Zurich Wealth Builder IUL™

US Equity Triple Index

In an accumulation IUL, diversification can help optimize performance. Zurich's US Equity Triple Index Account provides diversification with the added benefit of overweighting.

US Equity Triple Index Interest Account	
S&P 500®[1] Composite Stock Index	500 largest U.S. publicly traded companies
NASDAQ-100 INDEX®[2]	100 largest most actively traded U.S. non-financial companies listed on Nasdaq stock exchange
Russell 2000 Stock Index®[3]	2,000 small cap companies

How does it work?

Each policy year, we'll calculate the growth of each of the three indices. The top performer gets 70% of the weighting, the second best gets 30%, and the worst gets 0%. Then we apply the growth cap and the guaranteed bonus to interest credited in the prior year.

Let's look at an example.

Measure 1 Yr Growth:

1. Nasdaq-100 INDEX®: 35.4%
2. S&P 500®: 9.4%
3. Russell 2000 Stock Index®: -2.3%

Overweight 70/30/0

(35.4% × 70%)
+ (9.4% × 30%)
+ (-2.3% × 0%)
= 27.6%

Apply Cap or Floor

9.5% (Current) or 0%
= 9.5%

Add Guaranteed bonus

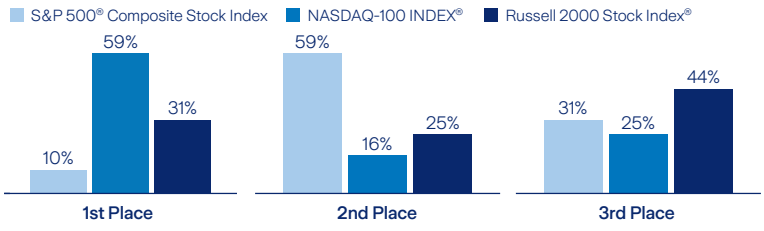
9.5% × 1.15
= 10.9%

What are the benefits of diversification and overweighting?

We know optimizing performance means choosing the best index. Historically, there hasn't been one clear and consistent winner. With overweighting, no matter who comes in first, the best performer gets most of the crediting.

Annual Finishing Positions of 3 US Indexes

(Sept 1987 - Dec 2020)



Source: GinsGlobal Inc.

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All Index Interest Accounts have Segments. Segments are credited monthly with the Index Interest Account Guaranxteed 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.Standard & Poor's®", "S&P®", "S&P 500®", and "Standard & Poor's 500TM" are trademarks of Standard & Poor's Financial Services LLC ("S&P") and have been licensed for use by ZFUS Services, LLC and its affiliates. The S&P® Index Interest Account and the S&P® Plus Index Interest Account (the "Product") are not sponsored, endorsed, sold or promoted by S&P or its third party licensors. Neither S&P nor its third party licensors makes any representation or warranty, express or implied, to the owner of the Product or any member of the public regarding the advisability of investing in securities generally or in the Product particularly or the ability of the S&P 500 index to track general stock market performance. S&P's and its third party licensor's only relationship to ZFUS Services, LLC is the licensing of certain trademarks and trade names of S&P and of the S&P 500 index which is determined, composed and calculated by S&P or its third party licensors without regard to ZFUS Services, LLC or the Product. S&P and its third party licensors have no obligation to take the needs of ZFUS Services, LLC or the owners of the Product into consideration in determining, composing or calculating the S&P 500 index. Neither S&P nor its third party licensors is responsible for and has not participated in the determination of the prices and amount of the Product or the timing of the issuance or sale of the Product or in the determination or calculation of the equation by which the Product is to be converted into cash. S&P has no obligation or liability in connection with the administration, marketing or trading of the Product. Neither S&P, its affiliates nor their third party licensors guarantee the adequacy, accuracy, timeliness or completeness of the index or any data included therein or any communications, including but not limited to, oral or written communications (including electronic communications) with respect thereto. S&P, its affiliates and their third party licensors shall not be subject to any damages or liability for any errors, omissions or delays therein. S&P makes no express or implied warranties, and expressly disclaims all warranties of merchantability or fitness for a particular purpose or use with respect to the index or any data included therein. Without limiting any of the foregoing, in no event whatsoever shall S&P, its affiliates or their third party licensors be liable for any indirect, special, incidental, punitive or consequential damages, including but not limited to, loss of profits, trading losses, lost time or goodwill, even if they have been advised of the possibility of such damages, whether in contract, tort, strict liability or otherwise.
2. The NASDAQ 100® Index Interest Account seeks to measure the performance of 100 of the largest domestic and international non-financial companies listed on The NASDAQ Stock Market® based on market capitalization.The Index reflects companies across major industry groups including computer hardware and software, telecommunications, retail/wholesale trade and biotechnology. It does not contain securities of financial companies including investment companies. The Product(s) is not sponsored, endorsed, sold or promoted by NASDAQ, Inc. or its affiliates (NASDAQ, with its affiliates, are referred to as the "Corporations"). The Corporations have not passed on the legality or suitability of, or the accuracy or adequacy of descriptions and disclosures relating to, the Product(s). The Corporations make no representation or warranty, express or implied to the owners of the Product(s) or any member of the public regarding the advisability of investing in securities generally or in the Product(s) particularly, or the ability of the NASDAQ-100 Index to track general stock market performance. The Corporations' only relationship to Zurich American Life Insurance Company ("Licensee") is in the licensing of the NASDAQ®, NASDAQ-100 Index®, NASDAQ Index® and certain trade names of the Corporations and the use of the NASDAQ-100 Index which is determined, composed and calculated by NASDAQ without regard to Licensee or the Product(s). NASDAQ has no obligation to take the needs of the Licensee or the owners of the Product(s) into consideration in determining, composing or calculating the NASDAQ-100 Index. The Corporations are not responsible for and have not participated in the determination of the timing of, prices at, or quantities of the Product(s) to be issued or in the determination or calculation of the equation by which the Product(s) is to be converted into cash. The Corporations have no liability in connection with the administration, marketing or trading of the Product(s). The Corporations do not guarantee the accuracy and/or uninterrupted calculation of NASDAQ-100 Index or any data included therein. The Corporations make no warranty, express or implied, as to results to be obtained by Licensee, owners of the product(s), or any other person or entity from the use of the NASDAQ-100 Index or any data included therein. The Corporations make no express or implied warranties, and expressly disclaim all warranties of merchantability or fitness for a particular purpose or use with respect to the NASDAQ-100 Index® or any data included therein. Without limiting any of the foregoing, in no event shall the Corporations have any liability for any lost profits or special, incidental, punitive, indirect, or consequential damages, even if notified of the possibility of such damages.
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Zurich
Zurich American Life Insurance Company
Administrative Offices:
7045 College Boulevard, Overland Park, KS 66211-1523
877-678-7534 www.zlifeusa.com

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