Basic Illustration

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Valued Client
Valued Client

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A Life Insurance Illustration

Zurich Survivor Index UL™

Flexible Premium Adjustable Survivorship Life Insurance Policy with Index-Linked Interest Options

Zurich American Life Insurance Company

7045 College Boulevard
Overland Park, KS 66211-1523

Prepared for:

Valued Client
Valued Client

Presented by:

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Valued Client
Male, Age 50, Preferred Non-Tobacco
Valued Client
Female, Age 50, Preferred Non-Tobacco

Initial Annual Planned Premium: $13,003.18
Death Benefit Option: A (Level)
Initial Specified Amount: $10,000,000

A NARRATIVE SUMMARY

Policy Introduction

The Zurich Survivor Index UL™ is a Flexible Premium Adjustable Survivorship Life Insurance Policy with Index-Linked Interest Options. As a universal life policy, it has an adjustable Death Benefit and flexible premiums. The provisions of the policy provide the opportunity to allocate Policy Value between Fixed Interest Accounts and Index Interest Accounts. The adjustable death benefit may depend on the policy's Policy Value. The Policy Value is based on the timing and amount of your premiums, policy and Rider charges, if applicable, and the interest credited to the policy. This Joint and Last Survivor life insurance policy will provide a death benefit if the Last Surviving Insured dies while the policy is in force. The actual amount payable in the event of death will be decreased by any indebtedness to the company and any unpaid charges.

A Life Insurance Illustration

This is an illustration of Zurich American Life Insurance Company's (ZALICO) Zurich Survivor Index UL™ life insurance product, which is generically known as Flexible Premium Adjustable Survivorship Life Insurance Policy with Index-Linked Interest Options. Except for the values shown in the columns labeled "Guaranteed", all values illustrated are not guaranteed and some assume that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur. Actual results may be more or less favorable than those shown. This illustration is not a contract and will not become part of any policy issued. The policy, if issued, together with the completed application and any issued Riders, constitutes the actual agreement of coverage and contains the entire terms of the contract.

Planned Premium Outlay

Means the amount of periodic or one-time premium which is planned to be paid during the lifetime of this policy. Planned Premium Outlay includes the initial planned premium, and any combination of dump-in premium and 1035 Exchange proceeds. The amount, timing and frequency of premium payments may be varied, subject to maximum guideline premiums as determined by the Internal Revenue Code. The illustrated initial first-year Planned Premium Outlay is $13,003.18 which includes planned periodic premium of $13,003.18 in the first-year, first-year dump-in premium of $0.00, internal 1035 Exchange proceeds of $0.00 and external 1035 Exchange proceeds of $0.00.

The Premium Outlay that must be paid annually to age 100 to guarantee the initial face amount and death benefit option ($10,000,000; A (Level) death benefit option) for the term of the contract is $298,497.64, but this is subject to the maximum premium allowable to qualify as a life insurance policy under the applicable provisions of the Internal Revenue Code.

How The Policy Works

Premium payments are flexible and the policyowner may change the amount and frequency of premium payments subject to minimum premium requirements and premium limitations. When a premium is paid, a premium load is deducted and the resulting net premium will be allocated to the Short Term Holding Account. The policyholder has the option to transfer all or a portion of the Short Term Holding Account's Policy Value to one or more of the policy's other Accounts: the Long Term Fixed Interest Account and the Index Interest Accounts. The Policyowner may take distributions of the Policy Value in the form of Policy Loans or Withdrawals, subject to certain limitations defined in the policy. In the event of surrender, the policy's Policy Value will be reduced by a Surrender Charge and any outstanding debt.

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The Short Term Holding Account

The Short Term Holding Account is the initial destination for premium payments, less the Percentage of Premium Expense Charge shown on the Schedule Page and prior to allocations to the Long Term Fixed Account or Index Interest Accounts. This allocation can occur only on future premium allocation dates. The Short Term Holding Account balance is credited with interest at the end of each policy month after pro-rata charges and deductions are assessed. The Short Term Holding Account's current declared interest rate is 0.075% per year.

The Long Term Fixed Account

The Long Term Fixed Account is the portion of the policy's Policy Value that earns interest credits based on an interest rate determined by ZALICO. Each time Policy Value is transferred into the Long Term Fixed Account, a new Long Term Fixed Account Segment is created. Declared fixed interest will be credited to the Account Segments at the end of each policy month after pro-rata charges and deductions are assessed. The interest rate declared by ZALICO may vary by Segment. At the end of a Segment Term, the Segment Policy Value is eligible to be reallocated. In the event Segment Policy Value is not reallocated at the end of the Segment Term, the Segment Policy Value will be allocated into a newly opened Long Term Fixed Account Segment. The Long Term Fixed Account Policy Value is equal to the sum of the individual Account's Segments' Policy Values. At ZALICO's discretion, the Long Term Fixed Account may be credited with a Persistency Bonus of 0.25% annually starting with Segments which begin in Policy Year 10. The Long Term Fixed Account's current declared interest rate is 3.00% per year and is guaranteed for a given Segment for the length of the Segment Term.

The Index Interest Accounts

The Index Interest Accounts are the portion of the policy's Policy Value that earns interest credits based on the percentage change in the value of an index or indices, subject to a Guaranteed Minimum Interest Rate, a Growth Cap and a Participation Rate declared by ZALICO on a regular prospective basis. Each time Policy Value is transferred into one of the policy's Index Interest Accounts, a new Index Interest Segment is created. Guaranteed interest is credited at the end of each policy month after pro-rata charges and deductions are assessed to the Segment. Indexed interest may also be credited at the end of the Segment Term using a calculation that is based, in part, on the performance of an underlying index or indices. At the end of a Segment Term, the Segment Balance is eligible to be reallocated. In the event Segment Policy Value is not reallocated at the end of the Segment Term, the Segment Balance will be allocated into the same Account's newly opened Segment. An Index Account's Policy Value is equal to the sum of the individual Account's Segments' Policy Values. At ZALICO's discretion, the Index Interest Accounts may be credited with a Persistency Bonus of 0.25% annually starting with Segments which begin in Policy Year 10.

