

Phoenix Spectrum Edge - Death Benefit Option 3 (PHL) - By Fund Company



Sub-Account Performance Summary as of July 31, 2025

Phoenix Spectrum Edge - Death Benefit Option 3 is a variable annuity. Currently, we do not offer this contract for new sales. This information is provided for current contract holders only.

The historic performance returns are based on an initial investment of \$1,000 for the time period indicated. All returns include the following deductions:

- investment management fees • daily administrative fees • mortality and expense risk charges

Non-Standardized Performance illustrates historic performance from the inception of the subaccount, reflects current product charges and does not assume a full surrender at the end of the period or withdrawal from the contract. Performance reflects investment management fees, daily administrative fees, and mortality and expense risk charges.

Product Charges

- No initial sales charge
- A premium tax charge (which is not reflected in the performance calculations) will be applied in states where required by law.
- Annual administrative charge: \$35 (State variations may apply),(\$15 for SIMPLE IRAs)
- Administrative Fee: 0.125% (annually)
- Mortality and Expense Risk Fee: 1.275% (1.175% in CT, FL, & SD)
- Transfer Charge:
 - Currently no charges for transfers
 - We reserve the right to charge a fee of \$20 per transfer after the first twelve transfers in each contract year (state variations may apply)

CDSC: A surrender charge is assessed on withdrawals in excess of the free withdrawal percentage, and based on the date the purchase payments are credited. The surrender

charge is waived if the withdrawal is due to the death of the owner, a Life Expectancy Distribution or if the annuity period has begun (except with respect to unscheduled withdrawals under Annuity Options K or L). In most states, a market value adjustment will apply to withdrawals prior to maturity from the 3-,5-,7- and 10-year fixed accounts (state variations may apply).

Age of purchase payments in complete years	0	1	2	3	4	5	6	7+
Percentage	7	6	5	4	3	2	1	0

Investment return and principal will fluctuate. Therefore, the contract value, when redeemed, may be worth more or less than the original cost. Withdrawals of income will be subject to tax and, if prior to age 59½, will also be subject to a 10% IRS penalty, except as provided for under IRC Sec. 72.

- The insurance product is:**
- NOT insured by FDIC, NCUSIF, or any other state or federal agency that insures deposits;
 - NOT a deposit or obligation of, underwritten or guaranteed by, the depository institution or any affiliate;
 - Subject to investment risk, including possible loss of principle invested.

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Important Notes

¹Name change effective May 02, 2022. Previously known as AB VPS Balanced Wealth Strategy Portfolio.

²This subaccount is closed to new investors.

³Prior to May 1, 2024 the CVT S&P MidCap 400 Index Portfolio - Class I fund was known as Calvert VP S&P MidCap 400 Index Portfolio - Class I.

⁴The advisor to this subaccount reimburses or has reimbursed operating expenses of the subaccount. Absent such reimbursements, performance results would be lower. Please consult the prospectus for further information.

⁵Name change effective April 28, 2020. Previously known as Federated High Income Bond Fund II.

⁶Name change effective April 28, 2020. Previously known as Federated Fund for U.S. Government Securities II.

⁷Effective August 16, 2024, the assets of Guggenheim VIF Long Short Equity Fund merged into surviving fund Federated Hermes Government Money - Class II Fund.

⁸Name change effective April 28, 2020. Previously known as Federated Government Money Fund II.

⁹Name change effective April 30, 2016. Previously known as Federated Prime Money Fund II was renamed Federated Government Money Fund II (Service Shares).

¹⁰**You could lose money by investing in the fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.** Current yield is the annualized average yield without compounding for the seven-day period ending on the date indicated. Yield is a function of the portfolio quality and maturity, the type of investment, operating expenses and mortality and expense risk charges. The results shown are not indicative of the rate of return that may be realized from an investment made in the money market subaccount. The yield more closely reflects the current earnings of the money market option than the total return. Subaccount yield DOES NOT include the effect of mortality and expense charges. If the mortality and expense charge had been applied, the current yield would be reduced.

