ZURICH®

Zurich Wealth Builder IUL™ Highlights:

- Two uncapped index account options
- Two Participating Loan Options
- 15% Guaranteed Bonus*
- Built in Chronic Illness Rider[1]

* On all interest credited in prior year from policy year 6 to attained age 89. 10% for attained age 90+

Accumulation IUL Study: Male 40 Preferred Non-Tobacco

Company	Product	CSV A65	Max Dist	DB A65
Penn Mutual	Accumulation Builder Flex® IUL	1,081,876	95,532	1,704,320
Zurich	**Zurich Wealth Builder IUL**	**1,058,119**	**89,997**	**1,670,422**
Securian Financial	Eclipse Accumulator IUL w/ Income Protection Flex Agreement	1,049,551	96,233	1,647,810
North American	Builder Plus IUL 2	1,045,211	99,264	1,663,832
Symetra	Symetra Accumulator IUL 3.0	1,042,899	88,476	1,673,084
American General	Max Accumulator+ II IUL w/ Select Income Rider	1,025,532	87,168	1,632,575
John Hancock	Accumulation IUL 20	1,020,460	88,470	1,614,752
Principal	Indexed Universal Life Accumulation II℠	999,442	84,872	1,573,289
Allianz	Life Pro+ Advantage℠	989,981	82,440	1,565,818
Nationwide	Indexed UL Accumulator II 2020	988,101	82,632	1,613,923
American National	Signature Performance IUL	954,367	80,012	1,586,041
National Life	FlexLife NL w/ Benefit Distribution Option	945,737	85,782	1,562,807
Pacific Life	Pacific Discovery Xelerator IUL 2 2020 w/ Benefit Distribution Rider	908,763	78,792	1,484,036
Prudential	PruLife® Index Advantage UL (2020)	850,515	62,304	1,438,405
Lincoln Financial	WealthAccumulate® 2 IUL (2020)	849,480	67,706	1,404,756

Assumptions by third party vendor: Increasing Min-Non-MEC DB switching to level when premiums end; Fixed Annual Premium of $20,000 to A65; 20 year distributions starting at A66; Participating loans with max 0.5% spread targeting $10,000 CSV at A100; S&P 500®[2] Annual point to point; Monthly distributions (where available). Bonuses reflected in cash values.

Company	Notes from third party vendor
Penn Mutual	High Cap S&P 500 Indexed Account
Symetra	S&P 500 Index Core
American General	SIR: 100% Spread over 30 Years / Interest Rate Allocation by Solve Type: High Cap for 6% IR, and Max% IR; High Bonus for 5%
National Life	BDO: 100% Spread over 30 Years.
Principal	When solving for Par Loans, product forces withdrawals before loans are taken.
Nationwide	Par Loans solve uses Index Loans with a 0.5% spread.
American National	High Multiplier Account used
Pacific Life	Set to Classic. High Cap Account used. Blending Used - Distributions - 50% Comm Prem. Par Loans solve uses Index Loans with 0.5%

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

1 Not available in California. This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the Accelerated Death Benefit Rider for Chronic Illness. This rider does not provide long-term care insurance subject to California long-term care insurance law. The rider is not a California Partnership for Long-Term Care program policy. The rider is not a Medicare supplement (policy or certificate).The Accelerated Death Benefit Rider for Chronic Illness is intended for favorable tax treatment under Section 101(g) of the Internal Revenue Code (26 U.S.C. Sec. 101(g)). Receiving accelerated death benefits greater than the amount that would be tax qualified under the Internal Revenue Code may have tax consequences for you. We cannot give you advice about this. You may wish to obtain advice from a tax professional or an attorney before you decide to receive accelerated benefits from a life insurance policy. If the insured is diagnosed with a permanent chronic illness, some or all of the death benefit may be paid before the death of the insured. The Accelerated Death Benefit Rider for Chronic Illness is an indemnity rider, and there are no restrictions on the use of this payment. The maximum amount payable on an annual basis is the lesser of 25% of the eligible death benefit (as defined in the rider) or $500,000. The maximum lifetime benefit payable pursuant to this rider is $2,000,000. Long-term care insurance policies typically reimburse policyholders for services to assist them with activities of daily living such as bathing, dressing, or eating. Comparatively, accelerated death benefits are typically a single lump-sum advance on future life insurance benefits paid in the case of chronic or terminal illness.Receipt of the accelerated death benefits may affect eligibility for public assistance programs and may be taxable. Consult with your personal tax advisor before electing accelerated death benefits.

2 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.
Standard & Poor's®", "S&P®", "S&P 500®", and "Standard & Poor's 500TM" are trademarks of Standard & Poor's Financial Services LLC ("S&P") and have been licensed for use by ZFUS Services, LLC and its affiliates. The S&P® Index Interest Account and the S&P® Plus Index Interest Account (the "Product") are not sponsored, endorsed, sold or promoted by S&P or its third party licensors. Neither S&P nor its third party licensors makes any representation or warranty, express or implied, to the owner of the Product or any member of the public regarding the advisability of investing in securities generally or in the Product particularly or the ability of the S&P 500 index to track general stock market performance. S&P's and its third party licensor's only relationship to ZFUS Services, LLC is the licensing of certain trademarks and trade names of S&P and of the S&P 500 index which is determined, composed and calculated by S&P or its third party licensors without regard to ZFUS Services, LLC or the Product. S&P and its third party licensors have no obligation to take the needs of ZFUS Services, LLC or the owners of the Product into consideration in determining, composing or calculating the S&P 500 index. Neither S&P nor its third party licensors is responsible for and has not participated in the determination of the prices and amount of the Product or the timing of the issuance or sale of the Product or in the determination or calculation of the equation by which the Product is to be converted into cash. S&P has no obligation or liability in connection with the administration, marketing or trading of the Product. Neither S&P, its affiliates nor their third party licensors guarantee the adequacy, accuracy, timeliness or completeness of the index or any data included therein or any communications, including but not limited to, oral or written communications (including electronic communications) with respect thereto. S&P, its affiliates and their third party licensors shall not be subject to any damages or liability for any errors, omissions or delays therein. S&P makes no express or implied warranties, and expressly disclaims all warranties of merchantability or fitness for a particular purpose or use with respect to the index or any data included therein. Without limiting any of the foregoing, in no event whatsoever shall S&P, its affiliates or their third party licensors be liable for any indirect, special, incidental, punitive or consequential damages, including but not limited to, loss of profits, trading losses, lost time or goodwill, even if they have been advised of the possibility of such damages, whether in contract, tort, strict liability or otherwise.

The terms and conditions for the Flexible Premium Adjustable Life Insurance Policy with Index-Linked Interest Options are set forth in policy form number ICC19-APIUL-01, or applicable state variation. The terms and conditions for the Accelerated Death Benefit Rider for Chronic Illness are set forth in policy form number ICC14-IULCIR-01 or applicable state variation. 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.
Zurich Insurance Group does not offer products for sale in the United States.

Zurich American Life Insurance Company
Administrative Office: 7045 College Boulevard, Overland Park, Kansas 66211-1523
877 678 7534 www.zlifeusa.com
2020-03-A