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A NARRATIVE SUMMARY

The Three Index Interest Accounts

The Zurich Survivor Index UL™ life insurance policy offers three Index Interest Accounts:

- S&P 500® Index Interest Account: a single index-based Account with performance tied to the S&P 500® Index, without dividends. The Account has a 1% annual Guaranteed Minimum Interest Rate payable at the end of each policy month. In addition, the Account's Segments are eligible for Index Interest credits subject to a current 100% Participation Rate, a current Growth Cap of 10.25% and the one-year point-to-point performance of the S&P 500® Index, without dividends.
  In this illustration, a hypothetical S&P 500® Index Interest Account index increase of 6.79% per year is assumed in generating current values.
- Domestic Multi Index Interest Account: a multi-index based Account with interest based on the S&P 500® Index without dividends, the Dow Jones-UBS Commodity Index℠ and the Russell 2000 Index® without dividends. The Account has a 0.00% Guaranteed Minimum Interest Rate. The Account's Segments are eligible for Index Interest credits subject to a current 100% Participation Rate, a current Growth Cap of 9.00% and the one-year point-to-point performance of the underlying indices. The Account's Segment Index Interest Rate will be based on a 'Hindsight' and 'Overweight' methodology with the overweighting being on a 70%/30%/0% basis. In this illustration, a hypothetical Domestic Multi Index Interest Account Segment Index Interest Rate of 6.79% per year is assumed in generating current values.
- Global Multi Index Interest Account: a multi index based Account with interest based on the S&P 500® Index without dividends, the MSCI EAFE Index without dividends and the MSCI Emerging Markets Index without dividends. The Account has a 0.00% Guaranteed Minimum Interest Rate. The Account's Segments are eligible for Index Interest credits subject to a current 100% Participation Rate, a current Growth Cap of 9.50% and the one-year point-to-point performance of the underlying indices. The Account's Segment Index Interest Rate will be based on a 'Hindsight' and 'Overweight' methodology with the overweighting being on a 70%/30%/0% basis. In this illustration, a hypothetical Global Multi Index Interest Account Segment Index Interest Rate of 6.73% per year is assumed in generating current values.

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Index Account Segments

An Index Account Segment is created each time an allocation or transfer is made into one of the Index Interest Accounts. Allocations or transfers can only be made on premium allocation dates. Each Segment has a Segment Term, which is the total length of time that a particular Segment exists. The Segment Term for the Index Interest Accounts is currently 12 months.

Each Index Account Segment will be assessed pro-rata charges and deductions at the beginning of each policy month and will be credited with guaranteed interest at the end of each policy month.

At the end of the Index Interest Segment Term, we calculate and apply any Segment Index Interest credits to the Segment Balance. The Segment Index Interest is based on the:

- Segment Index Growth Rate, which is based on the percentage change of the underlying index or indices,
- The declared Participation Rates and Growth Caps,
- Segment Guaranteed Minimum Interest Rate, and
- Segment Policy Value as of the beginning of the Segment Term, less all charges and deductions assessed against this Segment during the entire Segment Term just ended.

At the end of a Segment Term, the ending Segment Balance can be transferred to any of the policy Accounts according to written policyowner instructions. If no instructions are provided, the Segment Balance at the end of the Segment Term will be transferred to a new Segment in the same Account. This illustration assumes that at the end of a Segment Term, the entire Segment Balance transfers to a new Segment in the same Account.

Important Note: This illustration assumes the policy is issued on the 15th or 28th of the month and premium payments are received on the 15th or 28th of the month, which is also the date Index Segments are created. For policies issued and premiums received on days other than the 15th or 28th of the month, the money will temporarily sit in the Short Term Holding Account which means the timing of Segment Index Growth Credits paid will likely differ from those shown in the illustration, but never by more than one calendar month.

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Base Policy Benefits

Base Lapse Protection Period

The policy provides for a Base Lapse Protection Period of 10 years. This provision prevents the policy from entering the Grace Period if the Policy Value is zero or less. A required Base Lapse Protection Premium must be paid over the first 10 Policy Years for this basic benefit to apply. Specified Amount increases or decreases, and Partial Withdrawals will affect the Base Lapse Protection Premium. Note: an extension of the Lapse Protection Period is available if the Base Lapse Protection Period Extension Rider is elected at time of issue.

Overloan Protection Rider

The Overloan Protection Rider prevents a level death benefit option policy from lapsing as the result of an outstanding Policy Loan. The Rider can only be activated by written policyholder request on or after the later of attained Age 75 or the 15th policy anniversary and the Outstanding Policy Debt exceeds 90% of Policy Value. If the Rider is exercised, a one-time charge of 4.5% of the Policy Value is assessed. Loan interest will continue to be charged and loan repayments may be made. The potential tax consequences of the Overloan Protection Rider have not specifically been ruled on by the IRS or the courts. Consult your tax advisor.

Maturity Extension Rider

The Maturity Extension Rider, assuming the policy is in effect on the policy anniversary nearest the date on which the Younger Insured reaches Age 121, continues coverage after such Age 121. Credited interest will continue on any existing Policy Value. No additional charges, other than those for any outstanding policy loans, will be deducted.

