

# Zurich Wealth Builder IUL™

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



## Zurich Wealth Builder IUL: Heatmap among 15 products

CSV Ranking at retirement age (prior to distributions) at Max AG49A rate

Payment Structure	Gender	Risk Class	Issue Ages								
			20	25	30	35	40	45	50	55	60
Pay to Retirement	Male	Preferred Best	3	3	5	3	3	3	2	1	2
		Preferred	3	3	5	3	3	3	2	1	1
		Standard Plus	3	3	6	5	4	5	3	3	4
		Standard	3	3	6	6	5	5	3	2	2
	Female	Preferred Best	3	3	4	3	3	3	2	2	2
		Preferred	3	3	5	3	3	3	3	2	2
		Standard Plus	3	5	6	5	5	4	5	2	2
		Standard	3	3	6	6	6	3	6	5	3
Ten Pay	Male	Preferred Best	1	1	4	1	1	2	2	1	2
		Preferred	1	1	5	1	1	2	2	1	1
		Standard Plus	2	4	7	5	5	4	2	1	3
		Standard	2	3	6	6	5	7	2	2	3
	Female	Preferred Best	2	2	3	2	2	2	2	2	2
		Preferred	2	2	4	2	2	2	2	2	2
		Standard Plus	3	4	7	6	5	4	4	2	2
		Standard	3	4	7	6	6	3	6	3	4

Assumptions: Increasing DB switching to level when premiums end; Fixed Annual Premium (varied by issue age); S&P 500 Annual point to point; Monthly distributions (where available). Minimum Non-MEC. Maximum AG49A rate. For Issue Ages 20 - 50, assumed retirement age is 65. For Issue ages 55 and 60, assumed retirement age is 70.

Company	Product	Notes from third party vendor
Mutual of Omaha	Income Advantage <sup>SM</sup>	
Penn Mutual	Accumulation Builder Flex <sup>®</sup> IUL	High Cap S&P 500 Indexed Account
Zurich	Zurich Wealth Builder IUL™	S&P 500 Index Account.
Symetra	Symetra Accumulator IUL 3.0	S&P 500 Index Core
American General	Max Accumulator+ II IUL w/ Select Income Rider	SIR: 100% Spread over 30 Years; High Cap Account
Securian Financial	Eclipse Accumulator IUL w/ Income Protection Flex Agreement	
North American	Builder Plus IUL <sup>®</sup> 2	Calculated with the Death Benefit Change Selection set to Retain Current DB.
Nationwide <sup>®</sup>	Indexed UL Accumulator II 2020	Par Loans solve uses Index Loans with a 0.5% spread.
American National	Signature Performance IUL	
Allianz	Life Pro+ Advantage <sup>SM</sup>	Monthly loans for age 60 and all participating loans.
Principal <sup>®</sup>	Indexed Universal Life Accumulation II <sup>SM</sup>	Product forces withdrawals before loans are taken. S&P 500 Price Return
Pacific Life	Pacific Trident IUL	
John Hancock	Accumulation IUL 20	Capped Indexed Account for Max% IR
Lincoln Financial	WealthAccumulate <sup>®</sup> 2 IUL (2020)	Traditional Indexed Account for Max%IR
Prudential <sup>®</sup>	PruLife <sup>®</sup> Index Advantage UL (2020)	

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

<sup>1</sup> 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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