¹¹Name change effective May 24, 2019. Previously known as Oppenheimer Main Street Small Cap Fund/VA.

¹²Prior to April 30, 2025 the Invesco V.I. Discovery Large Cap Fund - Series II fund was known as Invesco V.I. Capital Appreciation Fund - Series II.

¹³Name change effective May 24, 2019. Previously known as Oppenheimer Capital Appreciation Fund/VA.

¹⁴Name change effective May 24, 2019. Previously known as Oppenheimer Global Fund/VA.

¹⁵Prior to September 1, 2023, the Lazard Retirement US Small Cap Equity Select Portfolio - Service Class was known as Lazard Retirement US Small -Mid Cap Equity - Service Class.

¹⁶Name change effective April 29, 2016. Previously known as Ibbotson Aggressive Growth ETF Asset Allocation Portfolio (Class II).

¹⁷Name change effective April 29, 2016. Previously known as Ibbotson Balanced ETF Asset Allocation Portfolio (Class II).

¹⁸Name change effective April 29, 2016. Previously known as Ibbotson Growth ETF Asset Allocation Portfolio (Class II).

¹⁹Name change effective April 29, 2016. Previously known as Ibbotson Income and Growth ETF Asset Allocation Portfolio (Class II).

²⁰Prior to July 28, 2025 the Quality Equity Portfolio - Class S fund was known as Neuberger AMT Sustainable Equity - Class S.

²¹Effective April 30, 2019, the Neuberger Berman AMT Guardian Portfolio Class S reorganized with and into the NB AMT Sustainable Equity Portfolio Class S fund.

²²Effective on or about November 6, 2015, the assets of Neuberger Berman Small Cap Growth Fund merged into surviving fund Neuberger Berman Mid Cap Growth Fund.

²³Name change effective October 27, 2017. Previously known as Sentinel Variable Products Bond Fund.

²⁴Name change effective October 27, 2017. Previously known as Sentinel Variable Products Common Stock Fund.

²⁵Name change effective October 27, 2017. Previously known as Sentinel Variable Products Small Company Fund.

²⁶Name change effective October 27, 2017. Previously known as Sentinel Variable Products Balanced Fund.

²⁷Name change effective February 14, 2020. Previously known as Virtus Duff & Phelps International Series.

²⁸Name change effective April 28, 2017. Previously known as Virtus International Series A.

²⁹Name change effective April 28, 2017. Previously known as Virtus Multi-Sector Fixed Income Series A.

³⁰Name change effective April 28, 2017. Previously known as Virtus Real Estate Securities Series A.

³¹Prior to April 29, 2024, the Virtus Tactical Allocation Series - A Shares fund was known as Virtus Strategic Allocation Series.

³²Name change effective April 28, 2017. Previously known as Virtus Small-Cap Growth Series A.

³³Name change effective April 28, 2017. Previously known as Virtus Small-Cap Value Series A.

³⁴Name change effective April 28, 2017. Previously known as Virtus Enhanced Core Equity Series A.

³⁵Name change effective October 11, 2016, Virtus Growth & Income Series was renamed Virtus Enhanced Core Equity Series.

³⁶Name change effective April 28, 2017. Previously known as Virtus Capital Growth Series A.

³⁷Prior to June 2, 2025 the Columbia Variable Portfolio – Acorn International fund was known as Wanger Acorn International.

³⁸Prior to June 2, 2025 the Columbia Variable Portfolio – Acorn fund was known as Wanger Acorn.

³⁹Effective April 21, 2023, the Wanger Select fund merged with and into the Wanger Acorn fund. Values before April 21, 2023 reflect the performance of the Wanger Acorn fund.

⁴⁰Name change effective May 02, 2022. Previously known as Wanger USA.

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Sub-Account Performance Summary as of July 31, 2025

Performance data quoted represents past results. Past performance is no guarantee of future results and current performance may be higher or lower than the performance shown. Investment return and principal value will fluctuate, so your shares, when redeemed, may be worth more or less than their original cost. Please visit www.nfg.com for performance data current to the most recent month-end.

