

Introducing

Zurich American Life Insurance Company

Part of Zurich Insurance Group

- Nearly 140 years of insurance experience
- One of the world's largest insurance groups, headquartered in Zurich, Switzerland
- ~54,000 employees serving customers in more than 210 countries and territories
- Shareholders' equity of \$30.1 billion¹
- Zurich Insurance Company Ltd. financial strength ratings²:
 - A.M. Best A+/stable
(2nd highest out of 16 ratings)
 - S&P AA-/stable
(4th highest out of 21 ratings)
 - Moody's Aa3/stable
(4th highest out of 19 ratings)

Zurich Insurance Company Ltd. does not offer products for sale in the United States.

Zurich American Life Insurance Company

- Targeting U.S. high net worth individuals and business owners
- Estate planning and business insurance
- Zurich American Life Insurance Company financial strength ratings³:
 - A.M. Best A+/stable
(2nd highest out of 16 ratings)
 - S&P A/stable
(6th highest out of 21 ratings)
 - Moody's A3/stable
(7th highest out of 19 ratings)

Our unique market proposition

- Highly competitive traditional life insurance products
 - Zurich Wealth Builder IUL[™]
 - Zurich Select IUL[™]
 - Zurich Survivor Index UL[™]
 - Zurich Term[™]
- \$20 million per life retention, not subject to external reinsurance limitations⁴
- Innovative financial and medical underwriting expertise

1. As of December 31, 2018
2. Zurich Insurance Company does not offer products for sale in the United States. Ratings assigned to Zurich Insurance Company Ltd. A.M. Best effective September 19, 2018, for Standard & Poor's effective December 31, 2017, and for Moody's effective January 15, 2018. Please visit www.zurich.com for updated information.
3. Ratings assigned to Zurich American Life Insurance Company for A.M. Best effective September 19, 2018, for Standard & Poor's effective January 29, 2014, and for Moody's effective June 28, 2017. Insurance product obligations are the sole responsibility of the local issuing company (and no other assets of the Zurich Insurance Group) are available to meet its obligations for the performance of its products.
4. Certain age and sub-standard restrictions apply.

Zurich American Life Insurance Company

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The terms and conditions for the Individual Term Life Insurance Policy (ICC18-TLLP-02), flexible premium adjustable life insurance policy with index-linked interest options (ICC19-APIUL-01 and ICC18-LPIUL-02), and flexible premium adjustable survivorship life insurance policy with index-linked interest options (ICC11-SIUL121-01) are set forth in the policy form numbers shown, or applicable state variations. 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.

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