

State: Arkansas **Filing Company:** PHL Variable Insurance Company
TOI/Sub-TOI: L09I Individual Life - Flexible Premium Adjustable Life/L09I.101 External Indexed - Single Life
Product Name: Maximum Statutory Interest Rate Change
Project Name/Number: /

Filing at a Glance

Company: PHL Variable Insurance Company
Product Name: Maximum Statutory Interest Rate Change
State: Arkansas
TOI: L09I Individual Life - Flexible Premium Adjustable Life
Sub-TOI: L09I.101 External Indexed - Single Life
Filing Type: Form
Date Submitted: 12/24/2012
SERFF Tr Num: TPCI-128821069
SERFF Status: Closed-Accepted For Informational Purposes
State Tr Num:
State Status: Closed-Accepted for Informational Purposes
Co Tr Num: 2013 VALUATION

Implementation
Date Requested:
Author(s): Scott Zweig, Joseph Bonfitto, Barbara Slater, Jean Bulger, Elizabeth Stevens, Colleen Lyons, Lois McGuire , Erica Scherzer, Hayley Stone
Reviewer(s): Linda Bird (primary)
Disposition Date: 01/03/2013
Disposition Status: Accepted For Informational Purposes
Implementation Date:

State Filing Description:

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General Information

Project Name: Status of Filing in Domicile: Pending
Project Number: Date Approved in Domicile:
Requested Filing Mode: Informational Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: Filing Status Changed: 01/03/2013
State Status Changed: 01/03/2013
Deemer Date: Created By: Scott Zweig
Submitted By: Scott Zweig Corresponding Filing Tracking Number: TPCI-125900129

Filing Description:
PHL Variable Insurance Company
NAIC #93548
FEIN #06-1045829

RE: INFORMATIONAL SUBMISSION - Maximum Statutory Interest Rate Change
08IULSP- 3 – Flexible Premium Adjustable Universal Life Insurance Policy with Indexed Feature – Actuarial Memorandum

We are filing the above referenced document for informational purposes to comply with the reduction in the maximum valuation interest rates for 2013.

We have determined that a change to the actuarial memorandum is required for the above referenced product that was approved on 01/13/2009 by the Department (SERFF Filing # TPCI-125900129). There is no change to the form that was filed and approved with your Department. The revised version of the actuarial memorandum has been included. The following changes were made:

- 1) The interest rate in the "Surrender Charge" section on page 8 changed to 4.5%;
- 2) Some of the numbers in Appendix A "surrender Charge Demonstration" on page 12 changed; and
- 3) Some of the numbers in Table 1 and Table 2 on page 13 changed

Please note that all of the surrender charge tables originally filed and approved for this product are also in compliance with the reduced rate.

Your attention to this submission is 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 (860) 403-6308 or by email at joseph.bonfitto@phoenixwm.com.

Sincerely,
Joseph A. Bonfitto
Director

Company and Contact

Filing Contact Information

Joseph Bonfitto, Director

joseph.bonfitto@phoenixwm.com

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One American Row 860-403-6308 [Phone]
 Hartford, CT 06102 860-403-5296 [FAX]

Filing Company Information

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

Filing Fees

Fee Required? Yes
 Fee Amount: \$10.00
 Retaliatory? No
 Fee Explanation: Informational filing Fee is \$10.00.
 Per Company: No

Company	Amount	Date Processed	Transaction #
PHL Variable Insurance Company	\$10.00	12/24/2012	66000058

SERFF Tracking #:

TPCI-128821069

State Tracking #:

Company Tracking #:

2013 VALUATION

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	01/03/2013	01/03/2013

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Disposition

Disposition Date: 01/03/2013

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Actuarial Memorandum		No