Separate Account Inception Date 6/21/1982

Monthly Non-Standardized Performance as of 07/31/2025

Investment Option	1 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Fund Inception	Fund Inception Date
AB								
AB VPS Balanced Wealth Strategy Portfolio B ¹	0.08%	8.54%	8.49%	5.12%	4.92%	4.26%	4.27%	7/01/2004
Alger								
Alger Capital Appreciation Portfolio I-2 ²	5.26%	18.81%	41.54%	27.79%	15.75%	14.96%	12.97%	1/25/1995
Calvert								
CVT S&P MidCap 400 Index Portfolio - Class I ³	1.47%	0.79%	1.44%	7.72%	10.87%	7.54%	7.71%	5/03/1999
DWS								
DWS Small Cap Index VIP A ⁴	1.64%	-1.00%	-2.19%	5.30%	8.01%	5.65%	5.75%	8/22/1997
DWS Equity 500 Index VIP A ⁴	2.13%	7.57%	14.40%	15.16%	13.97%	11.78%	7.20%	10/01/1997
Federated								
Federated Hermes High Income Bond Fund II ⁵	0.06%	4.00%	6.01%	5.28%	2.72%	3.23%	4.70%	3/01/1994
Federated Hermes Fund for US Govt Sec II ^{6,4}	-0.67%	2.18%	0.80%	-1.10%	-3.00%	-0.74%	2.02%	3/28/1994
Federated Hermes Government Money Fund II ^{7,8,9,10}	0.20%	1.38%	2.61%	2.69%	1.06%	0.16%	0.79%	11/21/1994
Fidelity								
Fidelity VIP Investment Grade Bond Portfolio Service	-0.39%	3.09%	1.98%	0.67%	-1.84%	0.74%	2.64%	7/07/2000
Fidelity VIP Growth Portfolio Service	3.48%	8.93%	16.40%	18.82%	14.74%	14.99%	8.50%	11/03/1997
Fidelity VIP Contrafund Portfolio Service	2.91%	12.99%	21.77%	21.55%	14.76%	12.88%	9.10%	11/03/1997
Fidelity VIP Growth Opportunities Service	5.13%	13.72%	29.92%	24.77%	13.81%	17.11%	8.31%	11/03/1997
Franklin Templeton								
Franklin Mutual Shares VIP Fund 2	-1.96%	3.18%	3.47%	8.31%	9.69%	4.45%	5.54%	11/08/1996
Templeton Growth VIP Fund 2	0.80%	13.88%	10.72%	11.86%	8.55%	3.80%	4.93%	3/15/1994
Franklin Income VIP Fund 2	-0.19%	4.28%	4.17%	5.05%	6.97%	4.53%	5.23%	1/06/1999
Franklin DynaTech Fund 2 ⁴	2.86%	10.76%	20.73%	18.98%	9.72%	11.20%	8.63%	3/01/2005
Templeton Foreign VIP Fund 2	-0.52%	16.85%	7.92%	11.85%	8.63%	2.24%	4.65%	5/11/1992
Templeton Developing Markets VIP Fund 2 ⁴	1.78%	22.38%	21.23%	12.62%	4.30%	5.67%	2.74%	9/27/1996
Guggenheim								
Rydex VT Nova	2.88%	8.19%	16.61%	18.27%	17.34%	14.40%	7.38%	5/07/1997
Rydex VT Inverse Government Long Bond Strategy ²	1.54%	1.23%	9.75%	11.81%	13.37%	-0.06%	-5.32%	5/01/2003
Invesco								
Invesco V.I. Equity and Income Fund - Series II	0.70%	4.97%	6.85%	7.66%	9.36%	5.96%	6.44%	4/30/2003
Invesco V.I. American Franchise Fund - Series I	3.09%	8.30%	21.23%	20.38%	11.93%	12.97%	9.44%	7/03/1995
Invesco V.I. Main Street Small Cap Fund II ^{11,4}	-0.05%	0.16%	1.22%	6.92%	10.55%	7.12%	7.62%	7/16/2001
Invesco V.I. Discovery Large Cap Fund - Series II ^{12,13,4}	2.91%	7.77%	19.25%	18.13%	12.46%	11.56%	7.54%	9/18/2001
Invesco V.I. Global Fund II ¹⁴	-0.72%	6.27%	8.34%	13.18%	8.38%	7.55%	5.65%	7/13/2000
Invesco V.I. Core Equity I ^{4,2}	1.88%	8.04%	15.37%	15.05%	12.53%	8.66%	7.42%	5/02/1994
Invesco V.I. Main Street Mid Cap Fund - Series I ²	1.60%	5.05%	10.62%	9.51%	10.40%	6.60%	6.38%	9/10/2001
Lazard								
Lazard Retirement US Small Cap Equity Select Portfolio - Service Class ^{15,2}	1.14%	-6.44%	-5.02%	1.77%	5.90%	4.14%	5.68%	11/04/1997
Lord Abbett								
Lord Abbett Series Fund - Growth and Income VC	1.83%	6.06%	9.46%	12.20%	13.07%	8.12%	8.02%	12/11/1989
Lord Abbett Series Fund - Mid Cap Stock VC	1.47%	-0.18%	1.49%	8.42%	11.18%	5.11%	7.01%	9/15/1999
Lord Abbett Series Fund - Bond Debenture VC ⁴	0.07%	3.01%	4.81%	3.24%	1.14%	2.32%	4.56%	12/03/2001
Morningstar								
Morningstar Aggressive Growth ETF Asset Allocation - Class II ^{16,4}	1.14%	8.79%	10.81%	11.23%	10.72%	7.23%	4.69%	4/30/2007
Morningstar Balanced ETF Asset Allocation - Class II ¹⁷	0.72%	6.57%	7.80%	7.37%	5.97%	4.62%	3.56%	4/30/2007
Morningstar Growth ETF Asset Allocation - Class II ¹⁸	1.01%	7.86%	9.60%	9.55%	8.56%	6.14%	4.28%	4/30/2007
Morningstar Income and Growth ETF Asset Allocation - Class II ^{19,4}	0.34%	5.04%	5.96%	5.22%	3.42%	3.13%	2.61%	4/30/2007
Neuberger								
Quality Equity Portfolio - Class S ^{20,21,4}	0.80%	5.82%	12.12%	15.38%	13.66%	10.22%	7.92%	5/01/2006
Neuberger AMT Mid-Cap Growth S ²²	1.72%	11.15%	22.14%	12.64%	8.36%	8.87%	9.89%	2/18/2003
PIMCO								
PIMCO VIT Total Return Portfolio Advisor	-0.32%	3.40%	2.48%	0.87%	-2.14%	0.30%	2.20%	2/28/2006
PIMCO VIT Real Return Portfolio Advisor	0.03%	4.40%	2.88%	-0.33%	-0.22%	1.09%	1.96%	2/28/2006
PIMCO VIT CommodityRealReturn (r) Strat Portf Advisor	-0.12%	6.12%	8.33%	-4.47%	10.08%	2.05%	-1.20%	2/28/2006

