



Zurich Survivor IUL™ Highlights:

- Two uncapped index account options
- Two Participating Loan Options
- 15% Guaranteed Bonus*
- Optional DB Guarantee up to age 90

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

Survivor IUL Study: \$500,000 Face; 10 Pay

Male/Female 50/50 Preferred/Preferred

Company	Product	Premium	CSV Year 20	Guarantee Yrs
John Hancock	Protection SIUL 19	6,848	79,437	38
Zurich	Zurich Survivor Index UL™	7,591	142,054	31
Penn Mutual	Survivorship Plus Select® IUL	7,847	135,129	32
Prudential®	PruLife® Survivorship Index UL (2019)	8,091	127,381	47
Pacific Life	Pacific Indexed Estate Preserver 3 2020	8,229	143,324	42
Nationwide®	Survivorship Indexed UL 2020	9,064	151,620	40

Male/Female 55/55 Standard/Standard

Company	Product	Premium	CSV Year 20	Guarantee Yrs
John Hancock	Protection SIUL 19	10,186	122,976	33
Zurich	Zurich Survivor Index UL™	10,316	190,981	28
Penn Mutual	Survivorship Plus Select® IUL	10,355	182,566	29
Pacific Life	Pacific Indexed Estate Preserver 3 2020	11,077	197,075	37
Prudential®	PruLife® Survivorship Index UL (2019)	11,814	184,571	48
Nationwide®	Survivorship Indexed UL 2020	12,415	199,679	35

Male/Female 60/60 Standard/Preferred

Company	Product	Premium	CSV Year 20	Guarantee Yrs
John Hancock	Protection SIUL 19	11,611	141,888	30
Zurich	Zurich Survivor Index UL™	12,710	235,555	25
Penn Mutual	Survivorship Plus Select® IUL	12,873	227,635	26
Pacific Life	Pacific Indexed Estate Preserver 3 2020	13,555	238,337	35
Prudential®	PruLife® Survivorship Index UL (2019)	13,586	209,709	38
Nationwide®	Survivorship Indexed UL 2020	14,686	241,682	30

Male/Female 65/65 Standard/Standard

Company	Product	Premium	CSV Year 20	Guarantee Yrs
John Hancock	Protection SIUL 19	16,461	202,236	26
Zurich	Zurich Survivor Index UL™	16,609	293,466	24
Penn Mutual	Survivorship Plus Select® IUL	16,943	288,175	22
Pacific Life	Pacific Indexed Estate Preserver 3 2020	17,654	299,659	31
Prudential®	PruLife® Survivorship Index UL (2019)	18,343	271,830	33
Nationwide®	Survivorship Indexed UL 2020	19,047	295,562	24

Solve for Minimum Prem for 10 years to Carry to Maturity at 5% Assumed Rate; 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
John Hancock	Core Capped Account
Zurich	S&P 500 Index Account. // Rates are illustrated with the No Lapse Guarantee rider.
Pacific Life	Interest Rate Allocation: 1 Year Indexed Account for 5% IR
Prudential®	Interest Rate Allocation: S&P 500 Indexed Account with Multiplier
Nationwide®	Rates illustrated with the Extended No Lapse Guarantee Rider set to Age 90.

Source: Company Illustrations via third party vendor using their standard inputs as of January 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. Standard & Poor's®, "S&P®", "S&P 500®", and "Standard & Poor's 500TM" are trademarks of Standard & Poor's Financial Services LLC ("S&P") and have been licensed for use by ZFUS Services, LLC and its affiliates. The S&P® Index Interest Account and the S&P® Plus Index Interest Account (the "Product") are not sponsored, endorsed, sold or promoted by S&P or its third party licensors. Neither S&P nor its third party licensors makes any representation or warranty, express or implied, to the owner of the Product or any member of the public regarding the advisability of investing in securities generally or in the Product particularly or the ability of the S&P 500 index to track general stock market performance. S&P's and its third party licensor's only relationship to ZFUS Services, LLC is the licensing of certain trademarks and trade names of S&P and of the S&P 500 index which is determined, composed and calculated by S&P or its third party licensors without regard to ZFUS Services, LLC or the Product. S&P and its third party licensors have no obligation to take the needs of ZFUS Services, LLC or the owners of the Product into consideration in determining, composing or calculating the S&P 500 index. Neither S&P nor its third party licensors is responsible for and has not participated in the determination of the prices and amount of the Product or the timing of the issuance or sale of the Product or in the determination or calculation of the equation by which the Product is to be converted into cash. S&P has no obligation or liability in connection with the administration, marketing or trading of the Product. Neither S&P, its affiliates nor their third party licensors guarantee the adequacy, accuracy, timeliness or completeness of the index or any data included therein or any communications, including but not limited to, oral or written communications (including electronic communications) with respect thereto. S&P, its affiliates and their third party licensors shall not be subject to any damages or liability for any errors, omissions or delays therein. S&P makes no express or implied warranties, and expressly disclaims all warranties of merchantability or fitness for a particular purpose or use with respect to the index or any data included therein. Without limiting any of the foregoing, in no event whatsoever shall S&P, its affiliates or their third party licensors be liable for any indirect, special, incidental, punitive or consequential damages, including but not limited to, loss of profits, trading losses, lost time or goodwill, even if they have been advised of the possibility of such damages, whether in contract, tort, strict liability or otherwise.

The terms and conditions for the Flexible Premium Adjustable Survivorship Life Insurance Policy with Index-Linked Interest Options are set forth in policy form number ICC19- APSIUL-01; Overloan Protection Rider ICC19-SOLPR-01; No Lapse Guarantee Rider ICC19-SLPNLG-01; Policy Split Option Rider ICC19-SPSOR-01; Accelerated Benefit Rider for Terminal Illness ICC19-STIR-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 1400 American Lane, Schaumburg, IL 60196.

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