



Zurich Select IUL™ Highlights:

- 15% Guaranteed Bonus*
- Optional DB Guarantee up to age 85, 90, 100
- No shadow accounts

* On all interest credited in prior year from policy year 6 to attained age 89. 10% for attained age 90+

Death Benefit IUL Study: \$500,000 Face

Female 45 Standard Non-tobacco; Guaranteed Death Benefit to Age 90

Company	Product	Premium	CSV Year 20
Pacific Life	PL Promise Guaranteed UL	3,523	5,646
Zurich	Zurich Select IUL™	3,532	29,037
Securian Financial	Eclipse Protector II IUL	3,619	41,970
Protective	Lifetime Assurance UL	3,648	18,240
Nationwide®	Indexed UL Protector II 2020	3,759	58,550
American General	Value+ Protector II IUL	3,798	75,176
Penn Mutual	Guaranteed Protection Universal Life®	3,925	9,133
Protective	Indexed Choice SM UL 12-19	4,037	82,441
Nationwide®	No-Lapse Guarantee UL II	4,108	0
Penn Mutual	Protection Universal Life SM	4,119	74,145
North American	Protection Builder IUL®	4,233	72,907
American General	Secure Lifetime GUL 3	4,235	4,314
Pacific Life	Versa-Flex Venture UL	4,325	63,855
Symetra	Symetra Protector IUL 2.0	4,802	124,779
Lincoln Financial	LifeGuarantee® UL (2019) - 05/11/20	5,195	31,538
Prudential®	PruLife® Founders Plus UL (2019)	5,414	100,485

Cash Values at 5% Assumed Rate where available; S&P 500®¹ Annual point to point (where available). Premiums are subject to change. Issuance of a policy and premiums are subject to underwriting guidelines and approval. Premiums quoted as described in tables. The death benefit is guaranteed according to the terms of the policy and provided that premiums are paid and may be at an additional charge.

Company	Notes from third party vendor
Pacific Life	The CSV YR20 denotes the premium refund value when exercising the Enhanced Surrender Value Rider in year 20.
Zurich	For non-tobacco scenarios, the CSV YR20 denotes the premium refund value when electing the Return of Premium Endorsement in year 20.
North American	The CSV YR20 denotes the premium refund value when exercising the Premium Recovery Endorsement (PRE) in year 20.
American General	The CSV YR20 denotes the premium refund value when exercising the Enhanced Surrender Value Rider (ROP) in year 20.
Pacific Life	Blending Used - NLG: Lifetime, Age 105, and Age 100 Full Pay: 100% Comm Prem; Age 90 Full Pay and Lim Pay, Lifetime, Age 105, and Age 100 Lim Pay: 50% Base / 50% Term; CAUL: Full Pay: 100% Comm Prem, Lim Pay: 50% Base / 50% Term
Symetra	Interest Rate Allocation by Solve Type: S&P 500 Index Select for Max% IR and 6% IR IUL \$1 CSV at 121; S&P 500 Index Core for 5% IR IUL \$1 CSV at 121 and UL-NLG.
Lincoln Financial	No Lapse Guarantee to Age 121, Age 105, and Age 100 rates are illustrated with the Coverage Protection Guarantee - Lifetime Option. No Lapse Guarantee Age 90 rates are illustrated with the Coverage Protection Guarantee - Custom Option.
Prudential®	The Fixed Account is used for UL-CAUL solves and the Plus 100 Account is used for IUL and UL-NLG solves.

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The terms and conditions for the Flexible Premium Adjustable Life Insurance Policy with Index-Linked Interest Options (ICC18-LPIUL-02) are set forth in the policy form number shown, or applicable. The terms and conditions for the No Lapse Guarantee Rider for the Flexible Premium Adjustable Life Insurance Policy with Index-Linked Interest Options are set forth in policy form number ICC18-LPNLG-01, or applicable state variation. The policy is 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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