



# Phoenix Accumulator UL<sup>®</sup>

Flexible Premium Adjustable Life Insurance  
A Life Insurance Illustration

Designed for: ~~XXXXXXXXXX~~  
Male / Age 70 / Preferred Plus

Initial Face Amount = \$100,000  
Initial Death Benefit Option = Level (Option A)  
Total Initial Annual Premium = \$2,398  
Premium Mode = Annual

The Benefits and Values labeled Current are not guaranteed.

Year	Age	Assuming Guaranteed Charges and Guaranteed Rate of 3.00%			Assuming Current Charges and Hypothetical Rate of 3.00%				
		Planned Premium Outlay	Guaranteed Certificate Value	Guaranteed Surrender Value	Total Guaranteed Death Benefit	Annual Premium Outlay	Certificate Value	Surrender Value	Total Death Benefit
1	71	2,398	0	0	100,000	2,398	1,703	0	100,000
2	72	2,398	0	0	100,000	2,398	3,507	0	100,000
3	73	2,398	0	0	100,000	2,398	5,250	0	100,000
4	74	2,398	0	0	100,000	2,398	6,949	1,757	100,000
5	75	2,398	0	0	100,000	2,398	8,613	3,628	100,000
		<u>11,990</u>				<u>11,990</u>			
6	76	2,398	Lapsed	Lapsed	Lapsed	2,398	10,163	5,383	100,000
7	77					2,398	11,673	7,097	100,000
8	78					2,398	13,081	8,706	100,000
9	79					2,398	14,374	10,198	100,000
10	80					2,398	15,490	11,506	100,000
		<u>14,388</u>				<u>23,980</u>			
11	81					2,398	16,391	12,594	100,000
12	82					2,398	17,037	13,437	100,000
13	83					2,398	17,389	14,989	100,000
14	84					2,398	17,390	16,190	100,000
15	85					2,398	16,966	16,966	100,000
		<u>14,388</u>				<u>35,970</u>			
16	86					2,398	16,150	16,150	100,000
17	87					2,398	14,876	14,876	100,000
18	88					2,398	13,061	13,061	100,000
19	89					2,398	10,570	10,570	100,000
20	90					2,398	7,231	7,231	100,000
		<u>14,388</u>				<u>47,960</u>			
21	91					0 *	Lapsed	Lapsed	Lapsed
		<u>14,388</u>				<u>47,960</u>			

Lapsed in year 6

Lapsed in year 21

Assumed loan interest rate: 5.00% for life

\* Monthly deductions continue to be taken from the certificate value in these years.

Non-guaranteed benefits and values are not guaranteed. The assumptions upon which they are based are subject to change by the insurer. Actual results may be more or less favorable.

Prepared by:  
Ed Hinerman  
Business: 866-539-7914 FAX: 719-539-6542

Rhode Island (Group Contract)

This illustration is only valid when all numbered pages are included.

Form Number 08PAUL-C 0708 Version 10.0  
Prepared on: 01/20/2010 11:38:23  
Page 7 of 8