Accelerated Death Benefit Rider for Terminal Illness

The Accelerated Death Benefit Rider for Terminal Illness provides for an accelerated death benefit in the event the Last Surviving Insured or both Joint Insureds are diagnosed as terminally ill with 24 months or less life expectancy. The benefit may be up to 50% of the available Death Benefit, to a lifetime maximum of $1,000,000.

Policy Split Option Rider

This Rider provides, subject to the conditions stated in the Rider, that the policy to which it is attached may be exchanged for two individual policies, one on the life of each Joint Insured.

Definitions of Key Terms and Illustration Column Headings

Account

The Policy has five Accounts: Short Term Holding Account, Long Term Fixed Account, S&P 500® Index Interest Account, Domestic Multi Index Interest Account, and Global Multi Index Interest Account. Each Account reflects a different interest crediting approach for the net premium dollars allocated to that Account.

Age

Means the age nearest birthday of a Joint Insured at the end of the Policy Year.

Allocation

Division of underlying Policy Value to one or more of the underlying Accounts and Segments.

Alternate Rates

Alternate hypothetical interest rates where the interest rates for the Index Accounts and Long Term Fixed Account equal the Long Term Fixed Account's current declared interest rate of 3.00%.

Cash Value

Means the Policy Value less Surrender Charge.

Company

Means Zurich American Life Insurance Company.

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Cost of Insurance Means the monthly mortality charges the Company deducts for providing life insurance coverage. The rates are based on future expected Company experience. Current rates may be changed by the Company, but can never exceed the guaranteed rates. Any change in cost of insurance rates will be on a uniform basis for policies of like benefits, provisions, Specified Amount, Premium Class, gender, and policy year.

Death Benefit Means the amount payable to the beneficiary upon death of the insured while the policy is inforce, subject to the terms and conditions of the policy.

Distributions Means any Policy Loans or Partial Withdrawals.

Domestic Multi-Index Interest Account Description: a multi-index based Account with interest based on the S&P 500® Index without dividends, the Dow Jones-UBS Commodity Index℠; and the Russell 2000 Index® without dividends. One-year point-to-point. 0.00% Guaranteed Minimum Interest Rate. The Account's Segment Index Interest Rate will be based on a 'Hindsight' and 'Overweight' methodology with the overweighting being on a 70%/30%/0% basis, subject to a current participation rate, and a Growth Cap that will be declared by ZALICO on a regular prospective basis.

Dow Jones-UBS Commodity Index [2] A market index that aims to provide broadly diversified representation of commodity markets as an asset class. The index is made up of exchange-traded futures on 19 physical commodities which are weighted to account for economic significance and market liquidity.

Fixed Interest Accounts The Short Term Holding Account and all Segments of the Long Term Fixed Account.

Global Multi-Index Interest Account Description: a multi-index based Account with interest based on the S&P 500® Composite Stock Price Index without dividends, the MSCI EAFE Index without dividends and the MSCI Emerging Markets Index without dividends. One-year point-to-point. 0.00% Guaranteed Minimum Interest Rate. The Account's Segment Index Interest Rate will be based on a 'Hindsight' and 'Overweight' methodology with the overweighting being on a 70%/30%/0% basis, subject to a current participation rate, and a Growth Cap that will be declared by ZALICO on a regular prospective basis.

Growth Cap The annual maximum Index Growth Rate after the application of the Participation Rate, as declared by ZALICO on a prospective basis, considered on an Index Account Segment in the calculation of Segment Index Interest.

Increasing Death Benefit (Option B) The Death Benefit is the sum of the Specified Amount and the Policy Value.

Indexed Account An Account within the policy to which premiums are allocated and on which interest is credited based upon the growth in an Index or Indices. The product has three such Accounts:, the S&P 500® Index Interest Account, Domestic Multi Index Interest Account and Global Multi Index Interest Account.

Level Death Benefit (Option A) The Death Benefit is level and equal to the Specified Amount throughout the life of the contract.

Long Term Fixed Account Crediting Rate Interest credited to the Policy Value monthly at the higher of a currently declared interest rate or the policy's guaranteed 2.00% per year Long Term Fixed Account interest rate. The current declared interest rate as of the illustration date is: 3.00% per year.

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Minimum Premium Means a premium used to define a required level of premium payments during the first three Policy Years. The Minimum Premium changes in the event of an increase or decrease in the Specified Amount. The Minimum Premium for this illustrated policy is: $13,003.18 (per year).

Monthly Deductions Means charges made against the Policy Value on each Monthly Date for the coverage provided by the policy and any attached Riders. Monthly Deductions include Cost of Insurance and expense charges and rider charges.

MSCI EAFE Index[4] A market index that is a free float-adjusted market capitalization index that is designed to measure the equity market performance of developed markets in Europe, Australasia, the Far East and Israel, excluding the U.S. & Canada. The MSCI EAFE Index Value used in computing the Index Growth Rate does not include dividends.

MSCI Emerging Markets Index[4] A market index that is a free float-adjusted market capitalization index that is designed to measure equity market performance of emerging markets. The MSCI Emerging Markets Index Value used in computing the Index Growth Rate does not include dividends.

Partial Withdrawals Partial Withdrawals may be made from the Surrender Value after the first Policy Year. The illustration shows Partial Withdrawal proceeds (if any) taken at the beginning of the Policy Year. The maximum partial withdrawal amount is 75% of the Surrender Value; the minimum withdrawal is $2,000.

