

Zurich Wealth Builder IUL™

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



Case Study

Female 45 Preferred Non-Tobacco. Pay to Retirement. Min-Non MEC Face Amount

| Carrier | Product | CSV at Age 65 | Maximum Distribution | Initial DB |
|-------------------------|---|----------------|----------------------|----------------|
| Mutual of Omaha | Income Advantage SM | 900,591 | 78,647 | 713,471 |
| Penn Mutual | Accumulation Builder Flex [®] IUL | 890,859 | 78,552 | 760,619 |
| Zurich | Zurich Wealth Builder IUL™ | 877,723 | 74,747 | 746,039 |
| Symetra | Symetra Accumulator IUL 3.0 | 868,658 | 73,200 | 492,183 |
| American General | Max Accumulator+ II IUL w/ Select Income Rider | 857,829 | 72,545 | 736,243 |
| Securian Financial | Eclipse Accumulator IUL w/ Income Protection Flex Agreement | 855,876 | 77,485 | 448,718 |
| North American | Builder Plus IUL [®] 2 | 854,053 | 81,288 | 751,736 |
| Nationwide [®] | Indexed UL Accumulator II 2020 | 846,383 | 71,544 | 471,698 |
| American National | Signature Performance IUL | 829,537 | 71,111 | 490,455 |
| Allianz | Life Pro+ Advantage SM | 822,911 | 68,268 | 697,449 |
| Principal [®] | Indexed Universal Life Accumulation II SM | 816,892 | 68,898 | 702,729 |
| Pacific Life | Pacific Trident IUL | 816,090 | 67,806 | 462,262 |
| John Hancock | Accumulation IUL 20 | 750,169 | 63,486 | 721,099 |
| Lincoln Financial | WealthAccumulate [®] 2 IUL (2020) | 729,483 | 58,230 | 681,937 |
| Prudential [®] | PruLife [®] Index Advantage UL (2020) | 716,824 | 45,456 | 414,345 |

Assumptions: Increasing 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 Annual point to point; Monthly distributions (where available)

| Company | Product | Notes from third party vendor |
|--|---|--|
| Penn Mutual Zurich Symetra American General | Accumulation Builder Flex® IUL Zurich Wealth Builder IUL™ Symetra Accumulator IUL 3.0 Max Accumulator+ II IUL w/ Select Income Rider | High Cap S&P 500 Indexed Account S&P 500 Index Account. S&P 500 Index Core SIR: 100% Spread over 30 Years; High Cap Account |
| North American | Builder Plus IUL® 2 | Calculated with the Death Benefit Change Selection set to Retain Current DB. |
| Nationwide® | Indexed UL Accumulator II 2020 | Par Loans solve uses Index Loans with a 0.5% spread. |
| Principal® | Indexed Universal Life Accumulation II SM | Product forces withdrawals before loans are taken. S&P 500 Price Return |
| John Hancock Lincoln Financial | Accumulation IUL 20 WealthAccumulate® 2 IUL (2020) | Capped Indexed Account for Max% IR Traditional Indexed Account for Max%IR |

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

1 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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Zurich American Life Insurance Company

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In all states other than New York, the terms and conditions for the Flexible Premium Adjustable Life Insurance Policy with Index-Linked Interest Options (ICC19-APIUL-01) are set forth in the policy form number shown, or applicable. 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. 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.