

Request for Premium Allocation Change



Zurich American Life Insurance Company

Administrative Office
7045 College Boulevard
Overland Park, KS 66211-1523

Phone: 888.634.6780
Fax: 888.796.7545
www.zlifeusa.com

Policy Number

Insured Name(s)

Premium Allocation Instructions

Effective on the next eligible Premium Allocation Date, the percentage of each net premium to be allocated to the Short Term Holding Account, Long Term Fixed Account, or the Index Interest Account(s) should be changed to the following:

Indicate a percentage from 5 to 100% for each of the accounts below. Percentages must be whole numbers, and must total 100%.

- Check box if there are no premium allocations to Index Interest Account(s).
 Check box if there are no premium allocations to Long Term Fixed Account.

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

Acknowledgements

I acknowledge that:

- This policy is a Flexible Premium Adjustable Life Insurance Policy with Index-Linked Interest Options. This policy includes a Short Term Holding Account, Long Term Fixed Account and Index Interest Accounts (each an "Account" and collectively the "Accounts"). The Index Interest Accounts use outside financial indices to calculate the total annual crediting rate.
- I understand the policy is not designed to be an investment vehicle and is not a variable product or any type of investment contract. I further understand that the policy values may be affected by external indices ("Indices"), and the policy itself is not an investment in the stock market.
- Net Premiums will be initially credited to the Short Term Holding Account and will, if I elect, be allocated to the Index Interest Accounts and Long Term Fixed Account on the next eligible Premium Allocation Date.
- The Premium Allocation instructions listed above indicate my request for premium allocations to the various Accounts I have selected. I may change my instructions by written request to Zurich American Life Insurance Company's Administrative Office. Such written requests must be received at least five business days prior to an eligible Premium Allocation Date.
- Even though values of the policy may be determined, in part, by reference to external Indices, the policy does not directly participate in any stock or equity investments, or dividends in the external indices.
- Any values shown in the policy or illustration, other than guaranteed values, are not guarantees, promises, or warranties.

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 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 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 Guaranteed Interest Rate that is specified in Your policy. The Long Term Fixed Account may credit interest at a rate in excess of the Guaranteed Interest Rate.

Index Interest Accounts: The portion of the contract'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(es), 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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Premium Allocation Date: The date on which net premiums are allocated to an Account(s).