Persistency Bonus An additional non-guaranteed interest credit that may be applied for Account Segments other than the Short Term Holding Account commencing in the 10th Policy Year. Any such additional Interest is at ZALICO's discretion. The Persistency Bonus is not included in the "Weighted Interest Rate" column of the Tabular Detail but is included in the projected non-guaranteed Policy Values, Cash Surrender Values and Death Benefits.

Policy Loans Means an amount borrowed against the Cash Value. The illustration shows loan proceeds paid at the beginning of the Policy Year. Upon borrowing from the policy, the Loan Amount taken is moved to a Loan Account on a pro-rated basis from then-active Accounts. The minimum Policy Loan amount is $500. If the outstanding Policy Debt exceeds the Cash Value, the policy will terminate.

For the first nine Policy Years, any Policy Debt will be charged 5% annual interest in arrears with interest credited at 4% annually on loaned amounts. Preferred Loans are available at the beginning of Policy Year 10, where the Policy Debt will be charged and credited 4% annual interest.

Policy Value Means the sum of the premiums paid into the policy, less any Partial Withdrawals, less expense charges, Rider charges, and Cost of Insurance charges, plus interest earnings. Deductions (see Monthly Deductions) from the Policy Value are made every month throughout the life of the policy until Age 121, of the Younger Insured, regardless of whether premiums are paid or not paid.

Premium Class Means the risk class of the proposed Joint Insured used by the broker in preparing this illustration. The actual class will be determined by the Company when the application is underwritten and may vary from the illustrated class.

Return of Premium Death Benefit (Option C) The Death Benefit equals the Specified Amount plus cumulative premiums paid into the policy over the life of the contract, less the amount of all Partial Withdrawals.

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Russell 2000 Index® [3]	Measures the performance of the Small-Cap segment of the U.S. equity universe. The index is a subset of the Russell 3000® Index, representing approximately 8% of the total market capitalization of that index. It includes approximately 2,000 of the smallest securities based on a combination of their market cap and current index membership. The Russell 2000 Index® value used in computing the Index Growth Rate does not include dividends.
S&P 500® Composite Stock Price Index [1]	Widely regarded as the best single gauge of the U.S. equities market. The index includes 500 major companies in leading industries of the U.S. economy. The index focuses on the Large Cap segment of the market and represents approximately 75% coverage of U.S. equities. The S&P 500® Composite Stock Price Index value used in computing the Index Growth Rate does not include dividends.
S&P 500® Index Interest Account [1]	A single index-based Account with interest based on the S&P 500® Index, without dividends. One-year point-to-point. 1.00% Guaranteed Minimum Interest Rate per year, subject to a current Participation Rate, and a current Growth Cap that will be declared by ZALICO on a regular prospective basis.
Segment	The policy's value in the Long Term Fixed Account and Index Interest Accounts are divided into Segments based upon the date funds are directed to the Policy. Each new Segment begins on a Monthaversary and expires at the end of the Segment Term. No Segment Index Interest is credited on charges deducted, or withdrawals or loans taken from the Segment before the end of the Segment Term.
Segment Index Interest	Is interest credited, if any, that is above the guarantee which is added to the Segment Balance at the end of the Segment Term.
Segment Term	The duration of each Account Segment.
Specified Amount	Means a dollar amount used to determine the death benefit of your policy. It is shown on the Schedule Page. You may increase or decrease it as described in your policy.
Surrender Value	Means the Policy Value, minus Surrender Charges, minus any Policy Debt. If the full Surrender Value is withdrawn, the policy will terminate. This termination is known as Surrender.
Weighted Interest Rate	A hypothetical interest rate using the premium allocation input as referenced in the Numeric Summary and hypothetical interest rates input for each interest account. It does not take interest account value balances into consideration.

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TAXATION OF LIFE INSURANCE

Section 7702.

The information contained in this illustration is based on certain tax and legal assumptions. Neither the Company nor any agent or broker may provide you with legal or tax advice. You should always consult your own attorney, accountant or tax adviser as to the legal or tax effect of any particular transaction.

Taxation of distributions from the policy: In order to receive favorable federal income tax treatment on distributions during the lifetime of the Insured, the policy must satisfy a 7-Pay Premium limitation during the first seven Policy Years. A new 7-year limitation will be imposed after certain policy changes. Failure to satisfy this limitation would cause your policy to be a Modified Endowment Contract (MEC), as defined under the Internal Revenue Code. Distributions from a MEC are taxable to the extent there is a gain in the policy and there is a 10% penalty tax if a distribution is made before age 59 ½. In any case, a gain in the contract is taxable upon full surrender of the policy. The initial annual 7-Pay Premium for the proposed policy is: $381,059.28.

Based on the assumptions used in this illustration, the policy would not become a Modified Endowment Contract (MEC).

Life Insurance Test: In order to receive favorable federal income tax treatment on the policy Death Benefit, the premium paid on a life insurance policy must not exceed certain Internal Revenue Service guidelines. This illustration uses the Guideline Premium Test to determine if the policy qualifies as life insurance under Internal Revenue Service Code Section 7702. In addition, the Policy Value cannot exceed specified percentages of the death benefit.

Guideline Level Premium defines a cumulative maximum annual premium that can be paid into this policy. If this amount is paid each year, and no policy changes are made and no Partial Withdrawals or Policy Loans are taken, the policy would endow at the Younger Insured's age 100 using IRS assumptions. The Guideline Level Premium for the proposed policy is: $138,290.27.

Guideline Single Premium is the maximum single premium that can be paid for this policy. If this amount is paid and no policy changes are made and no Partial Withdrawals or Policy Loans are taken, the policy endows at the Younger Insured's age 100 using IRS assumptions. The Guideline Single Premium for the proposed policy is: $1,492,712.33.

