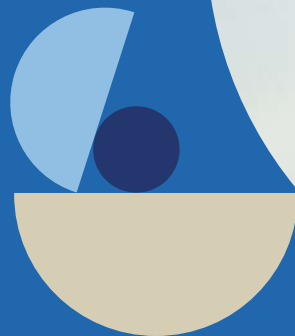




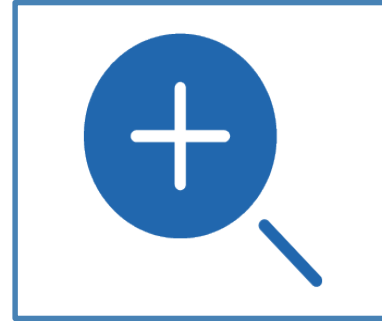
# Zurich Wealth Builder IUL US Equity Triple Index

Zurich American Life Insurance Company





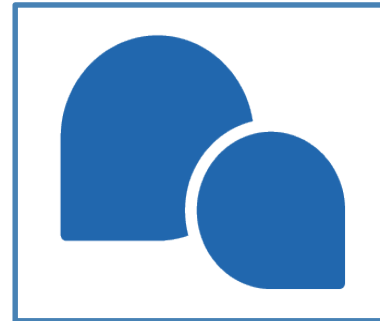
Zurich Overview  
(Page 4)



Wealth Builder IUL Overview  
(Page 5)



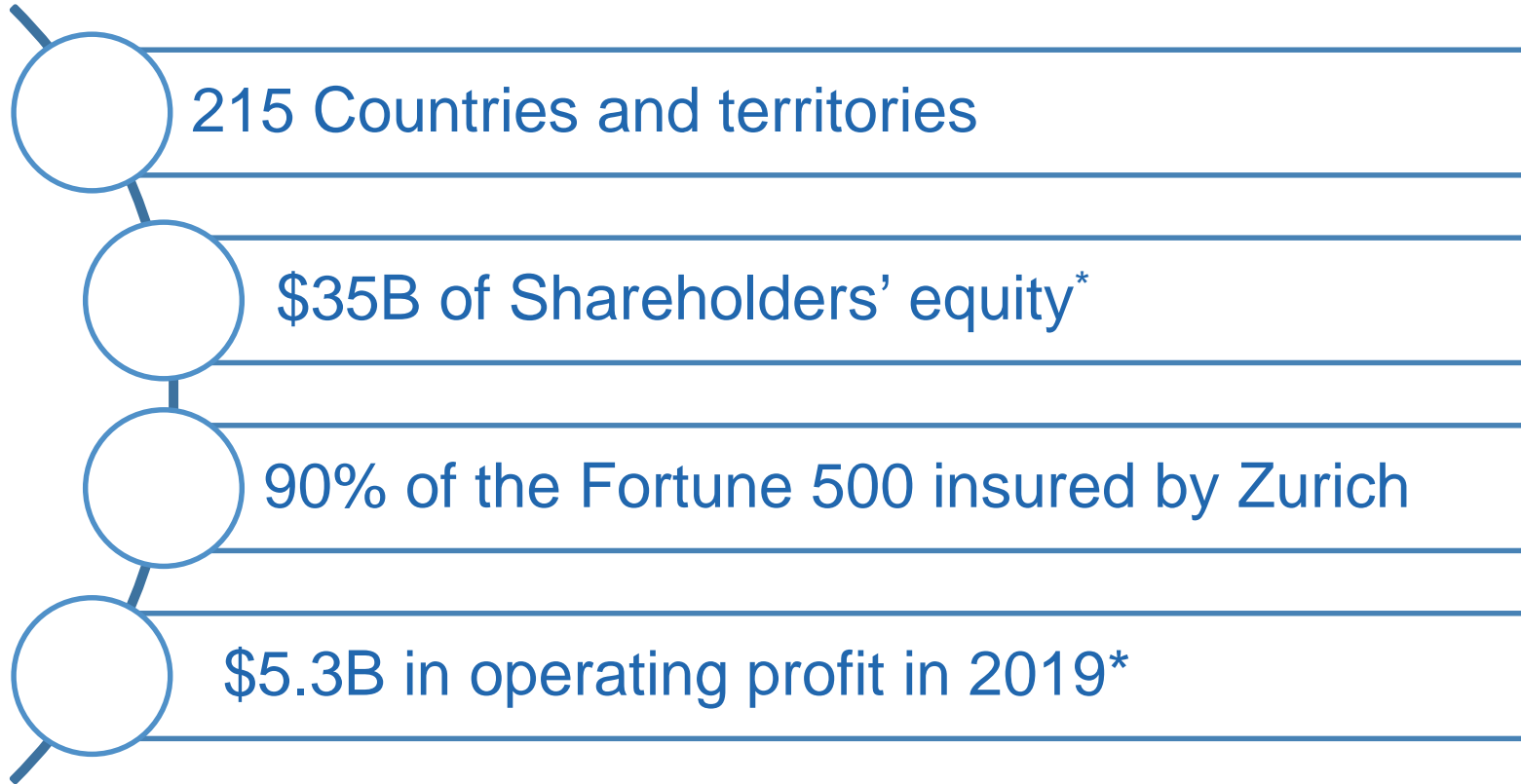
US Equity Triple Index  
(Page 10)



Key Zurich Contacts  
(Page 20)

# Zurich Insurance Group at a Glance

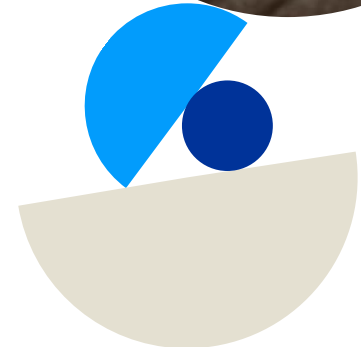




\*Source: <https://www.zurich.com/en/annual-report/2019/performance-view>



# Zurich Wealth Builder IUL Overview



## Applications

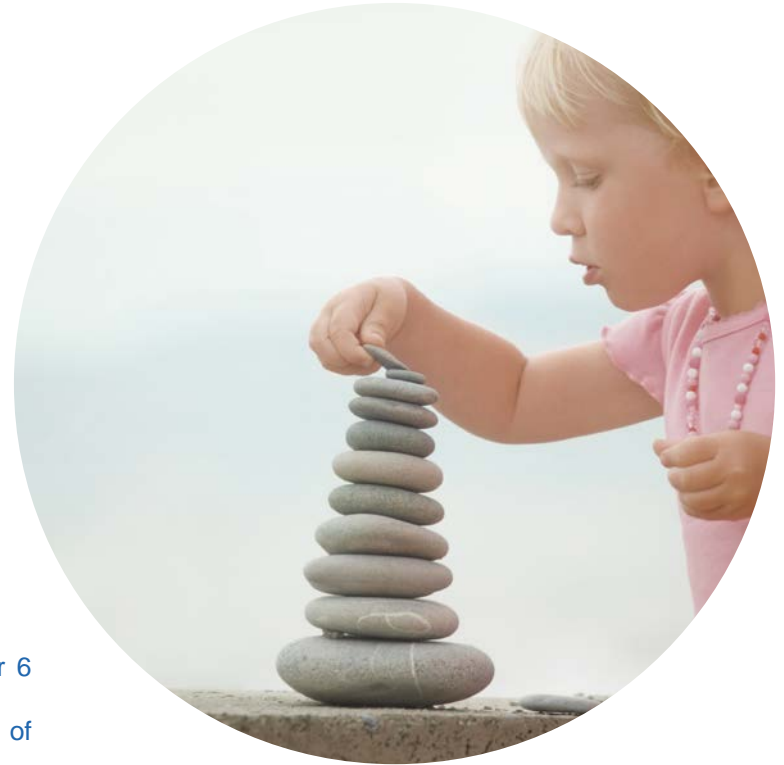
- Supplemental Retirement
- Business Planning
- Premium Financing

## Strengths

- Strong cash values
- 15% Guaranteed Bonus\*
- Unique index account options
- Two types of participating loans
- Chronic Illness Rider\*\*

\* 15% Guaranteed Bonus on interest credited in prior year beginning in policy year 6 through attained age 90. Age 90+, 10% guaranteed bonus.

\*\*Chronic Illness Rider not available in California. See Important Disclosures at end of presentation slides.



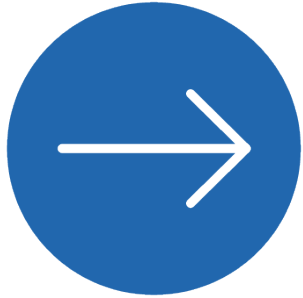
Index Interest Accounts (1 Year Point to Point, 0% Floor)	Current Cap Rate / Index Spread
S&P 500 <sup>®</sup> Index Interest Account <sup>1</sup>	11.50%(growth cap)
S&P 500 <sup>®</sup> Plus Index Interest Account <sup>1</sup> with 0.50% asset fee	13.00% (growth cap)
US Equity Triple Index with 0.50% asset fee and 70/30/0 weighting <ul style="list-style-type: none"> <li>• S&amp;P 500<sup>®</sup></li> <li>• Russell 2000 Stock Index<sup>®2</sup></li> <li>• Nasdaq-100 INDEX<sup>®3</sup></li> </ul>	9.50% (growth cap)
Nasdaq-100 INDEX <sup>®</sup> Uncapped Index Interest Account	7.00% (index spread)

***Guaranteed Persistency Bonus applies to ALL interest accounts***



## Participating Loan Options

Choose one participating loan option at issue



### Index Loans

- Loan Interest Charge Rate guaranteed at 6%



### Variable Loans

- Loan Interest Charge Rate set by published Moody's Corporate Bond Yield Average<sup>4</sup>
- Locked for one policy year
- Last 10 years – ranged from 2.7% to 6%



### Switch to Fixed Loans

- Once per policy year
- Switch to fixed loans (guaranteed wash loan starting in policy year 10)

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 the policy is a modified endowment contract, loans and withdrawals may be subject to taxes and penalties. All tax related information contained herein is based on our current understanding of federal tax laws as they relate to life insurance or other subject matter discussed. These laws are subject to change in the future. Neither Zurich nor its representatives offer legal or tax advice. You should consult a personal tax advisor on any tax matters.





# Zurich Wealth Builder IUL – Distribution Ranking at 6% - Heatmap



Gender	Risk Class	Issue Age				
		40	45	50	55	60
Male	Preferred Best	4	4	2	2	3
	Preferred	3	3	2	2	3
	Standard Plus	3	3	1	3	4
	Standard	5	5	2	4	3
	Best Tobacco	4	8	7	8	
Female	Preferred Best	3	3	2	3	2
	Preferred	3	3	2	2	2
	Standard Plus	4	3	4	5	3
	Standard	6	2	4	7	3
	Best Tobacco	5	7	7	7	7

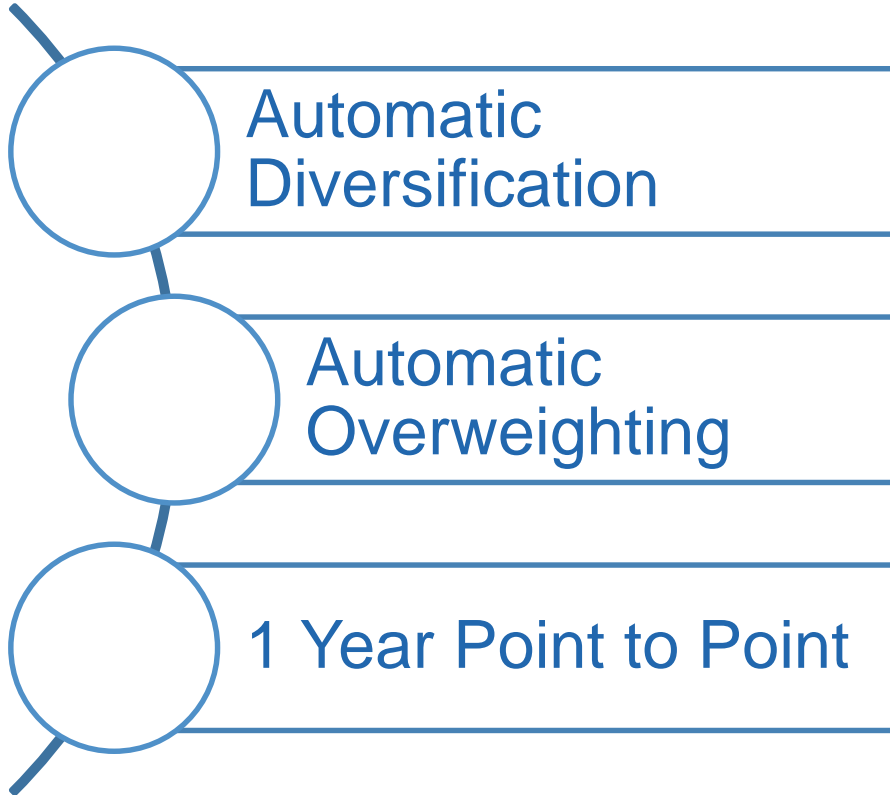
Assumption by third party vendor: Non-MEC death benefit, Increasing DB switching to level when premiums end; Fixed Annual Premium; Distributions at retirement taken for 20 years; Fixed loans after basis (age 60 and 65 loans only) targeting \$10,000 CSV at A100; S&P 500® Annual point to point; Monthly distributions (where available) Source: Company Illustrations via third party vendor using their standard inputs as of January 2021.

Company and Product (as described by 3<sup>rd</sup> party vendor) Allianz Life Pro+ Advantage<sup>SM</sup>; American General Max Accumulator+ II IUL w/Select Income Rider; American National Signature Performance IUL; Equitable Financial BrightLife Grow Series 159; John Hancock Accumulation IUL 20; Lincoln Financial WealthAccumulate® 2 IUL (2020); National Life FlexLife NL w/ Benefit Distribution Option; Nationwide Indexed UL Accumulator II 2020; North American Builder Plus IUL 2; Pacific Life Pacific Discovery Xelerator IUL 2 2020 w/ Benefit Distribution Rider; Penn Mutual Accumulation Builder Flex® IUL; Principal Indexed Universal Life Accumulation II<sup>SM</sup>; Prudential PruLife® Index Advantage UL (2020); Securian Eclipse Accumulator IUL w/Income Protection Flex Agreement; Symetra Accumulator IUL 3.0; Transamerica Financial Foundation IUL; Zurich Wealth Builder IUL

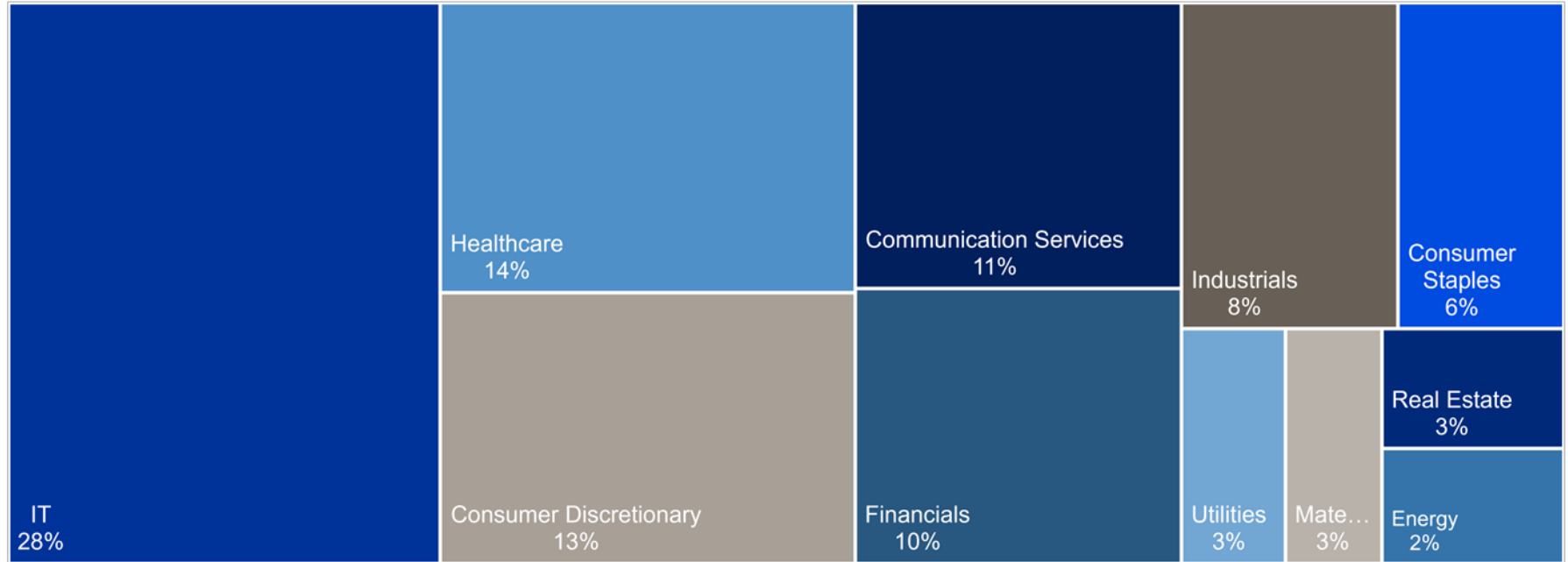


# US Equity Triple Index





“...widely regarded as the best single gauge of large-cap U.S. equities”\*



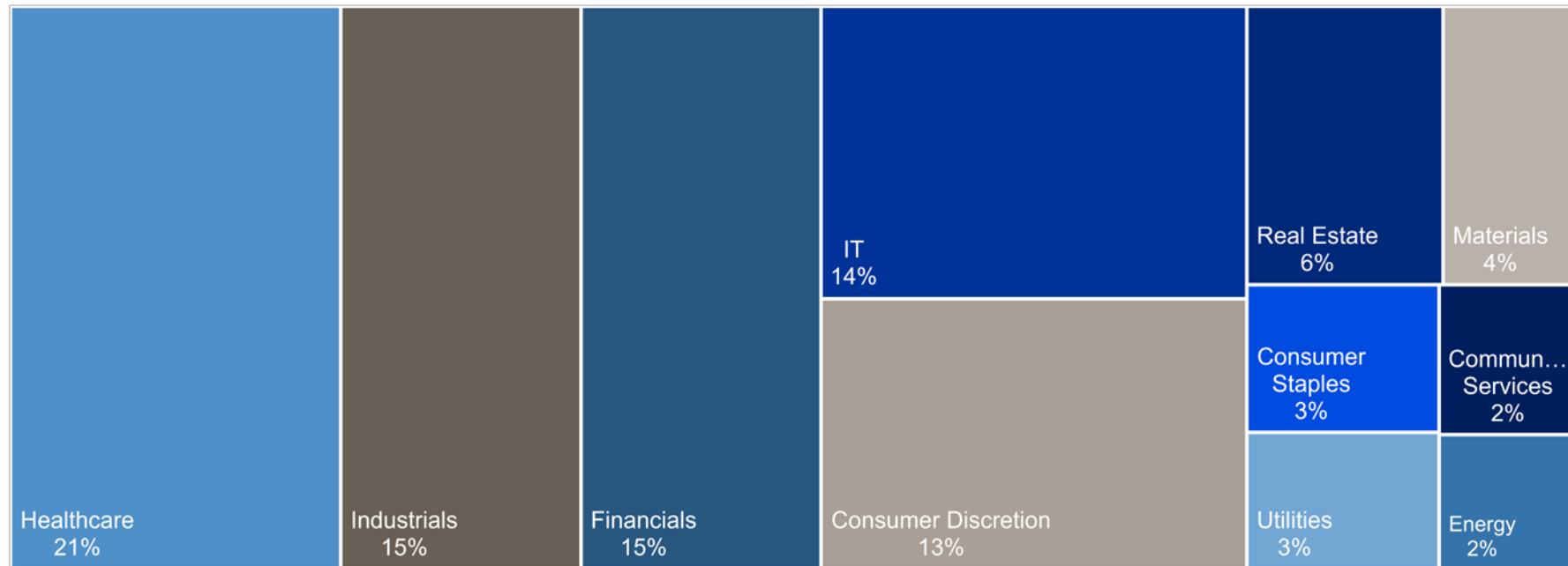
\*Source: <https://www.spglobal.com/spdji/en/indices/equity/sp-500/#overview>

Chart Source: <https://www.spglobal.com/spdji/en/indices/equity/sp-500/#data>

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“...serving as the basis for the creation of small cap investment products”\*

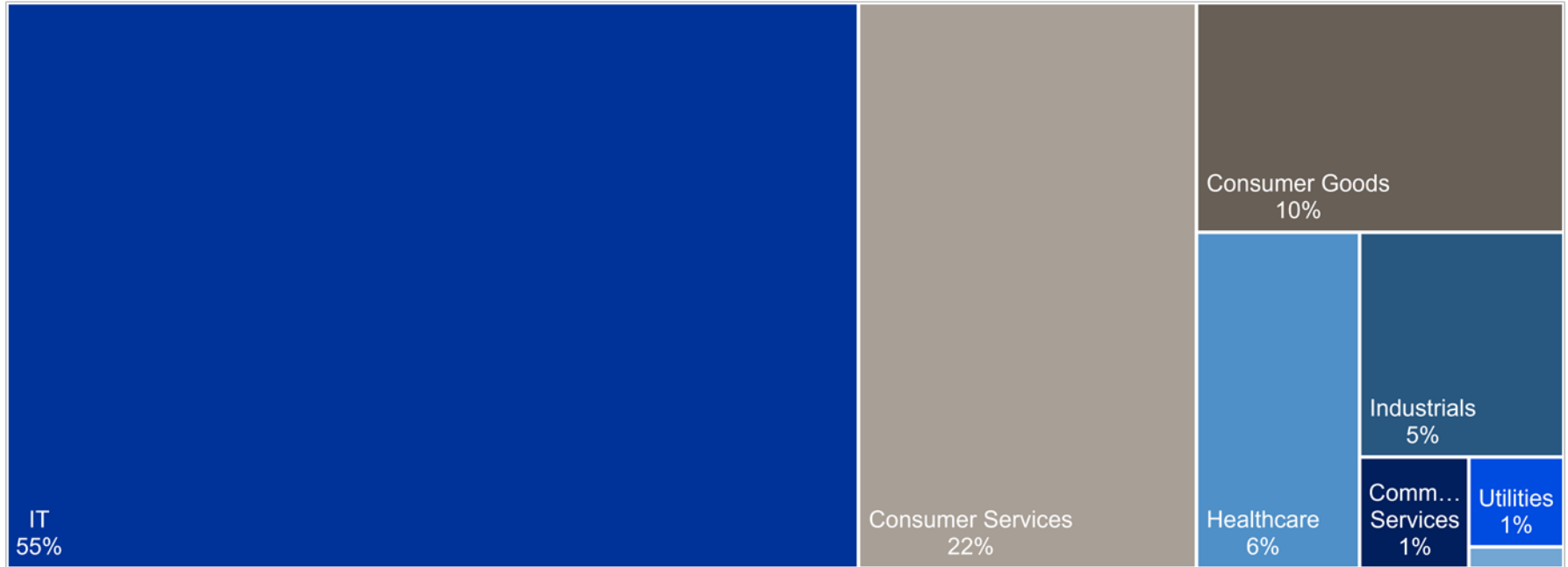


\*Source: <https://www.ftserussell.com/research/russell-2000-index-small-cap-index-choice>

Chart Source: <https://siblisresearch.com/data/russell-sector-weightings/> as of 12/31/2020  
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“...defines today’s modern day industrials.”\*

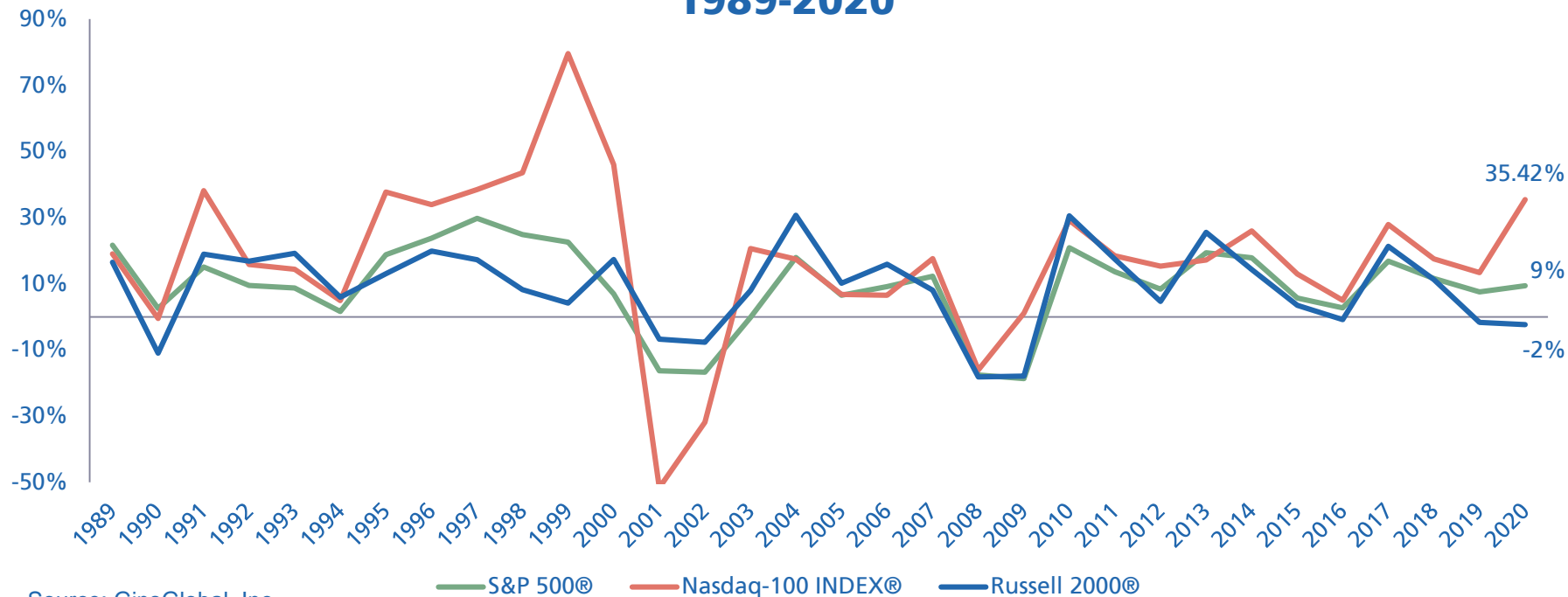


\*Source: <https://www.nasdaq.com/nasdaq-100>

Chart Source: [https://indexes.nasdaqomx.com/docs/FS\\_XNDX.pdf](https://indexes.nasdaqomx.com/docs/FS_XNDX.pdf) as of 12/31/2020  
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## Historical 1 Year Returns 1989-2020



Source: GinsGlobal, Inc.



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## Measure 1 Yr Change:

Nasdaq-100 INDEX®:

35.4%

S&P 500®:

9.4%

Russell 2000 Stock Index®:

