

SERFF Tracking Number: TPCI-126797373 State: Arkansas
Filing Company: PHL Variable Insurance Company State Tracking Number: 46685
Company Tracking Number: 10FIA INFO
TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed
Product Name: 10FIA INFO
Project Name/Number: /

Filing at a Glance

Company: PHL Variable Insurance Company

Product Name: 10FIA INFO

TOI: A071 Individual Annuities - Special

Sub-TOI: A071.001 Equity Indexed

Filing Type: Form

SERFF Tr Num: TPCI-126797373

State: Arkansas

SERFF Status: Closed-Accepted

State Tr Num: 46685

For Informational Purposes

Co Tr Num: 10FIA INFO

State Status: Filed-Closed

Reviewer(s): Linda Bird

Authors: Scott Zweig, Joseph

Disposition Date: 09/07/2010

Bonfitto, Barbara Slater, Kathleen

Richter, Jeanie Gagnon, Elizabeth

Stevens, Valerie Golebiewski

Date Submitted: 09/01/2010

Disposition Status: Accepted For

Informational Purposes

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name:

Project Number:

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 09/07/2010

Deemer Date:

Submitted By: Kathleen Richter

Filing Description:

Please see cover letter.

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 09/07/2010

Created By: Kathleen Richter

Corresponding Filing Tracking Number:

Company and Contact

Filing Contact Information

Scott Zweig, Compliance Consultant

scott.zweig@phoenixwm.com

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One American Row 860-403-5951 [Phone]
 Hartford, CT 06102 860-403-7225 [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

Filing Fees

Fee Required? Yes
 Fee Amount: \$10.00
 Retaliatory? No
 Fee Explanation: \$10.00 for Informational Filing
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
PHL Variable Insurance Company	\$10.00	09/01/2010	39181715

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		09/07/2010	09/07/2010

SERFF Tracking Number: TPCI-126797373 State: Arkansas
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Project Name/Number: /

Disposition

Disposition Date: 09/07/2010

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: TPCI-126797373

State: Arkansas

Filing Company: PHL Variable Insurance Company

State Tracking Number: 46685

Company Tracking Number: 10FIA INFO

TOI: A071 Individual Annuities - Special

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Supporting Document Schedules

Item Status:

Status

Date:

Satisfied - Item: Statement of Variability

Comments:

Attachment:

SOV - 10GLWB and 10GLWBN.pdf

Item Status:

Status

Date:

Satisfied - Item: Cover Letter

Comments:

Attachment:

AR - Cover Letter.pdf

Statement of Variability

Form 10GLWB

This Statement of Variability sets forth the variable information which will appear in brackets in form **10GLWB (Guaranteed Lifetime Withdrawal Benefit Rider)**. No change in variability will be made which in any way expands the scope of the wording being changed.

Contract Number: The unique number for each contract will appear in this field.

Rider Issue Date: The date the rider is issued will appear in this field.

GLWB Earliest Exercise Date: The first date that the rider may be exercised will appear in this field. Should we change this date, it would be for new issues only.

Rider Option: The option the Owner chooses would appear in this field. They may choose either the Single Life Option or the Spousal Life Option.

Rider Fee Percentage: The percentage in effect on the Rider Issue Date, used to determine the rider fee, will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 2.00%.

In the event that the Rider Fee Percentage varies by age, a table showing the age breakpoints and applicable fee percentages will appear. The ages are bracketed to indicate that they may change. Should we change them, it would be for new issues only and could range from 50 to 75 years of age. We reserve the right to show either a single fee or this table.

[Age of the Youngest Covered Person on the Rider Issue Date]	[Rider Fee Percentage]
[Less than 65	0.60%
65 or Older	0.65%]

Maximum Rider Fee Percentage: The maximum possible percentage used to determine the rider fee will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0.50% to 5.00%.

Earliest Rider Fee Percentage Increase Date: the earliest possible date that the rider fee percentage may be increased will appear in this field. Should we change this date, it would be for new issues only and could range from the first Rider Anniversary to the Maximum Maturity Date under the attached contract.

GMDB Factor: the factor used in calculating the Enhanced Death Benefit will appear in this field. Should we change this factor, it would be for new issues only and could range from 0 to 10.

GMDB Maximum Age: the age at which the Enhanced Death Benefit is reduced to zero will appear in this field. Should we change this factor, it would be for new issues only and could range from 35 to 115.