Under the Guideline Premium Test, the premiums paid into a life insurance contract at any time cannot exceed the greater of the Guideline Single Premium and the sum of the Guideline Annual Premiums to date.

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INTEREST ADJUSTED INDEXES

These indexes provide a means for evaluating the comparative cost of the policy under stated assumptions. In computing the indexes, an assumed rate of interest is applied in averaging the premiums paid and benefits available over a stated period of time, taking into account the time value of money. The indexes can be useful in comparing coverages only if the policies being compared are similar, and if the same Death Benefit is assumed for each policy being compared. Values are stated on a per $1000 of Death Benefit basis.

Interest Adjusted Indexes based on a 5.00% annual interest rate for the base policy:

	GUARANTEED		NON-GUARANTEED	
	End of		End of	
	10 Years	20 Years	10 Years	20 Years
Life Insurance Net Payment Cost Index	1.30	N/A	1.30	N/A
Life Insurance Surrender Cost Index	1.30	N/A	1.30	N/A

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Historical Performance Summary

The following information demonstrates how this product might have performed historically if the guaranteed minimum interest rate and current Growth Cap and Participation Rate were applied over the last 20 years. The table below shows the actual one year index price changes (Actual Index Change) and corresponding hypothetical index account interest rates (Hypothetical Interest Rate). Past history is not an indication of future performance.

		S&P 500® Index		Domestic Multi Index		Global Multi Index	
Begin Date	End Date	Actual Index Change	Hypothetical Interest Rate	Actual Index Change	Hypothetical Interest Rate	Actual Index Change	Hypothetical Interest Rate
12/31/1995	12/31/1996	20.26%	10.25%	19.28%	9.00%	15.50%	9.50%
12/31/1996	12/31/1997	31.01%	10.25%	27.86%	9.00%	21.78%	9.50%
12/31/1997	12/31/1998	26.67%	10.25%	17.63%	9.00%	24.14%	9.50%
12/31/1998	12/31/1999	19.53%	10.25%	19.59%	9.00%	52.17%	9.50%
12/31/1999	12/31/2000	-10.14%	1.00%	15.69%	9.00%	-11.66%	0.00%
12/31/2000	12/31/2001	-13.04%	1.00%	-3.19%	0.00%	-7.35%	0.00%
12/31/2001	12/31/2002	-23.37%	1.00%	10.23%	9.00%	-10.84%	0.00%
12/31/2002	12/31/2003	26.38%	10.25%	39.68%	9.00%	46.70%	9.50%
12/31/2003	12/31/2004	8.99%	8.99%	14.60%	9.00%	20.99%	9.50%
12/31/2004	12/31/2005	3.00%	3.00%	13.28%	9.00%	24.47%	9.50%
12/31/2005	12/31/2006	13.62%	10.25%	15.99%	9.00%	27.47%	9.50%
12/31/2006	12/31/2007	3.53%	3.53%	8.82%	8.82%	28.12%	9.50%
12/31/2007	12/31/2008	-38.49%	1.00%	-35.34%	0.00%	-40.47%	0.00%
12/31/2008	12/31/2009	23.45%	10.25%	24.69%	9.00%	60.47%	9.50%
12/31/2009	12/31/2010	12.78%	10.25%	22.72%	9.00%	15.29%	9.50%
12/31/2010	12/31/2011	0.00%	1.00%	-1.64%	0.00%	-4.45%	0.00%
12/31/2011	12/31/2012	13.41%	10.25%	14.27%	9.00%	14.67%	9.50%
12/31/2012	12/31/2013	29.60%	10.25%	34.78%	9.00%	26.55%	9.50%
12/31/2013	12/31/2014	11.39%	10.25%	9.03%	9.00%	6.59%	6.59%
12/31/2014	12/31/2015	-0.73%	1.00%	-2.22%	0.00%	-1.50%	0.00%
Average Annual			6.71%		7.19%		6.50%

The maximum illustrated index interest rate for this product is 6.79% which is the average of each 25 year period in the last 66 years based on the S&P 500® Index Interest Account and the actual historical S&P Index prices. Actual historical returns vary greatly over each 25 year period. The following are the minimum and maximum average index interest rates of these periods.

Average 25-year index interest rates	**Minimum:**	4.39%
	Maximum:	8.71%

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Initial Specified Amount: $10,000,000

NUMERIC SUMMARY

The chart below displays policy information by Account. The information reflects the illustrated Account Allocation. The Death Benefit values are displayed on a policy level basis. Premiums are assumed to be paid at the beginning of each modal period. Surrender Value and Death Benefit values are illustrated as of end of Policy Year.

				GUARANTEED ASSUMPTIONS		NON-GUARANTEED ASSUMPTIONS			
						Midpoint		Current/Hypothetical	
Account	Allocation %	Policy Year	Cumulative Premium Outlay	Surrender Value	Death Benefit	Surrender Value	Death Benefit	Surrender Value	Death Benefit
Short Term Holding Account	0%	5	0	0	N/A	0	N/A	0	N/A
		10	0	0		0		0	
		20	0	0		0		0	
		30	0	0		0		0	
Long Term Fixed Account	0%	5	0	0	N/A	0	N/A	0	N/A
		10	0	0		0		0	
		20	0	0		0		0	
		30	0	0		0		0	
S&P 500® Index Interest Account	0%	5	0	0	N/A	0	N/A	0	N/A
		10	0	0		0		0	
		20	0	0		0		0	
		30	0	0		0		0	
Domestic Multi Index Interest Account	50%	5	32,508	0	N/A	0	N/A	0	N/A
		10	65,016	0		0		0	
		20	71,517	0		0		0	
		30	71,517	0		0		0	
Global Multi Index Interest Account	50%	5	32,508	0	N/A	0	N/A	0	N/A
		10	65,016	0		0		0	
		20	71,517	0		0		0	
		30	71,517	0		0		0	
Totals	100%	5	65,016	0	10,000,000	0	10,000,000	0	10,000,000
		10	130,032	0	10,000,000	0	10,000,000	0	10,000,000
		20	143,035	0	0	0	0	0	0
		30	143,035	0	0	0	0	0	0
Coverage to Year	N/A	N/A	N/A	N/A	11	N/A	11	N/A	11

