

# Current Rate and Cap Sheet

(Last Update: July 2020 – Effective August 16, 2020)

<b>Zurich Wealth Builder IUL</b>	
<b>Interest Account</b>	<b>Current Growth Cap Rate / Index Spread Rate</b>
S&P 500 <sup>®1</sup> Index Interest Account	11.50% (Growth Cap)
S&P 500 <sup>®</sup> Plus Index Interest Account	13.00% (Growth Cap)
S&P 500 <sup>®</sup> Uncapped Index Interest Account	4.00% (Index Spread Rate)
Nasdaq-100 <sup>®4</sup> Index Uncapped Index Interest Account	7.00% (Index Spread Rate)
Long Term Fixed Account	2.00%
Short Term Holding Account	0.01%

  

<b>Zurich Select IUL</b>	
<b>Interest Account</b>	<b>Current Growth Cap Rate</b>
S&P 500 <sup>®</sup> Index Interest Account	9.50%
Russell 2000 <sup>®2</sup> Index Interest Account	9.50%
MSCI EAFE <sup>®3</sup> Index Interest Account	11.00%
MSCI Emerging Markets <sup>®3</sup> Index Interest Account	10.00%
Long Term Fixed Account	2.00%
Short Term Holding Account	0.01%

  

<b>Zurich Survivor IUL</b>	
<b>Interest Account</b>	<b>Current Growth Cap Rate / Index Spread Rate</b>
S&P 500 <sup>®</sup> Index Interest Account	9.75% (Growth Cap)
S&P 500 <sup>®</sup> Plus Index Interest Account	13.00% (Growth Cap)
S&P 500 <sup>®</sup> Uncapped Index Interest Account	4.00% (Index Spread Rate)
Nasdaq-100 <sup>®</sup> Index Uncapped Index Interest Account	8.00% (Index Spread Rate)
Long Term Fixed Account	2.00%
Short Term Holding Account	0.01%

All Index Interest Accounts have Segments. 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. For the uncapped funds, the growth rate is multiplied by the Segments Participation Rate then minus the Index Spread Rate. The final interest crediting rate is this calculated amount minus the Index Interest Account Guaranteed Interest Rate. Participation Rates, Growth Caps, and Index Spread Rate are determined by the Company, but they cannot be less than the amounts guaranteed in the Policy's contract.

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