

SERFF Tracking Number: TPCI-125530171 State: Arkansas
Filing Company: PHL Variable Insurance Company State Tracking Number: 38495
Company Tracking Number: 08NHW
TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium
Variable and Variable
Product Name: Annuity - Surr Charge Waiver
Project Name/Number: Annuity - Surr Charge Waiver/

Filing at a Glance

Company: PHL Variable Insurance Company

Product Name: Annuity - Surr Charge Waiver SERFF Tr Num: TPCI-125530171 State: ArkansasLH

TOI: A02.11 Individual Annuities- Deferred Non- SERFF Status: Closed State Tr Num: 38495

Variable and Variable

Sub-TOI: A02.11.002 Flexible Premium

Co Tr Num: 08NHW

State Status: Approved-Closed

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Authors: Sharyn Sheehan, Peter

Disposition Date: 04/01/2008

Scavongelli, Scott Zweig, Joseph

Bonfitto, Marilyn Dolan, Elizabeth

Wheeler, Barbara Slater, James

Bronsdon, Kathleen Underwood

Date Submitted: 03/20/2008

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Annuity - Surr Charge Waiver

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 04/01/2008

State Status Changed: 04/01/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

08NHW, Waiver of Withdrawal Charges for Nursing Home Confinement and Terminal Illness

We are filing the above referenced form for approval in your jurisdiction. This endorsement is filed in accordance with

<i>SERFF Tracking Number:</i>	<i>TPCI-125530171</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>PHL Variable Insurance Company</i>	<i>State Tracking Number:</i>	<i>38495</i>
<i>Company Tracking Number:</i>	<i>08NHW</i>		
<i>TOI:</i>	<i>A02.11 Individual Annuities- Deferred Non-Variable and Variable</i>	<i>Sub-TOI:</i>	<i>A02.11.002 Flexible Premium</i>
<i>Product Name:</i>	<i>Annuity - Surr Charge Waiver</i>		
<i>Project Name/Number:</i>	<i>Annuity - Surr Charge Waiver/</i>		

the applicable statutes and regulations of your jurisdiction and are laser printed, subject only to minor variations in paper stock, color, fonts, duplexing, positioning and page numbering. This endorsement does not contain any unusual or otherwise controversial language from normal company or industry standards.

This is a new form and is not intended to replace any existing form; it will be marketed on an individual basis to our general market.

We intend to issue this endorsement with previously approved variable deferred annuity contracts offered by PHL Variable Insurance Company and any variable deferred annuity contracts that are approved in the future.

Since this endorsement will be attached to variable annuity contracts sold by prospectus and registered with the Securities and Exchange Commission, this form is exempt from readability requirements.

08NHW

The purpose of this endorsement is to waive withdrawal charges (contingent deferred sales charges or surrender charges under a contract) as described in the endorsement. This endorsement is provided at no additional cost and initially, this endorsement will be issued and attached to new business issues only. We may issue this endorsement at no cost to in-force contract owners at some point in the future. The minimum and maximum issue ages for this endorsement are the same as the base contract.

Company and Contact

Filing Contact Information

Sharyn Sheehan, Compliance Consultant	sharyn.sheehan@phoenixwm.com
One American Row	(860) 403-5447 [Phone]
Hartford, CT 06102	(860) 403-7252[FAX]

Filing Company Information

PHL Variable Insurance Company	CoCode: 93548	State of Domicile: Connecticut
One American Row	Group Code: 403	Company Type: Life Insurance and Annuities
Hartford, CT 06102	Group Name:	State ID Number:
(860) 403-5000 ext. [Phone]	FEIN Number: 06-1045829	

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Filing Fees

Fee Required? Yes
Fee Amount: \$20.00
Retaliatory? No
Fee Explanation: 1 Endorsement @ \$20
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
PHL Variable Insurance Company	\$20.00	03/20/2008	18836541

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	04/01/2008	04/01/2008

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Form Schedule

Lead Form Number: 08NHW

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	08NHW	Policy/Cont	Waiver of Withdrawal Initial ract/Fratern Charge for Nusing al Home Confinement Certificate: and Terminal Illness Amendmen t, Insert Page, Endorseme nt or Rider			0	08NHW.pdf



PHL VARIABLE INSURANCE COMPANY
A Stock Company

**Waiver of Withdrawal Charge for
Nursing Home Confinement and Terminal Illness**

Owner: [John Doe]
Contract Number: [13000000]
Effective Date: [05/01/2008]

This endorsement is part of the contract to which it is attached. It is effective on the date specified above. There is no charge for this endorsement. Except as otherwise stated below, this endorsement is subject to all of the provisions contained in the contract.

Nursing Home Waiver

Prior to the Maturity Date, you may withdraw a portion or surrender all of your Contract Value, adjusted by any applicable Market Value Adjustment, without a surrender charge/contingent deferred sales charge, provided that:

- a. more than one year has elapsed since the Effective Date of this endorsement; and
- b. the surrender is requested within two years of the Owner's admission into a Licensed Nursing Home Facility; and
- c. the Owner has been confined to a Licensed Nursing Home Facility for at least the preceding 120 days.

A Licensed Nursing Home Facility is defined as a state licensed hospital or state licensed skilled or intermediate care nursing facility at which medical treatment is available on a daily basis. You must provide us with satisfactory evidence of confinement by Written Notice.

Terminal Illness Waiver

Prior to the Maturity Date, you may withdraw a portion or all of your Contract Value, adjusted by any applicable Market Value Adjustment, without a Surrender Charge/Contingent Deferred Sales Charge, provided that we receive proof, satisfactory to us of the Owner's Terminal Illness. Terminal illness is defined as an illness or condition that is expected to result in the Owner's death within six months.

PHL Variable Insurance Company

[Secretary]

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Supporting Document Schedules

Review Status:
Satisfied -Name: Certification/Notice 03/07/2008
Comments:
Attachment:
AR certifications - 08NHW.pdf

Review Status:
Bypassed -Name: Application 03/07/2008
Bypass Reason: not required for this filing
Comments:

Review Status:
Bypassed -Name: Life & Annuity - Acturial Memo 03/07/2008
Bypass Reason: not required for this filing
Comments:

**ARKANSAS
CERTIFICATION**

FORM NO.	08NHW
FORM TITLE	Waiver of Withdrawal Charge for Nursing Home Confinement and Terminal Illness

I hereby certify the following:

- To the best of my knowledge and belief, the above form(s) and submission comply with Reg. 19 and Reg. 49, as well as the other laws and regulations of the State of Arkansas.
- The attached forms have achieved Flesch Reading Ease scores in compliance with Arkansas Code 23-80-206.
- The attached forms comply with ACA 23-79-138 and Bulletin 11-88.

PHL Variable Insurance Company

Signature: 

Name: Peter Scavongelli
Title: Vice President
Date: March 20, 2008