

# Availability by State



## Fixed Indexed Annuities with Living Benefit Riders

Product	AK	AL	AZ	AR	CA	CO	CT	DC	DE	FL	GA	HI	IA	ID	IL	IN	KS	KY	LA	MA	MD	ME	MI	MN	MO	MS
ISGB	4%	7%	7%	7%	7%	7%	7%	7%	5%	7%	7%	7%	5%	7%	7%	5%	7%	5%	7%	7%	5%		7%	4%	4%	5%
RGB	4%	8%	8%	8%	8%	8%	8%	8%	5%	5%	8%	8%	5%	8%	8%	5%	8%	5%	8%	8%	5%		8%	4%	4%	5%
PRC	8%	15%	15%	15%		15%		15%	8%	15%	15%	15%		15%	15%	8%	15%	8%	15%	15%	8%		15%	8%	8%	8%
PPC																										
PIA																										
	MT	NC	ND	NE	NH	NJ	NM	NV	NY	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	VT	WA	WI	WV	WY	
ISGB	5%	4%	7%	7%	5%	4%	7%	5%		5%	5%	4%		7%	7%	7%	7%	5%	5%	4%	7%	4%	7%	7%	7%	
RGB	5%	4%	8%	8%	5%	4%	8%	5%		5%	5%	4%		8%	8%	8%	8%	5%	5%	4%	8%	4%	8%	8%	8%	
PRC	8%	8%	15%	15%	8%	8%	15%	8%		8%	8%	8%		15%	15%	15%	15%	8%	8%	8%	15%	8%	15%	15%	15%	
PPC																										
PIA																										

% indicates premium bonus amount.

### PPC Care Benefit Protection

- In TX, this benefit is available for nursing home confinement only.
- In AK, CA, CT, HI, IL, OR, PA, VA, and WA this benefit is not available.

### PRC Premium Bonus

- In those states where the Premium Bonus Percentage is 15% when the rider is elected, the percentage is 10% if no rider elected.
- In DE, IN, KY, MD, MS, MT, NV, NH, OH, OK, TX, UT, and FL (ages 65-80), where the Premium Bonus Percentage is 8% when the rider is elected, the percentage is 5% if no rider elected.
- In AK, MN, MO, NC, NJ, OR, VA, and WA, where the Premium Bonus Percentage is 8% when the rider is elected, the percentage is 4% if no rider elected.

### In Florida only - PRC and ISGB

- The Premium Bonus Percentage and Surrender Charge Schedule (PRC only) are based on the issue age of the oldest owner:
  - PRC = 8% and 12 years for ages 0-64 and 5% and 10 years for ages 65-80
  - ISGB = 7% for ages 0-64 and 4% for ages 65-85

## Fixed Annuities

Product	AK	AL	AZ	AR	CA	CO	CT	DC	DE	FL	GA	HI	IA	ID	IL	IN	KS	KY	LA	MA	MD	ME	MI	MN	MO	MS
SP																										
SPIA																										
	MT	NC	ND	NE	NH	NJ	NM	NV	NY	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	VT	WA	WI	WV	WY	
SP																										
SPIA																										

## Simplified-Issue Life Insurance

Name	AK	AL	AZ	AR	CA	CO	CT	DC	DE	FL	GA	HI	IA	ID	IL	IN	KS	KY	LA	MA	MD	ME	MI	MN	MO	MS
SIL																										
RL																										
	MT	NC	ND	NE	NH	NJ	NM	NV	NY	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	VT	WA	WI	WV	WY	
SIL																										
RL																										

Note: CA has not approved any of the accelerated benefit riders.  
 CT has not approved the Critical Illness Rider.  
 PA has not approved any reversionary annuity riders with RL.  
 MD does not have Education Benefit Rider available with RL.  
 NH does not have the Legacy Benefit Rider available with RL.

- Available for sale
- Product Available, No Riders
- Product Not Available

For information about any of these products please call us at 888-794-4447.

### PHOENIX PRODUCTS

- ISGB - Index Select Gold Bonus
- RGB - Reflection Gold Bonus
- PRC - Personal Retirement Choice
- PPC - Personal Protection Choice
- PIA - Personal Income Annuity
- SIL - Simplicity Index Life
- SP - Select Plus
- SPIA - Phoenix Edge® - SPIA
- RL - Remembrance Life

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Annuities issued by Phoenix Life Insurance Company, East Greenbush, NY and PHL Variable Insurance Company (PHLVIC), Hartford, CT. PHLVIC is not licensed to conduct business in New York and Maine.

The insurers referenced above are separate entities and each is responsible for its own financial condition and contractual obligations.

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