



# The Zurich Advantage

From products to underwriting to outstanding service, Zurich offers a comprehensive value proposition that helps you meet your clients' planning needs.

## Flagship Products

Product	Strengths	Concepts
Zurich Wealth Builder IUL™ <sup>1</sup>	<ul style="list-style-type: none"> <li>Competitive Income Solves</li> <li>15% Guaranteed Persistency Bonus in Years 6+ on interest credited in prior year<sup>2</sup></li> <li>Two Participating Loan Options</li> <li>Chronic Illness Rider<sup>3</sup></li> </ul>	<ul style="list-style-type: none"> <li>Supplemental Retirement</li> <li>Buy/Sell Arrangements</li> <li>Deferred Compensation</li> </ul>
Zurich Select IUL™ <sup>1</sup>	<ul style="list-style-type: none"> <li>Competitive premiums</li> <li>Guarantee to age 85, 90 or 100<sup>4</sup></li> <li>12% Guaranteed Persistency Bonus in Years 10+ on interest credited in prior year</li> <li>Chronic Illness Rider<sup>3</sup></li> </ul>	<ul style="list-style-type: none"> <li>Estate Planning</li> <li>Income Replacement</li> </ul>
Zurich Survivor IUL™	<ul style="list-style-type: none"> <li>15% Guaranteed Persistency Bonus in Years 6+ on interest credited in prior year<sup>2</sup></li> <li>Guarantee up to age 90<sup>4</sup></li> </ul>	<ul style="list-style-type: none"> <li>Estate Planning</li> <li>Retention Stacking</li> </ul>
Zurich Term™ 10, 15, 20 Year <sup>5</sup>	<ul style="list-style-type: none"> <li>Competitive pricing for Issue Ages 50+</li> <li>Convert to any currently available Zurich permanent product to earlier of 5 years or age 70<sup>6</sup></li> <li>No Modal Factors</li> </ul>	<ul style="list-style-type: none"> <li>Buy/Sell Arrangements</li> <li>Income Replacement</li> </ul>

## Underwriting Strengths

- One Class Upgrade Program
- Table Reduction Program available for both Term and Permanent Life Insurance
- Flexibility through multiple underwriting manuals
- \$20 million of internal retention not subject to auto-bind-reinsurance or jumbo limits

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<sup>1</sup> Product not available in New York

<sup>2</sup> 10% Guaranteed Bonus for attained age 90+

<sup>3</sup> Chronic Illness Rider not available in California. See Important Disclosures on next page.

<sup>4</sup> The death benefits are guaranteed according to the terms of the policy and provided that premiums are paid.

<sup>5</sup> Premiums are guaranteed to remain level during the level term selected, and then increase annually thereafter to age 95 when coverage ends.

<sup>6</sup> Conversion option to any available permanent product for first 5 policy years or age 75, whichever comes first. Additionally, for Issue Ages up to 64, the ability to convert beginning in Policy Year 6 to the earlier of the end of the Initial Level Premium Period or age 70 to any permanent life insurance policy the Company determines is eligible for conversion.

**This Accelerated Death Benefit Rider for Chronic Illness is a life insurance benefit that accelerates the death benefit on account of chronic illness and is not a health insurance policy providing long term care insurance subject to the minimum requirements of New York Law, does not qualify for the New York State Long Term Care Partnership program and is not a Medicare supplement policy**

#### **Accelerated Death Benefit Rider for Chronic Illness Rider**

**Not available in California. This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the Accelerated Death Benefit Rider for Chronic Illness. The Rider does not provide long-term care insurance subject to California long-term care insurance law. The Rider is not a California Partnership for Long-Term Care program policy. The Rider is not a Medicare supplement (policy or certificate).** The Accelerated Death Benefit Rider for Chronic Illness is intended for favorable tax treatment under Section 101(g) of the Internal Revenue Code (26 U.S.C. Sec.101(g)). Receiving accelerated death benefits greater than the amount that would be tax qualified under the Internal Revenue Code may have tax consequences for you. We cannot give you advice about this. You may wish to obtain advice from a tax professional or an attorney before you decide to receive accelerated benefits from a life insurance policy. If the insured is diagnosed with a permanent chronic illness, some or all of the death benefit may be paid before the death of the insured. The Accelerated Death Benefit Rider for Chronic Illness is not a reimbursement rider, and there are no restrictions on the use of this payment. The maximum amount payable on an annual basis is the lesser of 25% of the eligible death benefit (as defined in the rider) or \$500,000. The maximum lifetime benefit payable pursuant to this rider is \$2,000,000. Long-term care insurance policies typically reimburse policyholders for services to assist them with activities of daily living such as bathing, dressing, or eating. Comparatively, accelerated death benefits are typically a single lump-sum advance on future life insurance benefits paid in the case of chronic or terminal illness.

## **Zurich**

Zurich American Life Insurance Company

Administrative Offices:

7045 College Boulevard, Overland Park, KS 66211-1523

877-678-7534

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In New York, the terms and conditions for the Individual Term Life Insurance Policy (TLLPNY-01) are set forth in the policy form numbers shown. The policies are issued by Zurich American Life Insurance Company of New York, a New York domestic life insurance company located at its registered home address of 150 Greenwich Street, 54th Floor, New York, NY 10007-2366. The Flexible Premium Adjustable Life Insurance Policies are not available in New York.

In all states other than New York, the terms and conditions for the Individual Term Life Insurance Policy (ICC18-TLLP10-02, ICC18-TLLP15-02, ICC18-TLLP20-02), Flexible Premium Adjustable Life Insurance Policy with Index-Linked Interest Options (ICC19-APIUL-01), Flexible Premium Adjustable Life Insurance Policy with Index-Linked Interest Options (ICC18-LPIUL-02) and Flexible Premium Adjustable Survivorship Life Insurance Policy with Index-Linked Interest Options (ICC19-APSIUL-01) are set forth in the policy form numbers shown, or applicable state variations. 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 is set forth in policy form number ICC14-IULCIR-01 or applicable state variation. The terms and conditions for the No Lapse Guarantee Rider for the Flexible Premium Adjustable Survivorship Life Insurance Policy with Index-Linked Interest Options are set forth in policy form number ICC19-SLPNLG-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.

The policies are subject to the laws of the state where they are 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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