

Zurich End of Year Transition Rules



As part of the 2017 CSO update, Zurich has launched new products that are replacing those that will be retired at the end of the year:

Zurich Term (10, 15 and 20 Year)	Zurich Select IUL (Death Benefit Focus)	Zurich Wealth Builder IUL (Cash Accumulation Focus)
<ul style="list-style-type: none">• No modal factors• Minimum of \$1M face amount• Convert to any available product within first five policy years	<ul style="list-style-type: none">• Optional Death Benefit Guarantees up to age 100 (alternative to NLG products)• Long Term Fixed Account option (alternative to Fixed Current Assumption UL)• Four index interest accounts including a high cap account• 12% guaranteed bonus starting in year 10	<ul style="list-style-type: none">• Competitive Cash Values• 15% Guaranteed bonus starting in year 6• Four index interest accounts including two uncapped accounts• Two participating loan options

The products which will retire at the end of the year, in all states, include:

- Zurich Value IUL
- Zurich Accumulation IUL
- Zurich Guaranteed Death Benefit UL
- Zurich Protection UL
- Zurich Survivor Index UL (replacement product in development for next year)

For Zurich Accumulation Index UL & