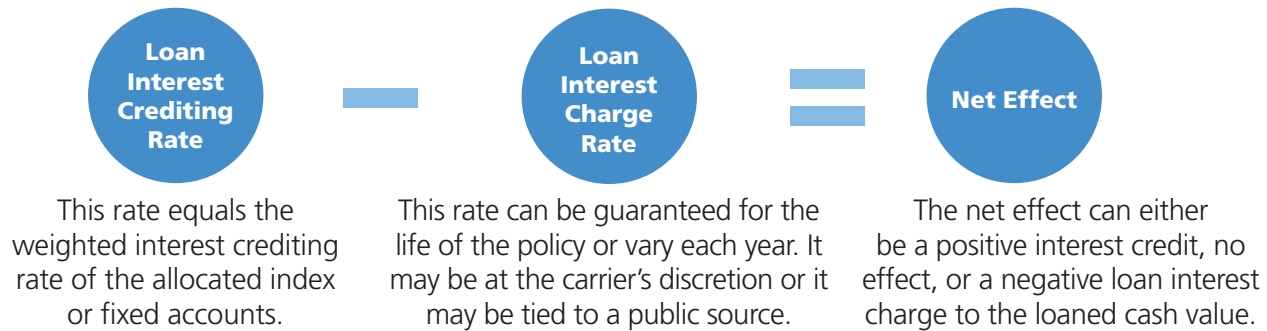


# Zurich Wealth Builder IUL™\*

## What loan option is right for your client?

### Participating Loans in the Industry

Most Index UL insurance products offer participating loans, where loan amounts participate in index or fixed interest accounts. There are two factors: a loan interest charge rate and a loan interest crediting rate.



### Zurich Wealth Builder IUL

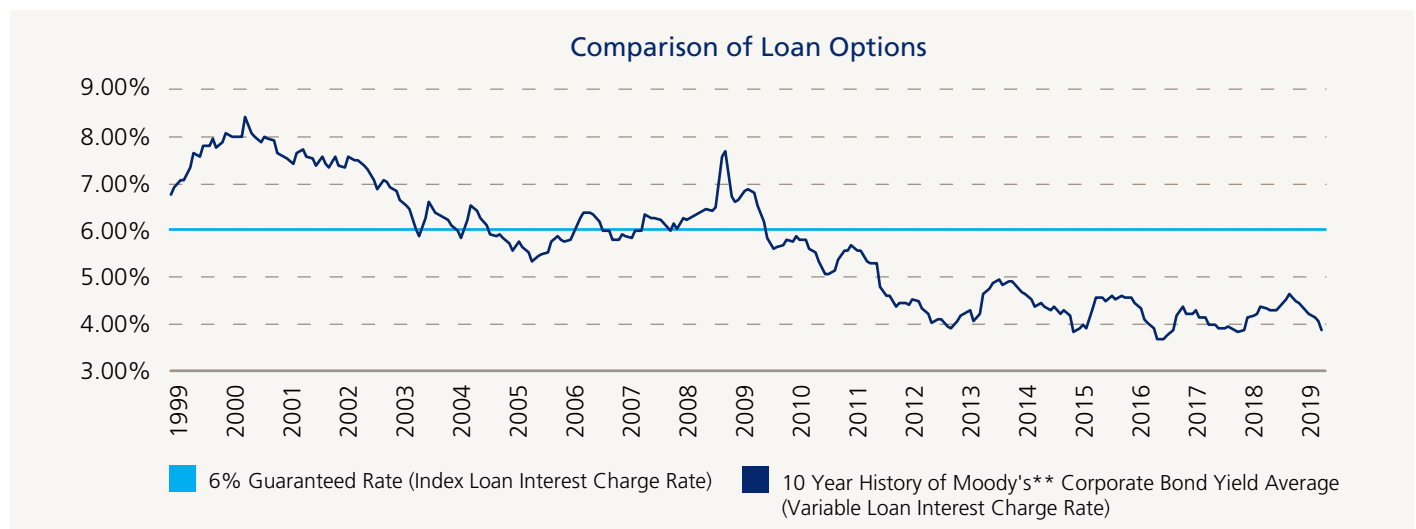
Our product offers two choices at time of application: Index Loans and Variable Loans. Below is a description of both types of loans and a comparison of both options.

#### Index Loan

The Index Loan Option provides a guaranteed loan interest charge rate of 6%.

#### Variable Loan

The Variable Loan Option is a simple and transparent option, where the loan interest charge rate is not set by Zurich. It is set by the published Moody's\*\* Corporate Bond Yield Average and is locked for one policy year.



Source for Moody's\*\* Corporate Bond Yield Average: [http://www.naic.org/research\\_moody.htm](http://www.naic.org/research_moody.htm)

### What if either the variable or index loan option doesn't perform well?

Your client can switch to fixed loans (guaranteed wash loan starting in year 10) once per policy year, any time during the policy year.

\*a Flexible Premium Adjustable Life Insurance Policy.

#### Notes:

Variable and Index Loans are available beginning in policy year 4. Fixed Loans have a guaranteed loan interest charging rate of 5% and a guaranteed interest crediting rate of 4% in Years 1-9. Fixed Loans have a guaranteed interest loan rate of 4% and a guaranteed interest crediting rate of 4% for Policy Years 10+.

Policy loans and withdrawals will reduce cash surrender value and death benefit. Policy loans are subject to interest charges. If your policy is a modified endowment contract, loans and withdrawals may be subject to taxes and penalties.

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All Index Interest Accounts have Segments. Segments are credited monthly with the Index Interest Account Guaranteed Interest Rate. The remainder of the interest credited is determined at the end of each Segment Term. For the capped funds, the growth rate is then multiplied by the Segment's Participation Rate and capped at the Segment's Growth Cap. For the uncapped funds, the growth rate is multiplied by the Segments Participation Rate then minus the Index Spread Rate. The final interest crediting rate is this calculated amount minus the Index Interest Account Guaranteed Interest Rate. Participation Rates, Growth Caps, and Index Spread Rate are determined by the Company, but they cannot be less than the amounts guaranteed in the Policy's contract.

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The terms and conditions of the Flexible Premium Adjustable Life Insurance Policy are set forth in policy form number ICC19-APIUL-01 or applicable state variation. The policy is 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 policy is subject to the laws of the state where it is 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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