

Request for Transfer of Account Values



Zurich American Life Insurance Company

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

Request to Transfer Policy Values at the Expiration of an Account Segment

At the end of a Segment Term, you may transfer policy value between the various policy Accounts. Transfers are effective only on a Transfer Date (the date the specific segment expires, or a Monthly Date in the case of policy value being transferred from the Short Term Holding Account). We must receive your written Request for Transfer of Account Values in our administrative offices at least five (5) business days prior to the effective Transfer Date. If your request is not received at least five (5) business days prior to the effective Transfer Date, the segment will automatically renew based on any prior written instruction you have provided us that is still in effect or it will renew into a new segment in the same Account. **If policy value is present in multiple Accounts, please complete a separate request form for each Account.**

A. Account You Want Values Transferred From

Indicate below the Account from which policy values will be transferred. (Check One Only)

- Short Term Holding Account Domestic Multi Index Interest Account
 Long Term Fixed Account Global Multi Index Interest Account
 S&P 500® Index Interest Account

B. Amount or Percentage You Want Transferred from Part A

Enter the amount or percentage of the expiring segment to be transferred from the Account you checked in Part A:

Amount \$ _____ OR % _____

Percentages must be in whole numbers from 5 to 100%.

C. What Segment(s) or Short Term Account Value You Want Transferred

Check the segment(s) you want to transfer on the next transfer date:

- One Time Only - Transfer the next expiring segment from the Account indicated in Part A.
 One Time Only - Transfer the segment from the Account indicated in Part A that expires on _____ (enter date).
 Limited Time - Transfer all expiring segments from the Account indicated in Part A until _____ (enter date).
 Recurring - Transfer all future expiring segments from the Account indicated in Part A until I revoke this instruction.
 Short Term - Transfer expiring segment to the Short Term Holding Account.

D. Account(s) Where You Want Values from Part C Transferred To

Transfer values to the Account(s) indicated below in the percentage(s) shown. Percentage(s) must be in whole number(s) from 5% to 100% and must total 100%.

| | | | | | |
|----|---------------------------------|---|----|---------------------------------------|---|
| A. | Short Term Fixed 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 and Signatures

I acknowledge that:

- Transfers of Account values will be made on the next eligible Transfer Date.
- The Transfer of Account Values instructions listed above indicate my request for transferring policy value to the Short Term Holding Account, Long Term Fixed Account, or the Index Interest Account(s) as applicable. I may change my instructions by written request to Zurich American Life Insurance Company's Administrative Office. Written requests must be received at least five (5) business days prior to the effective Transfer Date.
- Even though policy values may be determined, in part, by reference to external index (indices), the policy does not directly participate in any stock or equity investments, or dividends in the external index (indices).

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

Short Term Holding Account: The Short Term Holding Account is available for short-term liquidity and credits interest, if any, to the portion of policy value allocated to it. The Short Term Holding Account has a minimum Guaranteed Interest Rate of 0.00%. The Short Term Holding Account may credit interest at a rate in excess of the Guaranteed Interest Rate. Policy value in the Short Term Holding Account can be reallocated into the other Accounts as frequently as each policy month on the Transfer Date.

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 the schedule pages of your policy. The Long Term Fixed Account may credit interest at a rate in excess of the Guaranteed Interest Rate. Policy value in the Long Term Fixed Account can be reallocated into the other Accounts at the expiry of a Segment Term.

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 values(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

Key Terms (continued)

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. Policy value in an Index Interest Account can be reallocated into the other Accounts at the expiry of a Segment Term.

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®, all 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, all excluding dividends.

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Key Terms (continued)

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

Segment: Your policy's value in the Long Term Fixed Account and Index Interest Accounts are divided into segments based upon the date funds are directed to a segment. Each new segment begins on a Monthly Date and expires at the end of the Segment Term period shown in the policy's Schedule Page.

Segment Term: The duration of each Account segment.

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.