

Zurich Wealth Builder IUL™

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



Case Study

Female 55 Preferred Non-Tobacco. Pay to Retirement. Min-Non MEC Face Amount

Carrier	Product	CSV at Age 65	Maximum Distribution	Initial DB
North American	Builder Plus IUL 2	731,776	67,512	697,633
Securian Financial	Eclipse Accumulator IUL w/ Income Protection Flex Agreement	739,816	66,225	460,740
Mutual of Omaha	Income Advantage	773,810	65,813	699,301
Penn Mutual	Accumulation Builder Flex IUL	752,502	63,408	691,859
Zurich	Zurich Wealth Builder IUL	761,407	62,378	686,437
Symetra	Symetra Accumulator IUL 3.0	743,135	61,464	504,715
Nationwide	Indexed UL Accumulator II 2020	730,902	60,636	484,563
American General	Max Accumulator+ II IUL w/ Select Income Rider	735,298	59,878	660,294
American National	Signature Performance IUL	713,045	59,382	501,386
Pacific Life	Pacific Trident IUL	708,075	58,523	472,901
Principal	Indexed Universal Life Accumulation II	691,876	55,735	640,185
Allianz	Life Pro+ Advantage	693,733	55,356	630,991
John Hancock	Accumulation IUL 20	645,120	51,102	646,378
Lincoln Financial	WealthAccumulate 2 IUL (2020)	642,142	49,924	616,545
Prudential	PruLife Index Advantage UL (2020)	645,729	40,476	431,826

Assumptions: Increasing DB switching to level when premiums end; Fixed Annual Premium of \$35,000 to A70; 20 year distributions starting at A71; 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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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.

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