GLWB Primary Multiplier: the multiplier used in calculating the Enhanced Death Benefit provided by this rider will appear in this field. Should we change this value, it would be for new issues only and could range from 0 to 100.

GLWB Secondary Multiplier: the multiplier used in calculating the Enhanced Death Benefit provided by this rider will appear in this field. Should we change this value, it would be for new issues only and could range from 0 to 100.

Benefit Base Calculation Percentage: The duration based percentages used to determine the Benefit Base will appear in this table. Should we change the durations, it would be for new issues only and they could range from 1 to 35 years. As a result of duration changes or groupings, additional rows may be added or deleted from this table. Should we change the percentages, it would be for new issues only and they could range from 50% to 500%.

Note: the last cell in the "Rider Year" column contains a variable "t" used to represent additional incremental years. The purpose of this is to illustrate the point at which the Benefit Base Calculation Percentage will change to incorporate the simple or compound interest formula listed in the adjacent column. While the rider form indicates that "t = 1, 2, 3, 4, 5..." that string of numbers is intended to continue indefinitely..

The text in the final row of the Benefit Base Calculation Percentage column is bracketed to indicate that depending on the method of interest calculation is used, the language may change. If the method used is simple interest, the following will appear:

"The Benefit Base Calculation Percentage in the Prior Rider Year plus the applicable Effective Growth Rate Percentage for the current Rider Year."

If the method used is compound interest, the following paragraph will appear:

"The Benefit Base Calculation Percentage in the Prior Rider Year multiplied by one plus the applicable Effective Growth Rate Percentage for the current Rider Year."

Presently, we intend to use compound interest. At no time will both paragraphs appear together. Should we change this, it would be for new issues only.

Effective Growth Rate Percentage: the duration based percentages used in calculating the Benefit Base after the Effective Growth Rate Start Date will appear in this table. Should we change these durations, it would be for new issues only and could range from 1 to 55. As a result of duration changes and/or groupings, additional rows may be added or deleted from this table. Should these percentages it would be for new issues only and could range from 0% to 15%.

Annual Benefit Percentage: The table used to determine the benefit percentage will appear in this field. It will be either the single life table or the spousal life table, depending on which option the Owner chooses. The age could range from 40 to 95 years and the percentages could range from 0% to 10%. Should we change this, it would be for new issues only. As the result of age changes or groupings, additional rows may be added or deleted from this table.

Death Benefit Roll-Up Percentage: The table used to determine the Enhanced Death Benefit will appear in this field. The ages could range from 40 to 95 years and the percentages could range from 0% to 15%. Should we change this, it would be for new issues only. As the result of age changes or groupings, additional rows may be added or deleted from this table.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.

Statement of Variability

Form 10GLWBN

This Statement of Variability sets forth the variable information which will appear in brackets in form **10GLWBN (Guaranteed Lifetime Withdrawal Benefit Rider)**. No change in variability will be made which in any way expands the scope of the wording being changed.

Contract Number: The unique number for each contract will appear in this field.

Rider Issue Date: The date the rider is issued will appear in this field.

GLWB Earliest Exercise Date: The first date that the rider may be exercised will appear in this field. Should we change this date, it would be for new issues only..

Rider Option: The option the Owner chooses would appear in this field. They may choose either the Single Life Option or the Spousal Life Option.

Rider Fee Percentage: The percentage in effect on the Rider Issue Date, used to determine the rider fee, will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 2.00%.

In the event that the Rider Fee Percentage varies by age, a table showing the age breakpoints and applicable fee percentages will appear. The ages are bracketed to indicate that they may change. Should we change them, it would be for new issues only and could range from 50 to 75 years of age. We reserve the right to show either a single fee or this table.

[Age of the Youngest Covered Person on the Rider Issue Date]	[Rider Fee Percentage]
[Less than 65	0.60%
65 or Older	0.65%]

Maximum Rider Fee Percentage: The maximum possible percentage used to determine the rider fee will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0.50% to 5.00%.

Earliest Rider Fee Percentage Increase Date: the earliest possible date that the rider fee percentage may be increased will appear in this field. Should we change this date, it would be for new issues only and could range from the first Rider Anniversary to the Maximum Maturity Date under the attached contract.

