

Zurich Wealth Builder IUL[™]

- Simple, easy to understand
- Guaranteed bonus structure
- Two participating loan options



Case Study

Male 50 Standard Non-Tobacco. Ten Pay. Min-Non MEC Face Amount

Carrier	Product	CSV at Age 65	Maximum Distribution	Initial DB
Mutual of Omaha	Income Advantage SM	795,897	65,099	1,066,781
Zurich	Zurich Wealth Builder IUL[™]	779,628	63,733	1,025,525
Securian Financial	Eclipse Accumulator IUL w/ Income Protection Flex Agreement	777,313	69,912	656,363
Symetra	Symetra Accumulator IUL 3.0	773,850	63,768	685,945
Nationwide [®]	Indexed UL Accumulator II 2020	769,310	63,792	700,754
American General	Max Accumulator+ II IUL w/ Select Income Rider	767,022	61,603	996,199
Penn Mutual	Accumulation Builder Flex [®] IUL	765,566	63,144	1,037,664
American National	Signature Performance IUL	748,772	62,495	683,044
North American	Builder Plus IUL [®] 2	735,499	65,604	1,050,284
Pacific Life	Pacific Trident IUL	713,214	62,758	674,105
Allianz	Life Pro+ Advantage SM	706,460	54,324	980,534
Principal [®]	Indexed Universal Life Accumulation II SM	694,697	53,547	995,472
Prudential [®]	PruLife [®] Index Advantage UL (2020)	667,894	40,020	619,195
John Hancock	Accumulation IUL 20	636,105	47,937	995,513
Lincoln Financial	WealthAccumulate [®] 2 IUL (2020)	619,012	46,803	912,036

Assumptions: Increasing DB switching to level when premiums end; Fixed Annual Premium of \$50,000 for Ten Years; 20 year distributions starting at A66; Participating loans with max 0.5% spread targeting \$10,000 CSV at A100; S&P 500 Annual point to point; Monthly distributions (where available)

Company	Product	Notes from third party vendor
Penn Mutual Zurich Symetra American General	Accumulation Builder Flex® IUL Zurich Wealth Builder IUL™ Symetra Accumulator IUL 3.0 Max Accumulator+ II IUL w/ Select Income Rider	High Cap S&P 500 Indexed Account S&P 500 Index Account. S&P 500 Index Core SIR: 100% Spread over 30 Years; High Cap Account
North American	Builder Plus IUL® 2	Calculated with the Death Benefit Change Selection set to Retain Current DB.
Nationwide®	Indexed UL Accumulator II 2020	Par Loans solve uses Index Loans with a 0.5% spread.
Principal®	Indexed Universal Life Accumulation II SM	Product forces withdrawals before loans are taken. S&P 500 Price Return
John Hancock Lincoln Financial	Accumulation IUL 20 WealthAccumulate® 2 IUL (2020)	Capped Indexed Account for Max% IR Traditional Indexed Account for Max%IR

Source: Company Illustrations via third party vendor using their standard inputs as of May 2021. Product names listed as shown by third party vendor.

1 The S&P 500® Index Interest Account is a single index-based account with performance tied to the S&P 500® Composite Stock Price Index (the "S&P 500® Index"). The S&P 500® Index is an American stock market index that reflects the market performance of 500 large-cap companies.

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In all states other than New York, the terms and conditions for the Flexible Premium Adjustable Life Insurance Policy with Index-Linked Interest Options (ICC19-APIUL-01) are set forth in the policy form number shown, or applicable. The policies are issued by Zurich American Life Insurance Company, an Illinois domestic life insurance company, located at its registered home address of 1299 Zurich Way, Schaumburg, IL 60196. The policies are subject to the laws of the state where they are issued. This material is a summary of the product features only. Please read the policy carefully for details. Certain coverages may not be available in all states and policy provisions may vary by state. The death benefits are guaranteed according to the terms of the policy and riders and provided that premiums are paid.