



# Understanding Your New Annuity Statement

# PHOENIX

Use this handy guide to walk through your new statement and better understand the key information in your contract. Please contact us for additional help.

*Your statement only shows information relevant to your contract, and may not have all sections described in this guide.*

## STATEMENT PERIOD

The time period during which activity shown on the statement occurred.

## YOUR STATEMENT VALUES

A summary of the activity in your account during the statement period.

## YOUR RIDER VALUES

New section that appears if your contract includes a rider. This summary shows your benefits for the statement period. More rider detail is provided on page 2.

## HYPOTHETICAL VALUES

Your Cash Surrender Value and Death Benefit that would apply as of the last day of your statement period.

## CONTACT INFORMATION

Find numbers and addresses to use for service assistance here.



**PHOENIX**

Phoenix Annuity Operations  
PO Box 8027  
Boston, MA 02266-8027

ABCDE JOKLMON  
1234 NEVERLAND ROAD  
NOWHERE, GA 30062-9999

**2015 ANNUAL STATEMENT**  
Statement Period 02/19/2014 - 02/19/2015

Contract Number 28177288  
Issue Date February 19, 2014  
Contract Type Individual Retirement Account

Owner XSYJPUH TUJYXO  
Annuitant XSYJPUH TUJYXO

**For additional information,** refer to your disclosures and see the key terms in this statement.

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**Your Annuity at a Glance**  
Phoenix Personal Income Annuity with Income Strategy: Tomorrow

<b>Statement Values</b>		<b>Rider Values</b>	
Beginning Accumulation Value	<b>\$0.00</b>	Lifetime Income Benefit	
Premiums	\$100,000.00	Benefit Base	\$114,000.00
Gross Withdrawals	\$0.00	Annual Benefit Amount*	\$4,913.40
Rider Fee	-\$1,083.00		
Interest & Index Credits	\$4,375.00		
Ending Accumulation Value	<b>\$103,292.00</b>		

\*This is the amount you would have been entitled to receive if your rider was exercised as of the statement period end date. Withdrawals in excess of this amount, or any withdrawals taken before you exercise your rider, will reduce this value.

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<b>Cash Surrender Value</b> is equal to your Accumulation Value, adjusted by any Market Value Adjustment, and reduced by any applicable Surrender Charge.	<b>Value</b> as of February 19, 2015	\$98,114.06
<b>Death Benefit</b> is the lump-sum amount that your beneficiary would have received under your contract.	<b>Value</b> as of February 19, 2015	\$103,292.00

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**Customer Care** **Owner**

For questions related to this statement, or to update your contract information, call our Customer Care Professionals:

XSYJPUH TUJYXO  
99 HGYJFOIPUG HG  
HLJOMT, TX 77380

M-F: 8:30 am - 6:00 pm ET  
Phone: 800-541-0171  
Fax: 816-221-9674

Your statement has been redesigned! For details on what's new, go to [www.phoenixwm.phl.com/public/annuitystatements.jsp](http://www.phoenixwm.phl.com/public/annuitystatements.jsp).

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## ALLOCATION SUMMARY

A summary of your account allocations and any transactions that occurred during the statement period.

## ACCOUNT PERFORMANCE

This new section outlines the performance of each account in which you have allocated funds.

## YOUR RIDER BENEFITS

New detail section that appears if your contract includes a rider. This section shows additional details regarding your rider benefits and status.

## SURRENDER VALUE DETAIL

New section showing values should you surrender your contract, as of the last day of your statement period.

Owner XSYJPUH TUJYXO  
Contract Number 28177288

02/19/2014 - 02/19/2015

### Allocation Summary

Account	Allocation Percent	Beginning Account Value	Gross Withdrawals	Interest/ Index Credits	Rider Fee	Transfers	Ending Account Value
Point to Point Indexed Account 1 Year S&P 500®	50%	\$50,000.00	\$0.00	\$2,125.00	-\$540.85	\$0.00	\$51,584.15
Point to Point Indexed Account 1 Year EURO STOXX 50®	50%	\$50,000.00	\$0.00	\$2,250.00	-\$542.15	\$0.00	\$51,707.85
<b>Totals</b>		<b>\$100,000.00</b>	<b>\$0.00</b>	<b>\$4,375.00</b>	<b>-\$1,083.00</b>	<b>\$0.00</b>	<b>\$103,292.00</b>