-2.3%



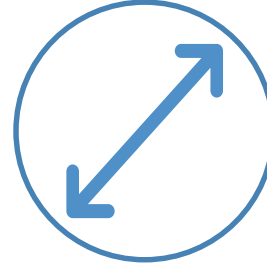
## Overweight 70/30/0

$(35.4\% \times 70\%)$

$+ (9.4\% \times 30\%)$

$+ (-2.3\% \times 0\%)$

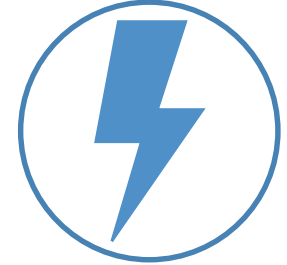
$= 27.6\%$



## Apply Cap or Floor

9.5% (Current) or 0%

$= 9.5\%$



## Add Guaranteed bonus

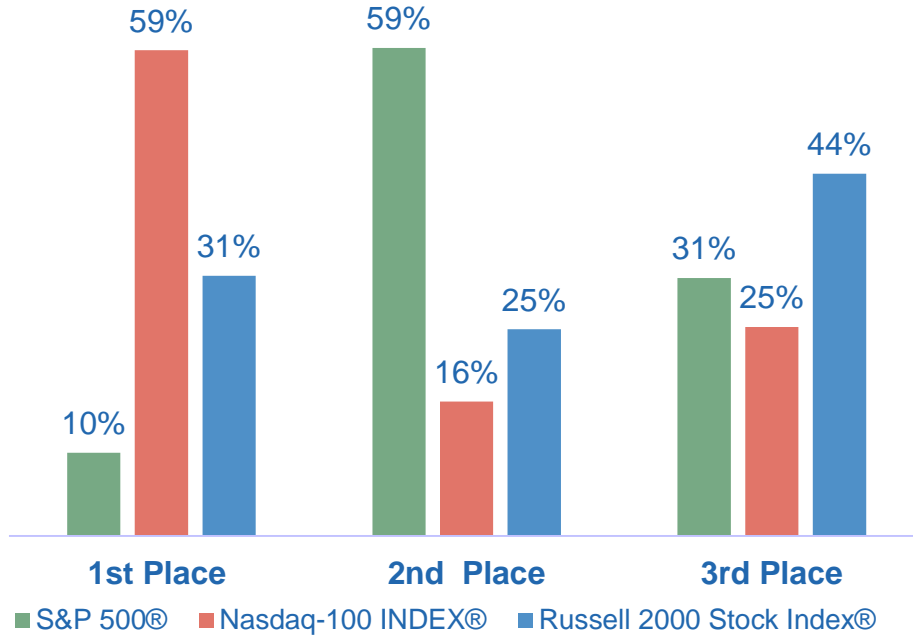
$9.5\% \times 1.15$

$= 10.9\%$



# Who would've won?

### Annual Finishing Positions of 3 US Indexes (Sept 1987 - Dec 2020)



Source: GinsGlobal, Inc.



ETFs

## The Russell 2000 Index Is Poised to Beat the S&P 500 This Year

CONTRIBUTOR  
editor@etftrends.com (ETF Trends) — ETF Trends

PUBLISHED  
DEC 16, 2020 10:38AM EST



**S**mall-cap stocks are leading markets higher. With the Russell 2000 Index poised to outperform the large-cap S&P 500 on an annual basis for the first time since 2016, the **Principal U.S. Small-Cap Multi-Factor Index ETF (NASDAQ: PSC)** is getting in on the fun.

## US small-cap stocks have raced ahead of their bigger peers in 2021. Experts say a number of factors could send them higher.

Harry Robertson  
© Jan. 17, 2021, 01:30 PM

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### Here's the Best Place to Look for Stock Market Gains in 2021 ...

Dec 15, 2020 — For the **Nasdaq**, gains were enough to send the **index** to a new record. ... For the first time all year, the **Russell 2000** has caught up to and ...



Home

# Key Contacts



# Key Zurich Contacts



## Western

- Jimmy Trujillo
- Phone: 858-254-2822
- [jimmy.trujillo@zurichna.com](mailto:jimmy.trujillo@zurichna.com)



## Central

- Greg Lange
- Phone: 913-664-3596
- [greg.lange@zurichna.com](mailto:greg.lange@zurichna.com)



## Eastern

- Andrew McIntyre
- Phone: 631-599-2270
- [andrew.mcintyre@zurichna.com](mailto:andrew.mcintyre@zurichna.com)



## Important Disclosures

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.

1 The S&P 500® Index Interest Account is a single index-based account with performance tied to the S&P 500® Composite Stock Price Index (the "S&P 500® Index"). The S&P 500® Index is an American stock market index that reflects the market performance of 500 large-cap companies.

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**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 Accelerated Death Benefit Rider for Chronic Illness is not available in California. This 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 an indemnity 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.

Receipt of the accelerated death benefits may affect eligibility for public assistance programs and may be taxable.

## Zurich American Life Insurance Company

Administrative Office: 7045 College Boulevard, Overland Park, KS 66211-1523

877 678 7534 [www.zlifeusa.com](http://www.zlifeusa.com)

The terms and conditions for the Flexible Premium Adjustable Life Insurance Policy with Index-Linked Interest Options (ICC19-APIUL-01) are set forth in the policy form numbers shown, or applicable state variations. 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 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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2021-15-C (02/21)



Thank you

