



Owner(s) Name(s) (Last, First) Contract Number (if known) Payment Type
Premium Loan

Complete Section 1 or Section 2 - do not complete both sections. Signature required in Section 4.

Section 1: Asset Allocation Options (some restrictions apply; see Terms below)

Morningstar ETF Allocation Series

- Morningstar Income and Growth ETF Asset Allocation Portfolio
Morningstar Balanced ETF Asset Allocation Portfolio (see B1 below)
Morningstar Growth ETF Asset Allocation Portfolio (see B1, B2 below)
Morningstar Aggressive Growth ETF Asset Allocation Portfolio (see B1, B2, B3 below)

Franklin Templeton\*

- Founding Investment Strategy (Moderate) (see B1, B2, B3 below)
Perspectives Allocation Strategy (Aggressive) (see B1, B2 below)

AB

- AB VPS Balanced Wealth Strategy Portfolio (Moderate) (see B1, B2 below)
\*Automatic rebalance occurs monthly

Terms:

- A. An available Asset Allocation Option MUST be selected if you are electing the Phoenix Flexible Withdrawal Protector (GMWB), Phoenix Retirement Protector (A Flexible Combination Benefit) or Phoenix Principal Protector (GMAB) rider.
B1. These models are not available with the Phoenix Retirement Protector (A Flexible Combination Benefit) rider.
B2. These models are not available with the Phoenix Principal Protector (GMAB) rider.
B3. These models are not available with the Phoenix Flexible Withdrawal Protector (GMWB) rider.
C. For a new contract, the initial premium will be allocated based on the Asset Allocation Option selected above.
D. Subsequent premiums will be allocated according to the Asset Allocation Option selected above.
E. Asset Allocation Options are not available for certain products including Group Strategic Edge (GSE) and Phoenix Income Choice.
F. Notify your financial advisor or agent if your risk profile changes.
G. In the future we may modify or eliminate any existing program or Asset Allocation Option within a program, or may offer other asset allocation services which, at our discretion, may be available to current and/or prospective contract owners.

Section 2: Premium Payment Allocation (Whole percentages only. Must total 100%. Do not complete if an option was selected above. Maximum 18 choices.)

- % (225) AB VPS Balanced Wealth Strategy Portfolio
% (229) Calvert VP S&P MidCap 400 Index Portfolio
% (167) DWS Equity 500 Index VIP
% (228) DWS Small Cap Index VIP
% (125) Federated Fund for U.S. Government Securities II
% (235) Federated Government Money Fund II (Service Shares)
% (126) Federated High Income Bond Fund II
% (150) Fidelity VIP Contrafund Portfolio
% (149) Fidelity VIP Growth Opportunities Portfolio
% (151) Fidelity VIP Growth Portfolio
% (206) Fidelity VIP Investment Grade Bond Portfolio
% (227) Franklin Flex Cap Growth VIP Fund
% (196) Franklin Income VIP Fund
% (121) Franklin Mutual Shares VIP Fund
% (199) Invesco Oppenheimer V.I. Capital Appreciation Fund
% (200) Invesco Oppenheimer V.I. Global Fund
% (201) Invesco Oppenheimer V.I. Main Street Small Cap Fund
% (247) Invesco V.I. American Franchise Fund
% (205) Invesco V.I. Equity and Income Fund
% (187) Lord Abbett Bond-Debenture Portfolio
% (188) Lord Abbett Growth and Income Portfolio
% (189) Lord Abbett Mid Cap Stock Portfolio
% (245) Morningstar Aggressive Growth ETF Asset Allocation Portfolio (Class II)
% (238) Morningstar Balanced ETF Asset Allocation Portfolio (Class II)
% (239) Morningstar Growth ETF Asset Allocation Portfolio (Class II)
% (237) Morningstar Income and Growth ETF Asset Allocation Portfolio (Class II)
% (248) Neuberger Berman AMT Mid Cap Growth Portfolio, Class S
% (251) Neuberger Berman AMT Sustainable Equity Portfolio, Class S
% (202) PIMCO VIT CommodityRealReturn Strategy Portfolio
% (203) PIMCO VIT Real Return Portfolio
% (204) PIMCO VIT Total Return Portfolio
% (106) Templeton Developing Markets VIP Fund
% (111) Templeton Foreign VIP Fund
% (107) Templeton Growth VIP Fund
% (215) TVST Touchstone Balanced Fund
% (216) TVST Touchstone Bond Fund
% (217) TVST Touchstone Common Stock Fund
% (219) TVST Touchstone Small Company Fund
% (105) Virtus Duff & Phelps Real Estate Securities Series (A Shares)
% (101) Virtus KAR Capital Growth Series (A Shares)
% (181) Virtus KAR Small-Cap Growth Series (A Shares)
% (154) Virtus KAR Small-Cap Value Series (A Shares)
% (102) Virtus Newfleet Multi-Sector Intermediate Bond Series (A Shares)
% (119) Virtus Rampart Enhanced Core Equity Series (A Shares)
% (104) Virtus SGA International Growth Series (A Shares)
% (103) Virtus Strategic Allocation Series (A Shares)
% (109) Wanger International
% (122) Wanger Select
% (108) Wanger USA
% Fixed Income Allocation - for Phoenix Income Choice only.
% Guaranteed Interest Account\* (Not available for Phoenix Income Choice or Freedom Edge.)
% Other:

\* GIA limited to 5% for Dimensions, Spectrum Edge, Investor's Edge, Premium Edge. Restriction may vary by state.

Terms: Subsequent premium payments will be invested as indicated in Premium Payment Allocation above unless the Company is otherwise instructed.

### Section 3: Optional Benefit Rider Rates (if applicable)

#### Phoenix Principal Protector

- The following Asset Allocations are currently available with the Phoenix Principal Protector rider.

Model Name	Rider Fee
Morningstar Income and Growth ETF Asset Allocation Portfolio	0.85%
Morningstar Balanced ETF Asset Allocation Portfolio	0.85%

#### Phoenix Flexible Withdrawal Protector

- The following rate schedule applies if you are selecting an Asset Allocation Option for the first time. If you are transferring into a new Asset Allocation Option and assuming the following rate schedule is not already in effect for your Rider, the following rate schedule will apply if your Benefit Base steps-up on a rider anniversary and you do not opt out of the step-up.
- The Rider Fee is based on the Asset Allocation option elected.
- The Optional Extended Care Enhancement may be elected for an additional 0.20%.
- In the event of a rate change, the rate applicable to your rider will remain in force unless an Automatic Step-Up occurs. In the event of an Automatic Step-Up, your rate may change to reflect the updated rate schedule.
- The following Asset Allocation options are currently available with the Phoenix Flexible Withdrawal Protector rider.

Model Name	Rider Fee	
	Single	Joint
Morningstar Income and Growth ETF Asset Allocation Portfolio	0.60%	0.80%
AB VPS Balanced Wealth Strategy Portfolio	1.00%	1.35%
Morningstar Balanced ETF Asset Allocation Portfolio	1.35%	1.80%
Franklin Templeton Perspectives Allocation Strategy	1.35%	1.80%

#### Phoenix Retirement Protector

- The following rate schedule applies if you are selecting an Asset Allocation Option for the first time. If you are transferring into a new Asset Allocation Option and assuming the following rate schedule is not already in effect for your Rider, the following rate schedule will apply if your Benefit Base steps-up on a rider anniversary and you do not opt out of the step-up.
- The Rider Fee is based on the Asset Allocation option elected.
- The Optional Extended Guaranteed Minimum Death Benefit may be elected for an additional 0.50%.
- In the event of a rate change, the rate applicable to your rider will remain in force unless a GMWB Automatic Step-Up occurs or (if applicable) you elect a GMAB Step-Up, as provided by the GMAB component of this rider. In the event of a Step-Up, your rate may change to reflect the updated rate schedule.
- The following Asset Allocation options are currently available with the Phoenix Retirement Protector rider.

Model Name	Rider Fee	
	Single	Joint
Morningstar Income and Growth ETF Asset Allocation Portfolio	1.10%	1.45%

Please visit [www.nsre.com](http://www.nsre.com) for additional information.

### Section 4: Signatures - Required

I have made my selection above and understand the applicable terms. If I have purchased an Optional Benefit Rider, I hereby acknowledge and accept the rate schedule shown above.

Owner  \_\_\_\_\_ Print Name (and Title, Company if Corp Owned) \_\_\_\_\_ Date \_\_\_\_\_

Joint Owner (if any)  \_\_\_\_\_ Print Name \_\_\_\_\_ Date \_\_\_\_\_