

Update to Retention Limits Effective September 20, 2021



As COVID cases continue, please note the following updates to our retention limits.

Issue Age (Nearest Age)	UW Class	Retention
Through Age 60	Through Table D	\$20,000,000
	Table E – H*	\$10,000,000
	Table I or above	Postpone
Age 61-69	Through Table D	\$10,000,000
	Table E or above	Postpone
Age 70-75	Up to Table B	\$5,000,000
	Table C or above	Postpone
Age 76+	All classes	Postpone

*Not available if comorbidity for COVID-19 conditions exist: Obesity; Chronic respiratory conditions, such as COPD, asthma, emphysema, etc. , Chronic kidney disease, Diabetes mellitus, Heart disease, Cancer, Hypertension, Immunocompromised illness (e.g., Crohn's, ulcerative colitis, HIV, SLE, RA), Solid organ or bone marrow transplantations, Long term use of immunosuppressive treatments

Transition Guidelines:

- I. For all formal applications already received: All delivery and premium requirements must be received by the administrative office in good order and the policy placed in-force on or before 12/31/2021.
- II. For previously submitted informal applications for which Zurich sent a tentative offer on or after 7/20/21:
 - Formal application must be received by the administrative office in good order on or before 10/01/2021.
 - All delivery and premium requirements must be received by the administrative office in good order and the policy placed in-force on or before 12/31/2021.
- III. For all other applications: The guidelines above are now in effect.

In order to allow time for formal applications that qualify under the old limits to be illustrated, WinFlex Web will remain unchanged until 11/04/2021. On 11/05/2021, WinFlex Web will be updated with the above schedule of retention limits.

If you have any questions or need more information, please contact your sales team at 877-678-7534 or life@zurichna.com.

Zurich American Life Insurance Company of New York Zurich American Life Insurance Company

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In the State of New York, insurance products 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 Four World Trade Center, 150 Greenwich St, New York, NY 10007. In all states other than New York, insurance products 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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