### Account Performance During Your Statement Period

Indexed Account	Beginning Index Value	Ending Index Value	Index Value Change	Crediting Rate	Crediting Type	Index Credit Rate	Index Credit Amount
Point to Point Indexed Account 1 Year S&P 500®	1,828.7496	2,097.4495	14.6931%	4.25%	Cap	4.2500%	\$2,125.00
Point to Point Indexed Account 1 Year EURO STOXX 50®	3,120.7997	3,488.0796	11.7688%	4.50%	Cap	4.5000%	\$2,250.00

### Rider Benefits: Income Strategy: Tomorrow

Single Life Option Rider Fee Percentage	Covered Person
0.95%	XSYJPUH TUJYXO
Lifetime Income Benefit	
Benefit Base	\$114,000.00
Benefit Status	Inactive
Annual Benefit Amount*	\$4,913.40
Roll-Up Percentage: Simple	14.00%

\*This is the amount you would have been entitled to receive if your rider was exercised as of the statement period end date. Withdrawals in excess of this amount, or any withdrawals taken before you exercise your rider, will reduce this value.

### Cash Surrender Value Details

Below are the details of the Cash Surrender Value if you had elected to surrender your contract on the statement period end date.

Ending Accumulation Value	\$103,292.00
Market Value Adjustment	\$3,292.00
Surrender Charge	-\$8,469.94
<b>Cash Surrender Value</b>	<b>\$98,114.06</b>
Total Guaranteed Value	\$87,292.00

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## MONTHLY INDEXED ACCOUNT DETAIL

New section that appears if your allocations include a one-year monthly point-to-point indexed account. Provides performance detail for this strategy.

### Monthly Point-to-Point Detail

Period End Date	Beginning Index Value	Ending Index Value	Index Value Change	Index Value Change After Cap
08/11/2014	1,972.8295	1,936.9195	-1.8202%	-1.8202%
09/09/2014	1,936.9195	1,988.4395	2.6599%	1.9500%
10/09/2014	1,988.4395	1,928.2096	-3.0290%	-3.0290%
11/10/2014	1,928.2096	2,038.2596	5.7074%	1.9500%
12/09/2014	2,038.2596	2,059.8195	1.0578%	1.0578%
01/09/2015	2,059.8195	2,044.8095	-0.7287%	-0.7287%
02/09/2015	2,044.8095	2,046.7395	0.0944%	0.0944%
03/09/2015	2,046.7395	2,079.4296	1.5972%	1.5972%
04/09/2015	2,079.4296	2,091.1796	0.5651%	0.5651%
05/11/2015	2,091.1796	2,105.3295	0.6766%	0.6766%
06/09/2015	2,105.3295	2,080.1495	-1.1960%	-1.1960%
07/09/2015	2,080.1495	2,061.7095	-0.8865%	-0.8865%
<b>Index Credit Rate (Sum of Index Value Change After Cap)</b>				<b>0.2307%</b>

Owner XSYJPUH TUJYXO  
Contract Number 28177288

02/19/2014 - 02/19/2015

## KEY TERMS

A new section that defines the terms used in your statement.

### Key Terms for Your Statement

**Accumulation Value** is the total value of your annuity. It is the sum of the account values of your fixed and/or indexed accounts.

**Annual Benefit Amount** is the dollar amount you are entitled to receive each contract year, during the Covered Person's lifetime, after you exercise your rider. Withdrawals prior to rider exercise and in excess of the Annual Benefit Amount after rider exercise will reduce this value.

**Benefit Base** is the amount used to determine your Annual Benefit Amount. It has no cash value and cannot be withdrawn from your annuity. Withdrawals prior to rider exercise and in excess of the Annual Benefit Amount after rider exercise will reduce this value.

**Roll-Up Percentage** is the rate used to calculate the increase to your Benefit Base during this statement period.

**Total Guaranteed Value (TGV)** is the minimum value your contract will provide as the Cash Surrender Value, Death Benefit, or amount paid upon annuitization.

### Important Information

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**Questions about your annuity contract?  
Please call our customer care team at 1-800-541-0171.**