GMDB Factor: the factor used in calculating the Enhanced Death Benefit will appear in this field. Should we change this factor, it would be for new issues only and could range from 0 to 10.

GMDB Maximum Age: the age at which the Enhanced Death Benefit is reduced to zero will appear in this field. Should we change this factor, it would be for new issues only and could range from 35 to 115.

GLWB Primary Multiplier: the multiplier used in calculating the Enhanced Death Benefit provided by this rider will appear in this field. Should we change this value, it would be for new issues only and could range from 0 to 100.

GLWB Secondary Multiplier: the multiplier used in calculating the Enhanced Death Benefit provided by this rider will appear in this field. Should we change this value, it would be for new issues only and could range from 0 to 100.

Benefit Base Calculation Percentage: The duration based percentages used to determine the Benefit Base will appear in this table. Should we change the durations, it would be for new issues only and they could range from 1 to 35 years. As a result of duration changes or groupings, additional rows may be added or deleted from this table. Should we change the percentages, it would be for new issues only and they could range from 50% to 500%.

Note: the last cell in the "Rider Year" column contains a variable "t" used to represent additional incremental years. The purpose of this is to illustrate the point at which the Benefit Base Calculation Percentage will change to incorporate the simple or compound interest formula listed in the adjacent column. While the rider form indicates that "t = 1, 2, 3, 4, 5..." that string of numbers is intended to continue indefinitely.

The text in the final row of the Benefit Base Calculation Percentage column is bracketed to indicate that depending on the method of interest calculation is used, the language may change. If the method used is simple interest, the following will appear:

"The Benefit Base Calculation Percentage in the Prior Rider Year plus the applicable Effective Growth Rate Percentage for the current Rider Year."

If the method used is compound interest, the following paragraph will appear:

"The Benefit Base Calculation Percentage in the Prior Rider Year multiplied by one plus the applicable Effective Growth Rate Percentage for the current Rider Year."

Presently, we intend to use compound interest. At no time will both paragraphs appear together. Should we change this, it would be for new issues only.

Effective Growth Rate Percentage: the duration based percentages used in calculating the Benefit Base after the Effective Growth Rate Start Date will appear in this table. Should we change these durations, it would be for new issues only and could range from 1 to 55. As a result of duration changes and/or groupings, additional rows may be added or deleted from this table. Should these percentages it would be for new issues only and could range from 0% to 15%.

Annual Benefit Percentage: The table used to determine the benefit percentage will appear in this field. It will be either the single life table or the spousal life table, depending on which option the Owner chooses. The age could range from 40 to 95 years and the percentages could range from 0% to 10%. Should we change this, it would be for new issues only. As the result of age changes or groupings, additional rows may be added or deleted from this table.

Death Benefit Roll-Up Percentage: The table used to determine the Enhanced Death Benefit will appear in this field. The ages could range from 40 to 95 years and the percentages could range from 0% to 15%. Should we change this, it would be for new issues only. As the result of age changes or groupings, additional rows may be added or deleted from this table.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.



Scott Zweig - State Compliance Consultant

Life & Annuity State Compliance Office
One American Row Hartford, CT 06102-5056
(860) 403-5951 Fax: (860) 403-7252
Toll Free: 1-800-349-9267 (press 2, then 6)
Email: Scott.Zweig@phoenixwm.com

September 1, 2010

Mr. Joe Musgrove
Department of Insurance
State of Arkansas
1200 West Third Street
Little Rock, Arkansas 72201

Re: **PHL Variable Insurance Company**
NAIC #: 93548, FEIN #: 06-1045829
Informational Filing
Statement of Variability for forms 10GLWB and 10GLWBN

Dear Mr. Musgrove:

We are submitting the above-referenced statement of variability for informational purposes. The relevant forms, 10GLWB and 10GLWBN, were recently approved by your Department on 8/4/2010 (SERFF# TPCI-126614914.) The revised statement of variability included herein explains all of the bracketed material contained in these two forms.

Your attention to this submission is greatly appreciated. No acknowledgement of your receipt of this submission is necessary unless required by your Department. Should you have any questions regarding any of the materials in this filing, please do not hesitate to contact me at 1-860/403-5951, by fax at (860) 403-7225 or by e-mail at scott.zweig@phoenixwm.com.

Sincerely,

Scott Zweig
State Compliance Consultant