

Zurich Wealth Builder IUL™

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



Case Study

Male 35 Preferred Best. Ten Pay. Min-Non MEC Face Amount

Carrier	Product	CSV at Age 65	Maximum Distribution	Initial DB
Zurich	Zurich Wealth Builder IUL™	2,035,801	175,845	1,882,663
Symetra	Symetra Accumulator IUL 3.0	2,023,663	171,204	1,057,268
Penn Mutual	Accumulation Builder Flex® IUL	2,004,927	178,728	1,896,700
Nationwide®	Indexed UL Accumulator II 2020	1,995,790	168,324	1,078,307
Securian Financial	Eclipse Accumulator IUL w/ Income Protection Flex Agreement	1,959,780	178,196	1,007,752
American General	Max Accumulator+ II IUL w/ Select Income Rider	1,950,966	166,435	1,866,125
North American	Builder Plus IUL® 2	1,936,138	186,300	1,912,030
American National	Signature Performance IUL	1,869,897	159,930	1,054,669
Principal®	Indexed Universal Life Accumulation II SM	1,837,783	157,572	1,767,339
Allianz	Life Pro+ Advantage SM	1,832,037	155,244	1,763,700
National Life	PeakLife NL w/ Benefit Distribution Option	1,700,506	156,695	1,824,083
John Hancock	Accumulation IUL 20	1,662,340	143,739	1,830,377
Pacific Life	Pacific Trident IUL	1,652,048	141,802	1,031,214
Lincoln Financial	WealthAccumulate® 2 IUL (2020)	1,441,917	116,188	1,715,461
Prudential®	PruLife® Index Advantage UL (2020)	1,328,456	84,048	923,499

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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Zurich American Life Insurance Company

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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.