

# Index Interest Account Updates for Zurich Index UL Products

On June 28<sup>th</sup>, Zurich's Index UL products will be updated on WinFlex Web to remove certain index accounts that are underutilized. All new policies that intend to allocate to one of these index accounts must be placed in-force on or before July 15, 2021. Note: This does not impact existing in-force policyholders.

## Zurich Wealth Builder IUL

S&P 500 <sup>®1</sup> Index	Available
S&P 500 <sup>®</sup> Plus	Available
U.S. Equity Triple Index (AIN Member Firms only)	Available
Nasdaq-100 Index <sup>2®</sup> Uncapped	No Longer Available

## Zurich Select IUL

S&P 500 <sup>®</sup> Index	Available
Russell 2000 <sup>®3</sup> Index	No Longer Available
MSCI EAFE <sup>4</sup> Index	No Longer Available
MSCI Emerging Markets <sup>4</sup> Index	No Longer Available

## Zurich Survivor IUL

S&P 500 <sup>®1</sup> Index	Available
S&P 500 <sup>®</sup> Plus	Available
S&P 500 <sup>®</sup> Uncapped	No Longer Available
Nasdaq-100 Index <sup>2®</sup> Uncapped	No Longer Available

### Transition Guidelines for Zurich IUL cases:

I. To use the accounts that will no longer be available:

All delivery and premium requirements must be received by the administrative office in good order and the policy placed in-force on or before July 15, 2021.

II. For cases not placed in-force by July 15, 2021:

A new illustration without the closed accounts and new Supplement to Application will be required.

**If you have any questions or need more information, please call your Sales team at 877-678-7534, prompt #3.**

All Index Interest Accounts have Segments. Segments are credited monthly with the Index Interest Account Guaranteed Interest Rate. The remainder of the interest credited is determined at the end of each Segment Term. For the capped funds, the growth rate is then multiplied by the Segment's Participation Rate and capped at the Segment's Growth Cap. For the uncapped funds, the index growth rate is multiplied by the Segments Participation Rate then the Index Spread Rate is subtracted. The final interest crediting rate is this calculated amount minus the Index Interest Account Guaranteed Interest Rate. Participation Rates, Growth Caps, and Index Spread Rate are determined by the Company, but they cannot be less favorable than the amounts guaranteed in the Policy's contract.

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<sup>2</sup>The NASDAQ 100® Index Interest Account seeks to measure the performance of 100 of the largest domestic and international non-financial companies listed on The NASDAQ Stock Market® based on market capitalization.

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2021-41-A-AIN (05/21)