Accounts	Short Term Holding Account	Long Term Fixed Account	S&P 500® Index Interest Account	Domestic Multi Index Interest Account	Global Multi Index Interest Account
Guaranteed Min. Interest Rate	0.00%	2.00%	1.00%	0.00%	0.00%
Initial Current/ Hypothetical Interest Rate	0.075%	3.00%	6.79%	6.79%	6.73%

Values and benefits illustrated in the Non-Guaranteed Assumptions columns are not guaranteed. The assumptions on which they are based are subject to change by the Company. Actual results may be more or less favorable.

Valued Client
Male, Age 50, Preferred Non-Tobacco
Valued Client
Female, Age 50, Preferred Non-Tobacco

Initial Annual Planned Premium: $13,003.18
Death Benefit Option: A (Level)
Initial Specified Amount: $10,000,000

NUMERIC SUMMARY

Guaranteed Assumptions: the Guaranteed columns show values and benefits assuming annual Guaranteed Minimum Interest Rates as shown in the table above and guaranteed maximum charges. Based on your Planned Premium Outlay, the illustrated coverage will remain in force until Policy Year 11.

Midpoint Non-Guaranteed Assumptions: the Midpoint columns show values and benefits assuming Interest Rates and charges that are the average of the Current/Hypothetical and Guaranteed rates. Based on your Planned Premium Outlay, the illustrated coverage will remain in force until Policy Year 11.

Current/Hypothetical Non-Guaranteed Assumptions: the Current/Hypothetical column shows values and benefits assuming Current/Hypothetical Interest Rates and current charges will remain in effect throughout the life of the policy. Based on your Planned Premium Outlay, the illustrated coverage will remain in force until Policy Year 11.

I have received a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to change and could be either higher or lower. The Broker has told me they are not guaranteed. I understand that the lapse protection guarantees provided by the policy or Rider may be directly affected by the amount and timing of premiums paid.

Owner/Applicant _____ Date _____

I certify that this illustration has been presented to the Owner/Applicant and that I have explained that any non-guaranteed elements illustrated are subject to change. I have made no statements that are inconsistent with the illustration.

Broker _____ Date _____

Valued Client
Male, Age 50, Preferred Non-Tobacco
Valued Client
Female, Age 50, Preferred Non-Tobacco

Initial Annual Planned Premium: $13,003.18
Death Benefit Option: A (Level)
Initial Specified Amount: $10,000,000

TABULAR DETAIL

Insured 1st Age	Insured 2nd Age	End of Policy Year	Planned Premium Outlay	Guaranteed Values at Guaranteed Minimum Interest Rates and Charges End of Policy Year: Policy Value	Surrender Value	Death Benefit	Non-Guaranteed Values at Alternate Rates and Current Charges End of Policy Year: Policy Value	Surrender Value	Death Benefit	Non-Guaranteed Values at Current/Hypothetical Rates (Weighted Rate) and Current Charges End of Policy Year: Policy Value	Surrender Value	Death Benefit	Weighted Interest Rate
51	51	1	13,003	0	0	10,000,000#	23	0	10,000,000	24	0	10,000,000	6.760%
52	52	2	13,003	0	0	10,000,000#	38	0	10,000,000	40	0	10,000,000	6.760%
53	53	3	13,003	0	0	10,000,000#	34	0	10,000,000	37	0	10,000,000	6.760%
54	54	4	13,003	0	0	10,000,000#	0	0	10,000,000#	2	0	10,000,000	6.760%
55	55	5	13,003	0	0	10,000,000#	0	0	10,000,000#	0	0	10,000,000#	6.760%
			65,016										
56	56	6	13,003	0	0	10,000,000#	0	0	10,000,000#	0	0	10,000,000#	6.760%
57	57	7	13,003	0	0	10,000,000#	0	0	10,000,000#	0	0	10,000,000#	6.760%
58	58	8	13,003	0	0	10,000,000#	0	0	10,000,000#	0	0	10,000,000#	6.760%
59	59	9	13,003	0	0	10,000,000#	0	0	10,000,000#	0	0	10,000,000#	6.760%
60	60	10	13,003	0	0	10,000,000#	0	0	10,000,000#	0	0	10,000,000#	6.760%
			130,032										
61	61	11	13,003	0	0	0	0	0	0	0	0	0	6.760%
			143,035										

Values and benefits illustrated in the Non-Guaranteed Assumptions columns are not guaranteed. The assumptions on which they are based are subject to change by the Company. Actual results may be more or less favorable.

Note: The policy remains in force and the Death Benefit is payable due to the provisions of the Base Lapse Protection Period or the Lapse Protection Extension Rider.

