

Zurich Term[™]: At-a-Glance

Death Benefit Protection with Conversion Options

Individual Term Life Insurance Policy

Zurich Term provides valuable death benefit protection with level premiums available in three durations – 10, 15 and 20 years. Premiums are guaranteed for the level premium period selected. The policy will automatically renew each year on the anniversary of the Policy Date without evidence of insurability if the premiums have been paid. Zurich's Term product provides a contractual right to convert to any Zurich permanent product until the earlier of attained age 75 or the fifth policy anniversary, as well as a conversion option beginning in policy year 6.

Premiums	<p>Premiums will vary by age, gender, underwriting class and level premium period:</p> <ul style="list-style-type: none">• 10 Year Term<ul style="list-style-type: none">(a) Level for 10 years(b) Premiums increase annually beginning in year 11 to expiration (attained age 95)• 15 Year Term<ul style="list-style-type: none">(a) Level for 15 years(b) Premiums increase annually beginning in year 16 to expiration (attained age 95)• 20 Year Term<ul style="list-style-type: none">(a) Level for 20 years(b) Premiums increase annually beginning in year 21 to expiration (attained age 95)
Conversion Privilege	<ul style="list-style-type: none">• Conversion Periods<ul style="list-style-type: none">– For all Issue Ages, the earlier of the end of Policy Year 5 or age 75: Contractual right to convert to any permanent policy being sold by the Company at the time of conversion. Includes the ability to convert two individual term policies into a single permanent Zurich survivorship policy with up to two times the Specified Amount of the smaller term policy.– Additional Privilege for Issue Ages up to 64 beginning in Policy Year 6: the earlier of the end of the guaranteed Level Premium Period selected at issue or Age 70. The ability to convert to any permanent policy the Company determines is eligible for conversion.• No underwriting required if the exchange is to a permanent policy with the same or lower face amount• New policy issued at the same risk class as the term policy, if available• If same class is unavailable at the time of conversion, new policy is issued at the risk class that is most similar to the risk class of the term policy• Actual premiums on the new policy are based on the schedule in effect when the option is exercised• To qualify for a better risk class, evidence of insurability is required• A partial conversion is allowed

Minimum Specified Amount	\$1,000,000		
Changes in Specified Amount	<p>Specified Amount increases</p> <ul style="list-style-type: none"> • Will not allow increases in Specified Amounts <p>Specified Amount decreases</p> <ul style="list-style-type: none"> • The minimum decrease amount is \$25,000 subject to the plan minimum Specified Amount. 		
Policy Fee	\$90 annual fee		
Maximum Special Risk Class	Substandard Ratings: Up to Table 8		
Flat Extras	Flat extras up to \$20.00 per \$1,000 of Specified Amount on permanent and temporary basis		
Riders	Not available		
10 Year Term	Risk Classification	Gender	Issue Ages
	Preferred Best Non-Tobacco	Male, Female, Unisex	18-75
	Preferred Non-Tobacco	Male, Female, Unisex	18-75
	Standard Plus Non-Tobacco	Male, Female, Unisex	18-75
	Standard Non-Tobacco	Male, Female, Unisex	18-75
	Preferred Tobacco	Male, Female, Unisex	18-75
	Standard Tobacco	Male, Female, Unisex	18-75
15 Year Term	Risk Classification	Gender	Issue Ages
	Preferred Best Non-Tobacco	Male, Female, Unisex	18-70
	Preferred Non-Tobacco	Male, Female, Unisex	18-70
	Standard Plus Non-Tobacco	Male, Female, Unisex	18-70
	Standard Non-Tobacco	Male, Female, Unisex	18-70
	Preferred Tobacco	Male, Female, Unisex	18-70
	Standard Tobacco	Male, Female, Unisex	18-70
20 Year Term	Risk Classification	Gender	Issue Ages
	Preferred Best Non-Tobacco	Male, Female, Unisex	18-65
	Preferred Non-Tobacco	Male, Female, Unisex	18-65
	Standard Plus Non-Tobacco	Male, Female, Unisex	18-65
	Standard Non-Tobacco	Male, Female, Unisex	18-65
	Preferred Tobacco	Male, Female, Unisex	18-65
	Standard Tobacco	Male, Female, Unisex	18-65

**Zurich American Life Insurance Company of New York
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Administrative Office:
7045 College Blvd. Overland Park, Kansas 66211-1523
877-678-7534 life.zurichna.com

In New York, the terms and conditions for the Individual Term Life Insurance Policy are set forth in policy form number TLLPNY-02. The policies are issued by Zurich American Life Insurance Company of New York, a New York domestic life insurance company, located at its registered home address of 150 Greenwich, Four World Trade Center, 54th floor, New York, NY 10007-2366.

In all states other than New York, the terms and conditions for the Individual Term Life Insurance Policy are set forth in policy form number ICC 13-TLLP-01 or applicable state variation. 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.

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