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Investment Option	1 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Fund Inception	Fund Inception Date
Touchstone								
TVST Touchstone Bond Fund ²³	-0.23%	3.28%	2.81%	0.87%	-1.82%	0.21%	2.10%	8/01/2003
TVST Touchstone Common Stock Fund ²⁴	2.67%	8.67%	14.79%	15.27%	14.70%	11.48%	8.05%	11/30/2000
TVST Touchstone Small Company Fund ²⁵	0.82%	0.06%	0.40%	8.43%	12.56%	8.24%	8.29%	11/30/2000
TVST Touchstone Balanced Fund ^{26,4}	1.63%	6.67%	9.97%	9.75%	8.43%	7.45%	6.89%	8/01/2003
Virtus								
Virtus SGA International Growth Series - Class A ^{27,28}	-3.47%	6.24%	3.01%	3.68%	2.56%	1.49%	4.23%	5/01/1990
Virtus Newfleet Multi-Sector Intermediate Bond Series - Class A ^{29,4}	0.11%	3.26%	4.57%	4.03%	1.27%	2.11%	5.73%	12/31/1982
Virtus Duff & Phelps Real Estate Securities Series - Class A ³⁰	-1.47%	-2.24%	1.40%	0.23%	5.93%	4.48%	8.77%	5/01/1995
Virtus Tactical Allocation Series A ³¹	-0.55%	6.58%	10.73%	10.21%	3.97%	5.78%	7.22%	9/17/1984
Virtus KAR Small-Cap Growth Series - Class A ^{32,4}	-4.46%	-11.82%	-9.29%	-0.45%	-0.50%	11.07%	10.12%	8/12/2002
Virtus KAR Small-Cap Value Series A ³³	-0.89%	-2.29%	-0.63%	4.55%	5.96%	7.52%	7.44%	11/20/2000
Virtus KAR Equity Income Series A ^{34,35}	0.27%	8.43%	8.70%	5.07%	8.38%	6.82%	5.02%	3/02/1998
Virtus KAR Capital Growth Series A ^{36,4}	-0.17%	6.58%	17.11%	17.23%	8.06%	11.42%	9.02%	12/31/1982
Wanger								
Columbia Variable Portfolio – Acorn International Fund ³⁷	-3.82%	13.11%	2.35%	3.10%	1.63%	2.63%	8.11%	5/01/1995
Columbia Variable Portfolio – Acorn Fund ^{38,39,40}	1.93%	-2.70%	2.23%	5.90%	3.77%	5.71%	8.90%	5/01/1995

