the bonus may be more than offset by the increased charges, lower credited interest rates, lower participation rates, lower caps and/or higher spreads. Interest rates, participation rates, caps and spreads are subject to change.

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³ All index performance used to calculate the indexed account credit excludes dividends

⁴ Benefit Base is used solely for the calculation of withdrawal benefit and is not available for withdrawal and not a guarantee of contract value.

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