

Zurich Index UL Series

Zurich Index UL™ and Zurich Survivor Index UL™

Offered by Zurich American Life Insurance Company

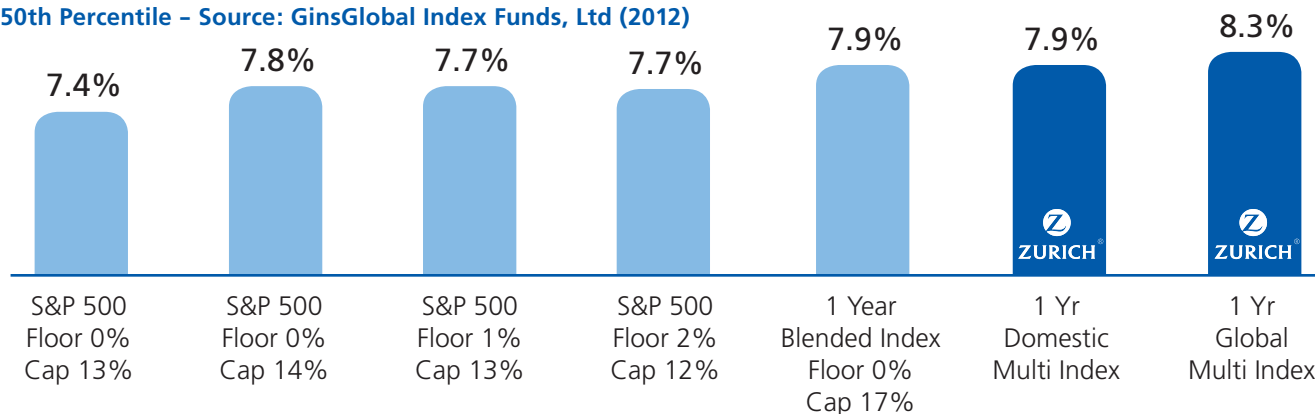
Illustrative Crediting Rates on Index UL Products

Comparing IUL products can be challenging since none of us knows what an IUL policy will actually credit. Historical percentiles are an excellent way to compare IUL products' performance on an equal basis.

Let's take a look at how Zurich Index UL Series' Diversity, Hindsight, Overweighting and 1 Year Look-back Period come together to outperform the competition.

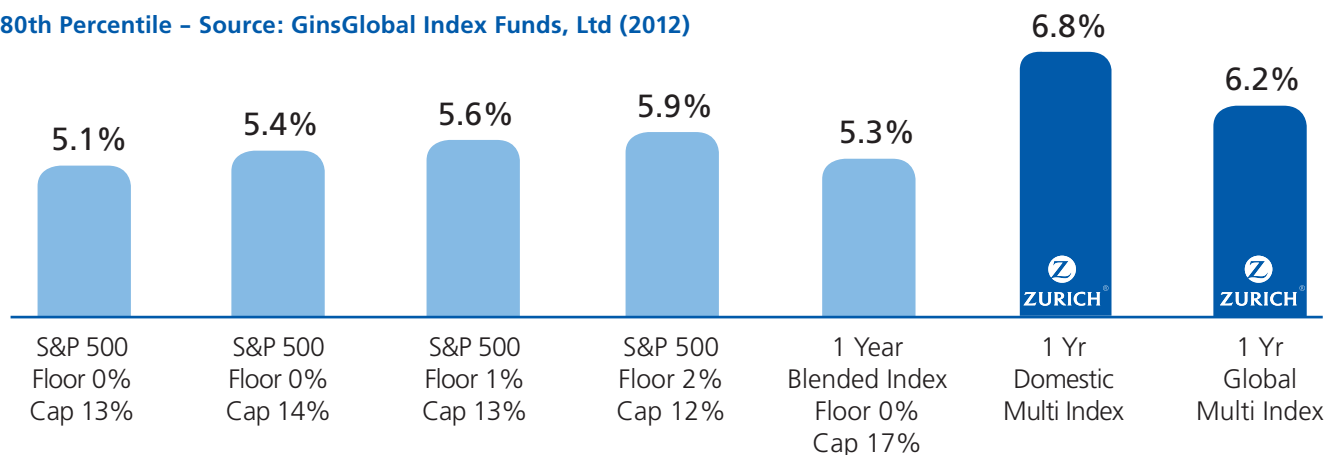
December 1991 to December 2011: 5 Year Rolling Periods

50th Percentile - Source: GinsGlobal Index Funds, Ltd (2012)



50% of the time, using Zurich Index UL Series' Domestic and Global Multi Index Accounts would have had crediting interest rates of 7.9% and 8.3% or better, respectively. But let's stress test the historical data; what would have happened **80% of the time?**

80th Percentile - Source: GinsGlobal Index Funds, Ltd (2012)



80% of the time, using the Zurich Index Series' Domestic and Global Multi Index Accounts would have had crediting interest rates of 6.8% and 6.2% or better, respectively thanks to the powerful combination of diversity, hindsight, overweighting and 1 Year Look-back Period.

Zurich American Life Insurance Company

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The terms and conditions for Flexible Premium Adjustable Life Insurance Policy with Index-Linked Interest Options are set forth in policy number ICC11-IUL121-01, or an applicable state variation. The policy is issued by Zurich American Life Insurance Company. It 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 full details.

The terms and conditions for the Flexible Premium Adjustable Survivorship Life Insurance Policy with Index-Linked Interest Options are set forth in policy form number ICC11-SIUL121-01, or applicable state variation. The policy is issued by Zurich American Life Insurance Company. It is subject to the laws of the state where it is issued.

Insurance coverages underwritten by Zurich American Life Insurance Company, an Illinois domestic stock life insurance company. Certain coverages may not be available in all states and policy provisions may vary by state.

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