Zurich American Life Insurance Company

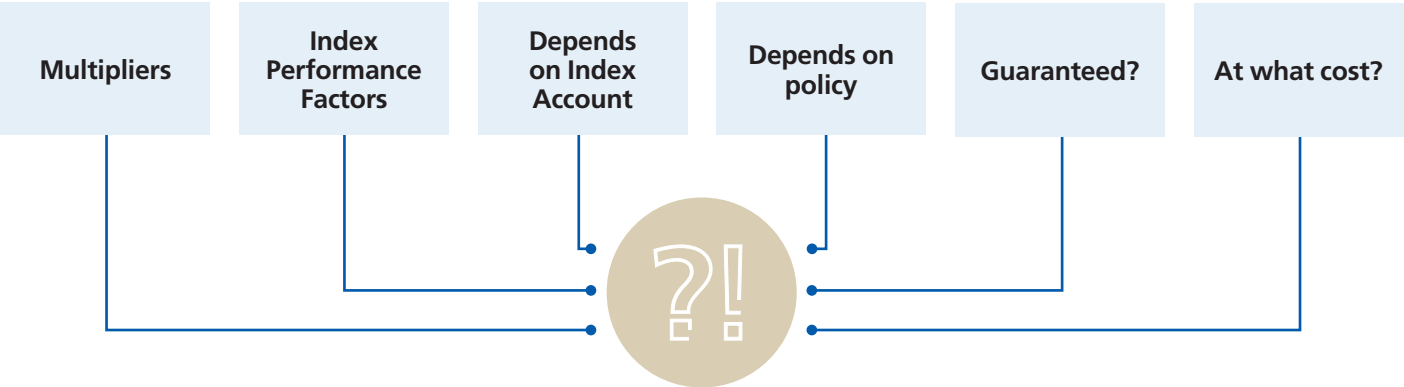
ZURICH®

Zurich Wealth Builder and Survivor IUL™

Offering a guaranteed and transparent bonus

Index UL Products Today

Nearly every IUL product today offers some kind of interest bonus.
Unfortunately, none of them work exactly the same and some can be difficult for a client to understand.



Zurich Wealth Builder and Survivor IUL

That's why we offer a guaranteed and easy to understand persistency bonus on our products.

15% GUARANTEED*

- ✓ 15% Persistency Bonus*
- ✓ Applied to Interest Credited in prior year
- ✓ Applies to all Interest Accounts
- ✓ Begins in Year 6

*at Age 90, 10% guaranteed bonus

How does the bonus work?

Let's say we have a client with $10,000 of Cash Value eligible for interest credit.

Let's take a look at an example of how the bonus would work.

Pre-Credit Cash Value	$10,000
Interest Credit in Year (Assume 7%)	$700
Guaranteed Bonus Rate	15%
Bonus Calculation at End of Year	$700 * 15%
Bonus Amount at End of Year	$105
Final Cash Value at End of Year	**$10,805**

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.

Visit www.zlifeusa.com for updates

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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 terms and conditions for flexible premium adjustable survivorship life insurance policy with index-linked interest options are set forth in policy number ICC19-APSIUL-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 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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