

Zurich American Life Insurance Company  
Current Index Spread and Growth Cap Sheet for Legacy Products and Accounts  
(Effective Date: March 15, 2022)

Growth Cap and Index Spread Rates for Zurich Wealth Builder IUL		
Index Interest Account	New Index Spread Rate	New Growth Cap Rate
S&P 500 <sup>®1</sup> Index Interest Account	N/A	10.50%
S&P 500 <sup>®1</sup> Plus Index Interest Account	N/A	12.00%
Uncapped S&P 500 <sup>®1</sup> Index Interest Account	5%	N/A
Uncapped NASDAQ <sup>®2</sup> Index Interest Account	9%	N/A
Growth Cap Rates for Zurich Select IUL		
S&P 500 <sup>®1</sup> Index Interest Account	N/A	8.50%
Russell 2000 <sup>®3</sup> Index Interest Account	N/A	8.50%
MSCI EAFE <sup>®4</sup> Index Interest Account	N/A	10.00%
MSCI Emerging Markets <sup>®4</sup> Index Interest Account	N/A	9.00%
Growth Cap and Index Spread Rates for Zurich Survivor Index UL		
S&P 500 <sup>®1</sup> Index Interest Account	N/A	8.50%
S&P 500 <sup>®1</sup> Plus Index Interest Account	N/A	12.00%
Uncapped S&P 500 <sup>®1</sup> Index Interest Account	5%	N/A
Uncapped NASDAQ <sup>®2</sup> Index Interest Account	9%	N/A
Growth Cap for Zurich Accumulation Index UL (Closed)		
S&P 500 <sup>®1</sup> Index Interest Account	N/A	10.00%
S&P 500 <sup>®1</sup> Plus Index Interest Account	N/A	11.75%
Russell 2000 <sup>®3</sup> Index Interest Account	N/A	9.50%
MSCI EAFE <sup>®4</sup> Index Interest Account	N/A	9.00%
Growth Cap for Zurich Protection Index UL (Closed)		
S&P 500 <sup>®1</sup> Index Interest Account	N/A	8.00%
Russell 2000 <sup>®3</sup> Index Interest Account	N/A	9.50%
MSCI EAFE <sup>®4</sup> Index Interest Account	N/A	9.00%
MSCI Emerging Markets <sup>®4</sup> Index Interest Account	N/A	10.00%
Growth Cap for Zurich Index UL, Value IUL, and Survivor Index UL (Closed, sold prior to 01/01/2020)		
S&P 500 <sup>®1</sup> Index Interest Account	N/A	7.00%
Domestic Multi-Index Interest Account	N/A	6.00%
Global Multi-Index Interest Account	N/A	6.50%

All Index Interest Accounts have Segments. are credited monthly with the Index Interest Account Guaranteed Interest Rate. The remainder of the interest credited is determined at the end of each Segment Term. For the capped funds, the growth rate is then multiplied by the Segment's Participation Rate and capped at the Segment's Growth Cap. The final interest crediting rate is this calculated amount minus the Index Interest Account Guaranteed Interest Rate. Participation Rates, and Growth Caps are determined by the Company, but they cannot be less than the amounts guaranteed in the Policy's contract.

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