

For the Phoenix Product(s) below submitted through Phoenix Life Insurance Company and PHL Variable Insurance Company, total compensation paid on deposits will be split between SGA and Representatives as follows:

- a. The Individual or Entity Receiving compensation under this Schedule shall be set in the hierarchy as Level **R006**.
- b. Total Compensation paid to a specific level will be calculated as the difference between the rate shown in the grids below for that level and the rates shown for the next level beneath it, provided that there is a Broker assigned to that level.
- c. In the Event that a Broker level does not exist within a specific hierarchy, that level's compensation shall be paid to the next highest level. The compensation paid to that next highest level will be calculated as the difference between the rate in the grids below for that level, and the rate for the next level beneath it to which a Broker is assigned. Supervising General Agent will be responsible for assigning Compensation Levels and hierarchies and communicating those Compensation Levels and hierarchies to Phoenix.

PHOENIX REMEMBRANCE LIFE (a) (b) (c) (e) (f) (g) (All States Except New York and Maine)				
	First Year Compensation on First Year Commissionable Premiums	Renewal Compensation on Commissionable Premiums Policy Years 2-5	Renewal Compensation on Commissionable Premiums Policy Years 6-10	Renewal Compensation on Commissionable Premiums Policy Years 11+
R006	120.00%	4.00%	1.00%	0.00%
R007	115.00%	3.00%	0.00%	0.00%
R008	110.00%	2.00%	0.00%	0.00%
R009	105.00%	1.00%	0.00%	0.00%
R0010	100.00%	0.00%	0.00%	0.00%
R0011	90.00%	0.00%	0.00%	0.00%
R0012	70.00%	0.00%	0.00%	0.00%
R0013	50.00%	0.00%	0.00%	0.00%
Sub-Producer	0.00%	0.00%	0.00%	0.00%

PHOENIX REMEMBRANCE LIFE (a) (b) (c) (d) (e) (f) (g) (Issue States: New York and Maine)							
Total Coverage Amount Less Than or Equal to \$15,000.00							
	First Year Compensation on First Year Commissionable Premium	Renewal Compensation on Commissionable Premiums Policy Year 2	Renewal Compensation on Commissionable Premiums Policy Year 3	Renewal Compensation on Commissionable Premiums Policy Years 4-5	Renewal Compensation on Commissionable Premiums Policy Year 6	Renewal Compensation on Commissionable Premiums Policy Years 7-10	Renewal Compensation on Commissionable Premiums Policy Years 11+
R006	65.00%	10.00%	6.00%	4.00%	0.00%	0.00%	0.00%
R007	55.00%	9.00%	4.00%	3.00%	0.00%	0.00%	0.00%
R008	45.00%	8.00%	2.00%	2.00%	0.00%	0.00%	0.00%
R009	35.00%	7.00%	1.00%	1.00%	0.00%	0.00%	0.00%
R0010	25.00%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%
R0011	20.00%	4.00%	0.00%	0.00%	0.00%	0.00%	0.00%
R0012	15.00%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%
R0013	10.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Sub-Producer	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

PHOENIX REMEMBRANCE LIFE (Continued from previous page) (a) (b) (c) (d) (e) (f) (g)							
(Issue States: New York and Maine)							
Total Coverage Amount Greater Than \$15,000.00							
	First Year Compensation on First Year Commissionable Premium	Renewal Compensation on Commissionable Premiums Policy Year 2	Renewal Compensation on Commissionable Premiums Policy Year 3	Renewal Compensation on Commissionable Premiums Policy Years 4-5	Renewal Compensation on Commissionable Premiums Policy Year 6	Renewal Compensation on Commissionable Premiums Policy Years 7-10	Renewal Compensation on Commissionable Premiums Policy Years 11+
R006	70.00%	10.00%	6.00%	4.00%	0.00%	0.00%	0.00%
R007	60.00%	9.00%	4.00%	3.00%	0.00%	0.00%	0.00%
R008	50.00%	8.00%	2.00%	2.00%	0.00%	0.00%	0.00%
R009	40.00%	7.00%	1.00%	1.00%	0.00%	0.00%	0.00%
R0010	30.00%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%
R0011	25.00%	4.00%	0.00%	0.00%	0.00%	0.00%	0.00%
R0012	20.00%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%
R0013	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Sub-Producer	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

FOOTNOTES:

- (a) Not all Phoenix Products are authorized for issuance in all Jurisdictions. PHL Variable Insurance Company (PHLVIC) is authorized for business in all jurisdictions except for New York, Maine and Puerto Rico. Phoenix Life Insurance Company (PLIC) is authorized only for business in New York, Maine and Puerto Rico. For business issued through PLIC, Maximum compensation shall be paid in accordance with Applicable Law and New York Insurance Law.
- (b) Total Coverage Amount is defined as the base policy face amount plus the Rider Coverage Amount for the Additional Income Coverage Rider. Benefit amounts from other riders (including but not limited to Education Benefit Rider(s), Legacy Rider(s), Income Term Rider, and Lifetime Income Rider) are not included for the purpose of calculating Coverage Amount, and therefore do not impact the applicable Commission Rates.
- (c) Commissions will be equal to a percentage of the "commissionable premium" paid by the owner. In year one, the commissionable premium will be equal to the base policy premium (including the policy fee) plus all rider premiums. In years two and later, the commissionable premium will be equal to the base policy premium (excluding the policy fee) plus all rider premiums.
- (d) In New York and Maine, First Year Compensation is paid as the sum of Base Compensation and Expense Allowance Payment (EAP).
- (e) A 100% charge back will occur upon free look/cancellation of the contract within the first year of issue.
- (f) A 100% charge back will occur if a death claim is successfully contested and/or if a policy is rescinded.
- (g) Unearned commission is charged back upon lapse or surrender in year one. Unearned commission is also charged back on any rider premium associated with a rider that is terminated at the owner's request in year one.

This Schedule and Footnotes form a part of the Phoenix Agreement (“Agreement”) and is subject to all terms and conditions thereof. This Compensation Schedule may be unilaterally modified by Phoenix in whole or in part from time to time through standard Phoenix communication procedures and such modification shall have the same force and effect as if this schedule had been physically amended. Acknowledgement by Initial or Signature is not required for such modification. Notice and acceptance are confirmed upon submission of an application for a product subject to an applicable Compensation Schedule which forms part of the Agreement.

ACCEPTED AND AGREED TO BY SGA:

Print Name of R006

Print Name of SGA

Date