

Zurich Select IUL™

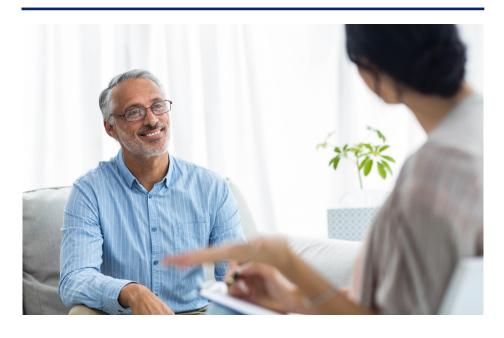
Customize our product to meet your client's individual needs

Meet Tim.

Tim is looking for \$1 million of life insurance to support his wife Lisa after his passing and leave something for his grandchildren. Tim is 60 years old and is in reasonable health (Standard Non-Tobacco).

With three guaranteed death benefit options¹ and four index interest accounts, you can design Tim's life insurance to best meet his needs.

Tim would also qualify for a built in Chronic Illness Rider² and 12% Guaranteed Bonus on interest credited in the prior year beginning in year 10+.



Your design options on Zurich Select IUL to help Tim:

No Lapse Guarantee Rider Options ¹	Index Interest Account Options
□ Base Guarantee for 5 or 10 years□ To Age 85□ To Age 90□ To Age 100	S&P 500® Index Interest Account Russell 2000 Index® MSCI EAFE Index MSCI Emerging Markets Index®

Potential Case Designs for Tim

	Scenario A	Scenario B	Scenario C
About Tim	Not concerned about guaranteesWants to diversify across indices.	 Wants guarantees until at least life expectancy Most comfortable with the S&P 500. 	 Requires guaranteed death benefit well past life expectancy Not comfortable with index accounts.
Guaranteed to:	Age 85	Age 90	Age 100
Projected to:	Age 100 (\$1K CV)	Age 100 (\$1K CV)	Age 100
Account Allocation	25% in each Index Interest Account	100% in S&P 500 Index Interest Account	100% in Fixed Interest Account
Annual Premium	\$17,930	\$19,300	\$22,855
Weighted Hypothetical Rate	5.87% (not including 12% bonus years 10+)	6.09% (not including 12% bonus years 10+)	3.00% (not including 12% bonus years 10+)

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- 1. The No Lapse Guarantee Rider is available at an additional cost. The death benefits are guaranteed according to the terms of the policy and riders and provided that premiums are paid.
- 2. Chronic Illness Rider not available in California

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In all states other than New York, the terms and conditions for the Flexible Premium Adjustable Life Insurance Policy with Index-Linked Interest Options are set forth in policy form number ICC18-LPIUL-02, or applicable state variation. The terms and conditions for the No Lapse Guarantee Rider for the Flexible Premium Adjustable Life Insurance Policy with Index-Linked Interest Options are set forth in policy form number ICC18-LPNLG-01, or applicable state variation. The terms and conditions for the Accelerated Death Benefit Rider for Chronic Illness are set forth in policy form number ICC14-IULCIR-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.

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