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Separate Account Inception Date 6/21/1982

Standardized Performance as of 07/31/2025								
Investment Option	1 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Fund Inception	Fund Inception Date
AB								
AB VPS Balanced Wealth Strategy Portfolio B ¹	-6.33%	2.13%	2.07%	3.62%	4.37%	4.16%	3.96%	3/24/2008
Alger								
Alger Capital Appreciation Portfolio I-2 ²	-1.16%	12.39%	35.12%	26.76%	15.34%	14.89%	7.89%	6/05/2000
Calvert								
CVT S&P MidCap 400 Index Portfolio - Class I ³	-4.94%	-5.63%	-4.97%	6.30%	10.42%	7.45%	7.96%	3/24/2008
DWS								
DWS Small Cap Index VIP A ⁴	-4.78%	-7.35%	-8.46%	3.82%	7.52%	5.56%	6.46%	3/24/2008
DWS Equity 500 Index VIP A ⁴	-4.29%	1.15%	7.99%	13.92%	13.56%	11.70%	7.91%	10/29/2001
Federated								
Federated Hermes High Income Bond Fund II ⁵	-6.35%	-2.41%	-0.41%	3.79%	2.11%	3.13%	4.00%	7/15/1999
Federated Hermes Fund for US Govt Sec II ^{6,4}	-7.04%	-4.24%	-5.62%	-2.72%	-3.66%	-0.86%	1.46%	7/15/1999
Federated Hermes Government Money Fund II ^{7,8,9,10}	-6.22%	-5.04%	-3.80%	1.13%	0.42%	0.04%	-0.53%	1/22/2010
Fidelity								
Fidelity VIP Investment Grade Bond Portfolio Service	-6.77%	-3.33%	-4.44%	-0.95%	-2.50%	0.63%	1.83%	1/29/2007
Fidelity VIP Growth Portfolio Service	-2.94%	2.51%	9.98%	17.64%	14.33%	14.92%	6.49%	6/05/2000
Fidelity VIP Contrafund Portfolio Service	-3.51%	6.57%	15.35%	20.43%	14.35%	12.80%	8.12%	6/05/2000
Fidelity VIP Growth Opportunities Service	-1.29%	7.31%	23.50%	23.70%	13.39%	17.05%	8.09%	6/05/2000
Franklin Templeton								
Franklin Mutual Shares VIP Fund 2	-8.25%	-3.24%	-2.95%	6.91%	9.22%	4.34%	5.03%	5/01/2000
Templeton Growth VIP Fund 2	-5.61%	7.46%	4.31%	10.54%	8.05%	3.69%	3.55%	5/01/2000
Franklin Income VIP Fund 2	-6.59%	-2.14%	-2.24%	3.56%	6.46%	4.43%	4.33%	4/28/2006
Franklin DynaTech Fund 2 ⁴	-3.56%	4.34%	14.31%	17.81%	9.23%	11.11%	9.47%	3/24/2008
Templeton Foreign VIP Fund 2	-6.90%	10.43%	1.51%	10.54%	8.14%	2.12%	3.13%	5/01/1997
Templeton Developing Markets VIP Fund 2 ⁴	-4.64%	15.96%	14.81%	11.32%	3.72%	5.58%	2.49%	5/01/1997
Guggenheim								
Rydex VT Nova	-3.54%	1.77%	10.19%	17.09%	16.96%	14.33%	10.53%	6/02/2003
Rydex VT Inverse Government Long Bond Strategy ²	-4.87%	-5.19%	3.33%	10.50%	12.95%	-0.21%	-5.39%	6/02/2003
