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## Financial Strength Ratings

Agency	Rating	Ranking
<b>A.M. Best</b>	B+	6th of 16 ratings levels
<b>S&amp;P</b>	BB-	13th of 21 possible ratings levels
<b>Moody's</b>	Ba2	12th of 21 ratings levels

These company ratings apply to Phoenix Life Insurance Company and PHL Variable Insurance Company. In some cases these ratings apply to our other life insurance subsidiaries.

In 2009, Phoenix stopped providing Fitch Ratings with non-public information and ceased paying annual rating fees due to our expense management initiatives. Fitch continues to rate Phoenix based on public information.

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Insurance and annuities issued by Phoenix Life Insurance Company (PLIC) (East Greenbush, NY), and PHL Variable Insurance Company (PHLVIC) (Hartford, CT) . PHLVIC is not authorized to conduct business in NY and ME. The insurers are separate entities and each is responsible only for its own financial condition and contractual obligations.

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