Accounts	Short Term Holding Account	Long Term Fixed Account	S&P 500® Index Interest Account	Domestic Multi Index Interest Account	Global Multi Index Interest Account
Guaranteed Interest Rate	0.00%	2.00%	1.00%	0.00%	0.00%
Initial Current/ Hypothetical Interest Rate	0.075%	3.00%	6.79%	6.79%	6.73%

Valued Client
Male, Age 50, Preferred Non-Tobacco
Valued Client
Female, Age 50, Preferred Non-Tobacco

Initial Annual Planned Premium: $13,003.18
Death Benefit Option: A (Level)
Initial Specified Amount: $10,000,000

SUPPLEMENTAL ILLUSTRATION: INTERNAL RATE OF RETURN

This Supplemental Illustration must be accompanied by the Tabular Detail. The Supplemental Illustration reflects Non-Guaranteed Assumptions. The Planned Premium Outlay used in the Supplemental Illustration is the same as that used in the Tabular Detail.

Assumptions Based on the
Current/Hypothetical Interest Rates
End of Policy Year

Age	End of Policy Year	Weighted Interest Rate	Planned Premium Outlay	Surrender Value	Surrender Value Internal Rate of Return	Death Benefit	Death Benefit Internal Rate of Return
51	1	6.760%	13,003	0	-100.00%	10,000,000	76,804.26%
52	2	6.760%	13,003	0	-100.00%	10,000,000	2,623.61%
53	3	6.760%	13,003	0	-100.00%	10,000,000	780.53%
54	4	6.760%	13,003	0	-100.00%	10,000,000	398.12%
55	5	6.760%	13,003	0	-100.00%	10,000,000#	253.57%
56	6	6.760%	13,003	0	-100.00%	10,000,000#	181.42%
57	7	6.760%	13,003	0	-100.00%	10,000,000#	139.24%
58	8	6.760%	13,003	0	-100.00%	10,000,000#	111.95%
59	9	6.760%	13,003	0	-100.00%	10,000,000#	93.00%
60	10	6.760%	13,003	0	-100.00%	10,000,000#	79.16%

Values and benefits illustrated in the Non-Guaranteed Assumptions columns are not guaranteed. The assumptions on which they are based are subject to change by the Company. Actual results may be more or less favorable.

* Note: Even if the Planned Premium Outlay is zero, monthly deductions continue. If actual premium payments differ from those illustrated either in frequency, timing, or amount the policy may not stay in force as illustrated.

Valued Client
Male, Age 50, Preferred Non-Tobacco
Valued Client
Female, Age 50, Preferred Non-Tobacco

Initial Annual Planned Premium: $13,003.18
Death Benefit Option: A (Level)
Initial Specified Amount: $10,000,000

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Valued Client
Male, Age 50, Preferred Non-Tobacco
Valued Client
Female, Age 50, Preferred Non-Tobacco

Initial Annual Planned Premium: $13,003.18
Death Benefit Option: A (Level)
Initial Specified Amount: $10,000,000

Index Disclosures

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A Life Insurance Quotation

Zurich Survivor Index UL™

Flexible Premium Adjustable Survivorship Life Insurance Policy

Zurich American Life Insurance Company
Administrative Office:
7045 College Boulevard
Overland Park, KS 66211-1523

Prepared for:

Valued Client

Presented by:

Stephen Ashton
445 E Cedar Blvd
Othello,WA 99344

Not A Part Of The Illustration. Not For Use With Consumers.

Zurich Survivor Index UL™

Zurich American Life Insurance Company

Valued Client
Male, Age 50, Preferred Non-Tobacco
Valued Client
Female, Age 50, Preferred Non-Tobacco

Initial Annual Planned Premium: $13,003.18
Death Benefit Option: A (Level)
Initial Specified Amount: $10,000,000

NON-GUARANTEED COST AND VALUES LEDGER

Using Current Policy Charges and Assuming a Hypothetical Gross Investment Return (see Illustration for details)

End of Year	Net Cash Payments	Premium Charge	Expense Charges	Rider Charges	Cost of Insurance	Interest Credited	Policy Value	Net Amount at Risk	Net Death Benefit
1	13,003	975	12,003	0	2	2	24	9,983,489	10,000,000
2	13,003	975	12,003	0	11	3	40	9,983,473	10,000,000
3	13,003	975	12,003	0	30	2	37	9,983,474	10,000,000
4	13,003	975	12,003	0	59	0	2	9,983,504	10,000,000
5	13,003	975	12,003	0	101	0	0	9,983,577	10,000,000
6	13,003	975	12,003	0	159	0	0	9,983,707	10,000,000
7	13,003	975	12,003	0	235	0	0	9,983,912	10,000,000
8	13,003	975	12,003	0	337	0	0	9,984,216	10,000,000
9	13,003	975	12,003	0	470	0	0	9,984,651	10,000,000
10	13,003	975	12,003	0	637	0	0	9,985,249	10,000,000
11	13,003	0	0	0	0	0	0	0	0

Not A Part Of The Illustration. Not For Use With Consumers.

Valued Client
Male, Age 50, Preferred Non-Tobacco
Valued Client
Female, Age 50, Preferred Non-Tobacco

Initial Annual Planned Premium: $13,003.18
Death Benefit Option: A (Level)
Initial Specified Amount: $10,000,000

BROKER SUMMARY

Not A Part Of The Illustration. Not For Use With Consumers.