Invesco								
Invesco V.I. Equity and Income Fund - Series II	-5.71%	-1.45%	0.43%	6.24%	8.88%	5.86%	5.52%	4/28/2006
Invesco V.I. American Franchise Fund - Series I	-3.33%	1.89%	14.82%	19.23%	11.48%	12.89%	12.99%	4/30/2012
Invesco V.I. Main Street Small Cap Fund II ^{11,4}	-6.46%	-6.26%	-5.19%	5.48%	10.10%	7.03%	6.35%	4/28/2006
Invesco V.I. Discovery Large Cap Fund - Series II ^{12,13,4}	-3.51%	1.35%	12.84%	16.94%	12.02%	11.47%	8.25%	4/28/2006
Invesco V.I. Global Fund II ¹⁴	-7.08%	-0.15%	1.92%	11.90%	7.88%	7.46%	6.14%	4/28/2006
Invesco V.I. Core Equity I ^{4,2}	-4.53%	1.62%	8.95%	13.80%	12.10%	8.57%	7.06%	4/21/2006
Invesco V.I. Main Street Mid Cap Fund - Series I ²	-4.82%	-1.37%	4.20%	8.13%	9.94%	6.51%	5.98%	12/01/2004
Lazard								
Lazard Retirement US Small Cap Equity Select Portfolio - Service Class ^{15,2}	-5.28%	-12.44%	-11.12%	0.19%	5.37%	4.05%	5.30%	4/25/2005
Lord Abbett								
Lord Abbett Series Fund - Growth and Income VC	-4.59%	-0.36%	3.05%	10.89%	12.64%	8.03%	6.24%	4/20/2005
Lord Abbett Series Fund - Mid Cap Stock VC	-4.94%	-6.58%	-4.93%	7.02%	10.73%	5.01%	5.33%	4/20/2005
Lord Abbett Series Fund - Bond Debenture VC ⁴	-6.34%	-3.41%	-1.60%	1.70%	0.50%	2.22%	4.01%	4/20/2005
Morningstar								
Morningstar Aggressive Growth ETF Asset Allocation - Class II ^{16,4}	-5.28%	2.38%	4.40%	9.89%	10.26%	7.14%	6.90%	11/19/2010
Morningstar Balanced ETF Asset Allocation - Class II ¹⁷	-5.70%	0.15%	1.38%	5.94%	5.43%	4.52%	4.64%	11/19/2010
Morningstar Growth ETF Asset Allocation - Class II ¹⁸	-5.41%	1.44%	3.18%	8.18%	8.07%	6.04%	6.01%	11/19/2010
Morningstar Income and Growth ETF Asset Allocation - Class II ^{19,4}	-6.08%	-1.38%	-0.46%	3.74%	2.83%	3.02%	3.07%	11/19/2010
Neuberger								
Quality Equity Portfolio - Class S ^{20,21,4}	-5.62%	-0.60%	5.71%	14.14%	13.24%	-	11.77%	4/30/2019
Neuberger AMT Mid-Cap Growth S ²²	-4.70%	4.73%	15.73%	11.33%	7.86%	-	9.61%	11/06/2015
PIMCO								
PIMCO VIT Total Return Portfolio Advisor	-6.71%	-3.02%	-3.94%	-0.75%	-2.80%	0.18%	2.20%	4/28/2006
PIMCO VIT Real Return Portfolio Advisor	-6.38%	-2.02%	-3.53%	-1.97%	-0.89%	0.98%	2.01%	4/28/2006
PIMCO VIT CommodityRealReturn (r) Strat Portf Advisor	-6.52%	-0.29%	1.91%	-6.06%	9.63%	1.94%	-1.65%	4/28/2006

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Standardized Performance as of 07/31/2025

Investment Option	1 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Fund Inception	Fund Inception Date
Touchstone								
TVST Touchstone Bond Fund ²³	-6.63%	-3.14%	-3.60%	-0.75%	-2.48%	0.10%	1.67%	9/10/2007
TVST Touchstone Common Stock Fund ²⁴	-3.75%	2.25%	8.38%	14.03%	14.30%	11.40%	9.01%	9/10/2007
TVST Touchstone Small Company Fund ²⁵	-5.59%	-6.36%	-6.02%	7.03%	12.14%	8.15%	7.51%	9/10/2007
TVST Touchstone Balanced Fund ^{26,4}	-4.79%	0.25%	3.55%	8.38%	7.94%	7.36%	6.12%	9/10/2007
Virtus								
Virtus SGA International Growth Series - Class A ^{27,28}	-9.66%	-0.17%	-3.40%	2.15%	1.96%	1.37%	4.01%	12/07/1994
Virtus Newfleet Multi-Sector Intermediate Bond Series - Class A ^{29,4}	-6.31%	-3.16%	-1.84%	2.51%	0.63%	2.00%	4.62%	12/07/1994
Virtus Duff & Phelps Real Estate Securities Series - Class A ³⁰	-7.79%	-8.51%	-5.02%	-1.41%	5.40%	4.39%	8.73%	5/01/1995
Virtus Tactical Allocation Series A ³¹	-6.93%	0.16%	4.31%	8.85%	3.39%	5.69%	5.99%	12/07/1994
Virtus KAR Small-Cap Growth Series - Class A ^{32,4}	-10.59%	-17.49%	-15.12%	-2.08%	-1.16%	11.02%	10.07%	8/12/2002
Virtus KAR Small-Cap Value Series A ³³	-7.24%	-8.55%	-7.00%	3.04%	5.43%	7.44%	7.38%	11/20/2000
Virtus KAR Equity Income Series A ^{34,35}	-6.15%	2.01%	2.29%	3.58%	7.89%	6.72%	4.93%	3/02/1998
Virtus KAR Capital Growth Series A ^{36,4}	-6.57%	0.16%	10.70%	16.03%	7.55%	11.34%	6.22%	12/07/1994
Wanger								
Columbia Variable Portfolio – Acorn International Fund ³⁷	-9.99%	6.70%	-4.07%	1.55%	1.00%	2.53%	8.08%	5/01/1995
Columbia Variable Portfolio – Acorn Fund ^{38,39,40}	-4.49%	-8.94%	-4.19%	4.43%	3.19%	5.62%	8.87%	5/01/1995

Variable products involve investment risk, including possible loss of principal. Withdrawals, contract loans and under-performance of subaccounts will have the effect of decreasing cash values and the death benefit. Please consider domestic and foreign stock market volatility when evaluating investment options.

Investors should carefully consider the investment objectives, risks, charges and expenses of a variable annuity before investing. Further information about the variable annuity is contained in the contract prospectus and underlying fund prospectuses. You may obtain prospectuses from www.nfg.com, by calling your financial representative or by calling us at 1-800-417-4769. Please read the prospectuses carefully before investing.

Phoenix Spectrum Edge - Death Benefit Option 3 is a variable annuity. Currently, we do not offer this contract for new sales. This information is provided for current contract holders only.

Phoenix Spectrum Edge (D611) is issued by PHL Variable Insurance Company (Hartford, CT)

PHL Variable Insurance Company (PHL) is not authorized to conduct business in ME and NY.

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