

Change to Monthly Automatic Transfer Instructions



Zurich American Life Insurance Company

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 Policy Number Insured Name(s) Policy Owner (if other than Insured)

Monthly Automatic Transfer Instructions

Effective on the next Monthly Date, please use monthly automatic transfers to begin allocating all new net premiums from the Short Term Holding Account to the Long Term Fixed Account and/or the index Interest Account(s) in the percentages shown below. I understand that I can stop or change Monthly Automatic Transfers at any time.

(Percentages must be in whole numbers from 5% to 100% and must total 100%).

	Account Name	Percent		Account Name	Percent
A.	Long Term Fixed Account	%	C.	Domestic Multi Index Interest Account	%
B.	S&P 500® Index Interest Account	%	D.	Global Multi Index Interest Account	%

Note: Monthly Automatic Transfers will occur on each Monthly Date and will result in the total allocation of value from the Short Term Holding Account to the receiving accounts gradually over the Policy Year. The Monthly Automatic Transfer percentages shown above will remain in effect unless you send us written notice to change them.

Acknowledgements

I (We) acknowledge that:

- These Monthly Automatic Transfer Instructions supersede any prior Premium Allocation Change and/or Monthly Automatic Transfer Instructions.
- The transfer instructions listed above indicate my (our) request for monthly transfers from the Short Term Holding Account to the Long Term Fixed Account and/or the Index Interest Account(s) as shown. I (We) understand that these instructions may be changed by written request to Zurich American Life Insurance Company's Administrative Office. Written requests must be received by Zurich at least five (5) business days prior to a transfer date.
- Although policy values may be determined, in part, by reference to an external index (indices), the policy does not directly participate in any stock or equity investments, or dividends of the external index (indices).

Signatures

If you are signing on behalf of an entity, you represent that you are authorized to execute this document and to make the representations herein. If the entity is a corporation, you further represent that all requirements under applicable law and under the corporation's governing documents have been satisfied concerning the execution of this document, including the use of the corporate seal and number of signing officers. If the entity is a Trust, you further represent that all requirements under the applicable law and the trust instrument have been satisfied concerning the execution of this document.

Signed and dated in:

 City/State Date (MM/DD/YYYY)

 Signature of Policy Owner* Policy Owner Name (please print) Title (if applicable)

 Signature of Additional Policy Owner* Policy Owner Name (please print) Title (if applicable)

* If a corporation, the signature and title of any authorized representative is required. If a trust, all required Trustees must sign according to the trust agreement and include their title of "Trustee."

Key Terms

Long Term Fixed Account: The Long Term Fixed Account credits interest to the portion of Policy Value allocated to it. The Long Term Fixed Account has a minimum **Guaranteed Interest Rate** that is specified in Your policy. The Long Term Fixed Account may credit interest at a rate in excess of the minimum **Guaranteed Interest Rate**.

Index Interest Accounts: The portion of the policy's Policy Value allocated to the Index Interest Accounts may earn interest based on the percentage change(s) in the value(s) of an external index (indices), subject to the Index Interest Account Guaranteed Interest Rate, Growth Cap and Participation Rate. The Growth Cap is the maximum Index Growth Rate (after adjustment by the Participation Rate) that will be used in calculating the total interest credited to an Index Interest Segment. The Participation Rate is the percentage of the Index Growth Rate that will be used in calculating the total interest credited to an Index Interest Segment.

Indices:

1. **S&P 500® Index Interest Account:** The Index is the Standard & Poor's 500® Composite Stock Price Index, excluding dividends.
2. **Domestic Multi Index Interest Account:** Includes three domestic U.S. indices: S&P 500® Index, Dow Jones - UBS Commodity Index®, and the Russell 2000 Index®, excluding dividends.
3. **Global Multi Index Interest Account:** includes three global indices: S&P 500® Index, MSCI Emerging Markets Index and the MSCI EAFE Index, excluding dividends.

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Monthly Date: The same day of each month as the Policy Date.

Transfer Date: Is the date a Segment expires, or a Monthly Date in the case of Policy Value being transferred from the Short Term Holding Account.