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: Female 45 Preferred Non-Tobacco

Company	Product	CSV A65	Max Dist	DB A65
Penn Mutual	Accumulation Builder Flex IUL	894,463	79,092	1,655,082
Zurich	**Zurich Wealth Builder IUL**	**872,987**	**74,086**	**1,619,026**
Securian Financial	Eclipse Accumulator IUL w/ Income Protection Flex Agreement	859,259	78,263	1,586,572
North American	Builder Plus IUL 2	854,053	81,288	1,605,789
American General	Max Accumulator+ II IUL w/ Select Income Rider	853,773	71,936	1,590,016
Symetra	Symetra Accumulator IUL 3.0	852,529	72,048	1,661,043
Allianz	Life Pro+ Advantage	820,029	67,848	1,517,478
Principal	Indexed Universal Life Accumulation II	816,892	68,898	1,519,621
Nationwide	Indexed UL Accumulator II 2020	812,548	67,596	1,565,160
John Hancock	Accumulation IUL 20	811,483	72,118	1,532,582
National Life	FlexLife NL w/ Benefit Distribution Option	793,416	70,044	1,537,896
American National	Signature Performance IUL	789,401	65,712	1,595,265
Pacific Life	Pacific Discovery Xelerator IUL 2 2020 w/ Benefit Distribution Rider	762,189	65,718	1,465,767
Prudential	PruLife Index Advantage UL (2020)	738,114	54,720	1,436,243
Lincoln Financial	WealthAccumulate 2 IUL (2020)	727,008	57,765	1,408,945

Assumptions by third party vendor: Increasing Min-Non-MEC DB switching to level when premiums end; Fixed Annual Premium of $25,000 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.
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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.

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