


Zurich Select IUL™ Highlights:

- 15% Guaranteed Bonus*
- Optional DB Guarantee up to age 85, 90, 100
- No shadow accounts

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

Death Benefit IUL Study: \$500,000 Face
Male 55 Preferred Best; Solve for Premium for \$1 CV at Age 121 at 5%

Company	Product	Premium	CSV Year 20	Guarantee Yrs
Zurich	Zurich Select IUL™	5,618	92,590	30
John Hancock	Protection IUL 21	5,632	81,727	31
Symetra	Symetra Protector IUL 2.0	5,764	143,640	36
Mutual of Omaha	Life Protection Advantage SM	5,939	120,046	30
Protective	Indexed Choice SM UL 12-19	5,952	139,368	34
American General	Value+ Protector II IUL	6,295	137,483	40
Principal®	Indexed Univerdal Life Flex II SM	6,296	145,604	10
Nationwide®	Indexed UL Protector II 2020	6,521	140,397	20
Lincoln Financial	WealthPreserve® 2 IUL (2020)	6,994	154,481	35
Prudential®	PruLife® Founders Plus UL (2019)	7,053	134,889	39
Prudential®	PruLife® Index Advantage UL (2020)	7,306	124,271	16
North American	Builder Plus IUL® 2	7,908	140,494	19
North American	Protection Builder IUL®	7,995	166,888	27
Penn Mutual	Accumulation Builder Flex® IUL	8,521	153,296	30
Equitable Financial	BrightLife® Grow Series 159	8,717	172,583	25

Solve for Minimum Prem for all years for \$1 CV at Age 121 at 5% Assumed Rate; S&P 500[®] Annual point to point (where available). Premiums are subject to change. Issuance of a policy and premiums are subject to underwriting guidelines and approval. Premiums quoted as described in tables. The death benefit is guaranteed according to the terms of the policy and provided that premiums are paid and may be at an additional charge.

Company	Notes from third party vendor
Zurich	For IUL minimum premium to carry solves, rates are illustrated with the No Lapse Guarantee Rider with stop year 85. For UL No Lapse Guarantee A100 and A90 solves, rates are illustrated with the No Lapse Guarantee Rider with stop year 100 and 90, respectively.
John Hancock	Interest Rate Allocation by Solve Type: Select Capped Indexed Account for Max% IR; Capped Indexed Account for 5% IR and 6% IR
Symetra	Interest Rate Allocation by Solve Type: S&P 500 Index Select for Max% IR and 6% IR IUL \$1 CSV at 121; S&P 500 Index Core for 5% IR IUL \$1 CSV at 121 and UL-NLG.
Lincoln Financial	Interest Rate Allocation by Solve Type: Traditional Indexed Account for Max%IR and 6% IR; Fixed Bonus Indexed Account for 5% IR. The Extended No-Lapse Minimum Premium Rider is turned on for full pay scenarios for ages 20 to 60.
Prudential®	The Fixed Account is used for UL-CAUL solves and the Plus 100 Account is used for IUL and UL-NLG solves.
North American	Rates are calculated with the Death Benefit Change Selection set to Retain Current DB.
North American	The CSV YR20 denotes the premium refund value when exercising the Premium Recovery Endorsement (PRE) in year 20.
Penn Mutual	Interest Rate Allocation by Solve Type: High Cap S&P 500 Indexed Account for Max% IR; Classic S&P 500 Account for 6% IR; Enhanced S&P 500 Account for 5% IR

Zurich American Life Insurance Company

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The terms and conditions for the Flexible Premium Adjustable Life Insurance Policy with Index-Linked Interest Options (ICC18-LPIUL-02) are set forth in the policy form number shown, or applicable. The terms and conditions for the No Lapse Guarantee Rider for the Flexible Premium Adjustable Life Insurance Policy with Index-Linked Interest Options are set forth in policy form number ICC18-LPNLG-01, or applicable state variation. The policy is 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.

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