

SERFF Tracking Number: TPCI-126960979 State: Arkansas
 Filing Company: PHL Variable Insurance Company State Tracking Number: 47634
 Company Tracking Number: A5092BR
 TOI: A05I Individual Annuities- Immediate Non- Sub-TOI: A05I.000 Annuities - Immediate Non-variable
 Variable
 Product Name: Marketing for Medicaid SPIA
 Project Name/Number: /10MSPIA

Filing at a Glance

Company: PHL Variable Insurance Company
 Product Name: Marketing for Medicaid SPIA SERFF Tr Num: TPCI-126960979 State: Arkansas
 TOI: A05I Individual Annuities- Immediate Non- SERFF Status: Closed-Withdrawn State Tr Num: 47634
 Variable
 Sub-TOI: A05I.000 Annuities - Immediate Non- Co Tr Num: A5092BR State Status: Withdrawn
 variable
 Filing Type: Form Reviewer(s): Linda Bird
 Authors: Scott Zweig, Joseph Disposition Date: 01/06/2011
 Bonfitto, Barbara Slater, Jean
 Bulger, Jeanie Gagnon, Elizabeth
 Stevens
 Date Submitted: 12/23/2010 Disposition Status: Withdrawn
 Implementation Date Requested: 01/31/2011 Implementation Date:
 State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Not Filed
 Project Number: 10MSPIA Date Approved in Domicile:
 Requested Filing Mode: Informational Domicile Status Comments: Our Domicile state
 does not require filing of advertising material.
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Individual Market Type:
 Overall Rate Impact: Filing Status Changed: 01/06/2011
 State Status Changed: 01/06/2011
 Deemer Date: Created By: Elizabeth Stevens
 Submitted By: Elizabeth Stevens Corresponding Filing Tracking Number:
 Filing Description:
 RE: Informational Filing of Form A5092BR - Marketing Brochure for use with Annuity contract form 10MSPIA

Attached for your information is a Marketing brochure that we intend to use with individual immediate non-variable annuity policy form 10MSPIA, approved by the Department on October 20, 2010 under TPCI-126829147. The filing was reviewed and approved by Ms. Linda Bird, who requested that we submit the marketing material for the product (Form

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 10MSPIA) once developed.

If you have any questions or require any additional information, please contact me at 800 537-9607 (ext. 5591).

Very truly yours,

Elizabeth Stevens

Company and Contact

Filing Contact Information

Joseph Bonfitto, Compliance Associate joseph.bonfitto@phoenixwm.com
 One American Row 860-403-6308 [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: \$50.00
 Retaliatory? No
 Fee Explanation: Fee is \$50 per advertising filing.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
PHL Variable Insurance Company	\$50.00	12/23/2010	43198195

SERFF Tracking Number: TPCI-126960979 *State:* Arkansas
Filing Company: PHL Variable Insurance Company *State Tracking Number:* 47634
Company Tracking Number: A5092BR
TOI: A051 Individual Annuities- Immediate Non-Variable *Sub-TOI:* A051.000 Annuities - Immediate Non-variable
Product Name: Marketing for Medicaid SPIA
Project Name/Number: /10MSPIA

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Withdrawn	Linda Bird	01/06/2011	01/06/2011

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Request to Withdraw Informational Filing Note To Reviewer		Elizabeth Stevens	01/04/2011	01/04/2011

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TOI: A051 Individual Annuities- Immediate Non-Variable *Sub-TOI:* A051.000 Annuities - Immediate Non-variable
Product Name: Marketing for Medicaid SPIA
Project Name/Number: /10MSPIA

Disposition

Disposition Date: 01/06/2011

Implementation Date:

Status: Withdrawn

Comment: The Marketing material has been added to the original submission. This informational filing has been withdrawn. Please be advised a request for refund of this filing fee has been forwarded to our Accounting Division for processing. If you have any questions or need additional information please contact me.

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Phoenix FamilyShield Annuity		Yes

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Note To Reviewer

Created By:

Elizabeth Stevens on 01/04/2011 09:19 AM

Last Edited By:

Linda Bird

Submitted On:

01/06/2011 09:24 AM

Subject:

Request to Withdraw Informational Filing

Comments:

Linda, please withdraw this filing. The marketing brochure has been submitted under the original filing (TPCI-126829147), which has been reopened.

Thank you.

Elizabeth Stevens

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Form Schedule

Lead Form Number: A5092BR

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	A5092BR	Advertising	Phoenix FamilyShield Annuity	Initial		0.000	A5092BR.pdf



PHOENIX



Shield your
family with a
sound financial
future.