Information
Client 1

Name: Valued Client
Nearest Age or Date of Birth: 50
Gender: Male
Underwriting Class: Preferred Non-Tobacco

Rating: Table 0
Temporary Flat Extra: $0.00 Duration: 9 Yrs
Permanent Flat Extra: $0.00

Client 2

Name: Valued Client
Nearest Age or Date of Birth: 50
Gender: Female
Underwriting Class: Preferred Non-Tobacco

Rating: Table 0
Temporary Flat Extra: $0.00 Duration: 9 Yrs
Permanent Flat Extra: $0.00

Coverage Description
Initial Death Benefit: $10,000,000
Life Insurance Test: Guideline Premium Test
Death Benefit Option: A (Level)

MEC? No

Account Allocations

Short Term Holding Account: 0%
Fixed Interest Account: 0%
S&P 500® Index Interest Account: 0%
Domestic Multi Index Interest Account: 50%
Global Multi Index Interest Account: 50%

Underwriting Requirements
Given the Age and Death Benefit illustrated, the following are the underwriting requirements:
PM, B/U, EKG, FQ, Rx, MVR, IR

IC = Ind. Consideration
NM = Non-Medical
PM = Paramed
MD = MD Exam
B/U = Blood/Urine
FT = Functional test (Gait)
Rx = Script Check
FQ = Financial Questionnaire
IR = Inspection Report
Sr. IR = Inspection Report incl. elderly & IOLI/SOLI supplement
TPF = 3rd party verified financials
Fraud Ck IR = Data check w/ no client contact
CT = Cognitive test (Clock Draw & Delayed word Recall)

Home office will order RX Database, MVRs and Fraud Check IR

Policy Riders
Maturity Extension Rider
Accelerated Death Benefit Rider For Terminal Illness
Policy Split Option Rider
Overloan Protection Rider

Valued Client
Male, Age 50, Preferred Non-Tobacco
Valued Client
Female, Age 50, Preferred Non-Tobacco

Initial Annual Planned Premium: $13,003.18
Death Benefit Option: A (Level)
Initial Specified Amount: $10,000,000

BROKER SUMMARY

Premium Summary (Annual)

Minimum Premium:	$13,003.18	Initial Guideline Level Premium:	$138,290.27
Target Premium:	$90,701.70	Initial Guideline Single Premium:	$1,492,712.33
7-Pay Premium:	$381,059.28		
Initial Planned Premium:	$13,003.18	Dump-in Year 1:	$0.00

Alternate Modal Premiums

Annual:	$13,003.18	Quarterly:	$3,250.80
Semi-annual:	$6,501.59	Monthly:	$1,083.60

For additional information about this product, please contact your Brokerage General Agency or visit our website at www.zlifeusa.com.

Name: Valued Client M/50

Company/ Product: Zurich American Life Insurance Company/ Zurich Survivor Index UL

Product Warning(s)

- This policy lapses before the contract maturity of Age 121 based on current charges.

Client Input Summary

Company: Zurich American Life Insurance Company — October 4, 2016
Product: Zurich Survivor Index UL — 2.51.00, 6.06.00

First Proposed Insured

Insured Name	Valued Client
Sex	Male
Date of Birth	
Age	50
Class	Preferred Non-Tobacco
Table Rating	None
Permanent Flat Extra	0
Temporary Flat Extra	01 to 09 - 0
State of Issue	Alabama

Second Proposed Insured

Second Insured Name	Valued Client
Sex	Female
Date of Birth	
Age	50
Class	Preferred Non-Tobacco
Table Rating	None
Permanent Flat Extra	0
Temporary Flat Extra	01 to 09 - 0

Solve For

Solve For	**Premium Solve**
Face Amount	01 to 70 - 10,000,000
Premium Solve Option	Minimum
Premium for Years/@Age	Maximum
Cash Value	Endow
Solve Year/@Age	Maximum

Disbursements

Disbursements	**No**

Policy Options

Death Benefit Option	01 to 120 - Level
DBO C Freeze/Drop?	
DBO C Option?	
DBO C Year	
Premium Mode	Annual
Decrease Face Amount	No
Face Amount Decrease	

Policy Options - Cont'd

1035/Dump In	No
External 1035 Proceeds	
External 1035 Basis	
External 1035 Carryover Loan	
External 1035 is Policy a MEC?	
External 1035 Month Received	
Internal 1035 Proceeds	
Internal 1035 Basis	
Internal 1035 Carryover Loan	
Internal 1035 is Policy a MEC?	
Internal 1035 original Policy Issue Date	
Dump In	
Avoid a MEC	Yes
7702 Test	Guideline

Interest Rate

Interest Basis	Current

Allocation

Short Term Holding Account	0
Long Term Fixed Account	0
S&P 500® Index Account	0
Domestic Multi-Index Account	50
Global Multi-Index Account	50
Total Allocation %	100%

Interest

Short Term Holding Account
Long Term Fixed Account
S&P 500® Index Account
Domestic Multi-Index Account
Global Multi-Index Account

Policy Riders

Lapse Protection Period Extension Rider	No
Lapse Protection Stop Year	
Accelerated Death Benefit Rider	Yes
Maturity Extension Rider	Yes
Overloan Protection Rider	Yes
Policy Split Option	Yes
First to Die Rider	No

Client Input Summary

Company: Zurich American Life Insurance Company — October 4, 2016
Product: Zurich Survivor Index UL — 2.51.00, 6.06.00

Policy Riders - Cont'd

First to Die Rider Benefit Amount	
First to Die Rider Stop Year	
Four Year Term Rider	No
Four Year Term Face Amounts	

Output Options

Years to Illustrate	Every Year
Show Every Year Until Age	
Show Age 1	
Show Age 2	
Show Age 3	
Illustrate Specified	No
Agent Use Only	No
Revised Illustration	No
Broker Summary	Yes
Cost and Values Ledger	Yes
Internal Rate of Return	Yes

Agent Info

Agent First Name	Stephen
Agent Last Name	Ashton
Agent Company	AFG Brokerage
Agent Address1	445 E Cedar Blvd
Agent Address2	
Agent Address3	
Agent City	Othello
Agent State	Washington
Agent Zip Code	99344
Agent Phone	509-488-5676
Agent Fax	
Agent Email	
Agent License #	1111
Bank Sale	No