PHOENIX FAMILYSHIELD ANNUITYSM

A single-premium immediate annuity

The insurance products are:

- Not insured by FDIC, NCUSIF, or any other state or federal agency which insures deposits;
- Not a deposit or obligation of, underwritten or guaranteed by, the depository institution or any affiliate;

Protect Your Family's Lifestyle

CONSIDER YOUR ASSISTANCE PROGRAM OPTIONS

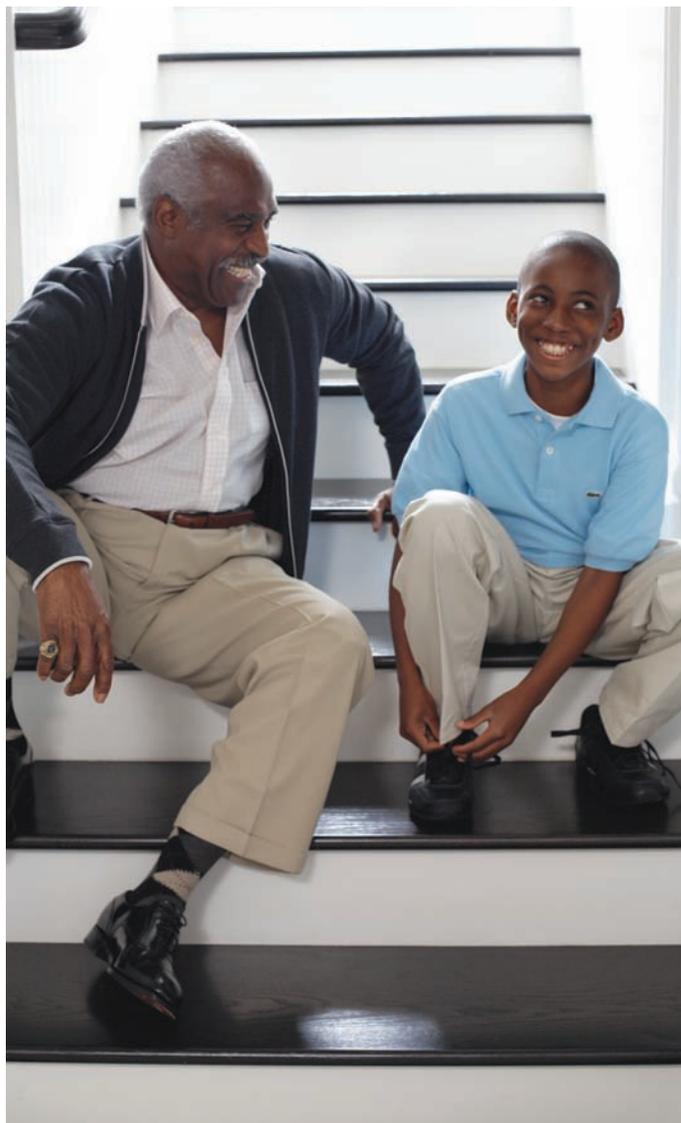
At some point in their lives, many people eventually face the challenge of how to pay for nursing home care. For those who are not already covered by long-term care insurance and are not eligible to purchase new coverage, Medicaid or other government assistance programs may cover some of the cost of this care. While eligibility for these programs involves satisfying asset and income guidelines, regulatory provisions under these guidelines also allow assets to be used to fund a certain type of annuity to provide an income stream for a loved one.

ANOTHER WAY

The Phoenix FamilyShield Annuity is a solution specially designed to help you or your spouse qualify¹ for Medicaid or another government assistance program, without depleting your hard-earned retirement assets. Phoenix FamilyShield is a Single Premium, Immediate Annuity (SPIA) with certain features that may make it an exempt asset with regard to Medicaid asset eligibility requirements. And, Phoenix FamilyShield will provide immediate guaranteed monthly income.

CONSULT A PROFESSIONAL

Medicaid regulations vary by state and are subject to change. It's also important to understand that Phoenix makes no guarantees that purchase of the Phoenix FamilyShield Annuity will result in eligibility for assistance through Medicaid or other government programs. You should consult a qualified attorney or advisor who is knowledgeable about the laws in your state to determine whether the Phoenix FamilyShield Annuity is right for you.



With the Phoenix FamilyShield Annuity, you may be able to qualify for Medicaid assistance while using your retirement assets to provide a guaranteed stream of income for a loved one.

1. Guarantees are based on the claims-paying ability of the issuing company.

Phoenix FamilyShield Annuity: A Solution Design

Phoenix FamilyShield Annuity can be customized to fit your needs, with a choice of premium amounts and payment periods.

MOVE ASSETS TO YOUR PHOENIX FAMILYSHIELD ANNUITY

Phoenix FamilyShield can be funded with a single premium payment that you choose, between \$10,000 and \$1 million.

Examples of acceptable funding sources² include qualified or non-qualified funds, such as CDs, savings bonds, Treasury bills, mutual funds, IRAs and other retirement accounts.

It's important to know that the annuity income payments may or may not be taxable, depending on whether the funding source is a qualified or non-qualified vehicle. Be sure to consult with a

tax professional to determine how your Phoenix FamilyShield Annuity payments will be treated.

RECEIVE GUARANTEED MONTHLY INCOME PAYMENTS

Phoenix FamilyShield will immediately begin a monthly stream of income payments for a specified period of time, guaranteed. Payment terms³ are available between 24 and 360 months, but not longer than the owner/annuitant's life expectancy as determined by Medicaid.

Should the owner/annuitant die before the payment duration is complete, payments will continue to be paid for the rest of the specified period to the designated beneficiary.



2. Different funding sources offer protection of principal and interest in different ways. For example, guarantees on Treasury bills are backed by the United States Treasury and CDs are FDIC-insured. Annuity income payments are guaranteed solely based on the claims-paying ability of the issuing company.

3. Not all durations are available in all states. Check with your financial professional for details.

ed for Medicaid Planning

FREQUENTLY ASKED QUESTIONS

Q. What is a SPIA?

A. A Single Premium Immediate Annuity, or an annuity that is purchased with a single payment, and begins income immediately. There is no cash value that can be withdrawn from a SPIA.

Q. How do I know if Phoenix FamilyShield Annuity is right for me?

A. Phoenix FamilyShield Annuity is specially designed for individuals who are planning to apply for Medicaid or another government assistance program. There are several important considerations to be made when choosing a SPIA for this purpose, including state-specific Medicaid requirements, proper titling and tax treatment of annuity payments. We strongly recommend that you seek the advice of knowledgeable professionals to help you make the best decision for your needs.

Q. What happens if I do not get approved for the government benefits for which I am applying?

A. If you do not get approved for the government benefits that you are applying for, you should contact us at 1-800-541-0171 to discuss your options.

Q. What happens if I die before the full payment duration?

A. Remaining payments will continue to be paid for the rest of the specified period to a designated beneficiary. In some states, the state could recover a portion of the payments for benefits paid to date.

Q. Are the income payments taxable?

A. The tax treatment of your annuity income payments will depend on whether the source of funds is a qualified or non-qualified vehicle. Be sure to consult with a tax professional for your individual situation.

Q. Can my IRA be used to fund a Phoenix FamilyShield Annuity in my spouse's name?

A. Yes, your IRA can be used to fund your spouse's Phoenix FamilyShield Annuity. However, doing so may result in income taxes due. You should consult with your advisor and a tax professional to discuss the potential tax treatment for your situation.

Other Important Information

FREE LOOK

Phoenix FamilyShield includes a free look period⁴ during which you have the right to review and cancel the contract. Upon cancellation, you will receive the full single premium paid into the contract, less any annuity payments. Free look period terms vary by state. Please check with your financial professional for more information.

MEDICAID-COMPLIANT CONTRACT SPECIFICATIONS

This annuity includes certain restrictions which may be important for its consideration as an exempt asset by your Medicaid office. The contract is irrevocable, non-transferable and non-assignable. The contract has no cash value that can be surrendered, loaned, withdrawn or commuted.

NO SALES CHARGES

- Initial sales charge or policy fee: None
- Annual administrative charge: None
- Administrative fee: None
- Mortality & expense risk fee: None
- Premium tax: Only in states where required by law

Talk with your financial representative about how Phoenix FamilyShield can help your family realize a sound financial future.

4. Free look period varies by state.

The Phoenix Companies: helping families since 1851

Phoenix has a long, proud history of helping families reach their financial goals through innovative life insurance and annuity products. The following chart highlights historic events and corporate advances through the years, and shows how Phoenix has led the way in meeting the varied and changing needs of our customers.

THE PHOENIX COMPANIES — CORPORATE AND PRODUCT HIGHLIGHTS



1851 Founded as American Temperance Life Insurance Company, Hartford, CT

1861 Insured President Abraham Lincoln

1926-50 Known as the “Retirement Income Company”

1955 First to reduce life insurance premiums for women

1967 First to lower life insurance premiums for nonsmokers

2000-Present Annual Phoenix Wealth Survey monitors financial trends, behaviors and needs of the market

2001 The Phoenix Companies, Inc. goes public (NYSE: PNX)

2005 First spousal guaranteed minimum withdrawal benefit rider

2006 One of the first variable products to offer actively-managed ETF asset allocation funds

2008 First to launch a guaranteed income feature for managed money

For more information about Phoenix,
visit our Web site at www.Phoenixwm.com.

With roots dating to 1851, The Phoenix Companies, Inc. helps individuals solve diverse and often highly complex financial and business planning needs with an array of life insurance and annuity products and services reflecting the company's deep insights into the changing wants and needs of the marketplace.



PHOENIX

Where Excellence Grows®

Guarantees are based on the claims-paying ability of the issuing company, PHL Variable Insurance Company or Phoenix Life Insurance Company. Annuities are long-term investment vehicles particularly suitable for retirement assets. Annuities held within qualified plans do not provide any additional tax benefits.

Phoenix FamilyShield Annuity (ICC10MSPIA, 10MSPIA) is issued by PHL Variable Insurance Company (PHLVIC). In Maine and New York, Phoenix FamilyShield Annuity is issued by Phoenix Life Insurance Company (PLIC). PHLVIC is not authorized to conduct business in Maine and New York.

These insurers are separate entities and each is responsible only for its own financial condition and contractual obligations.

Member of The Phoenix Companies, Inc.

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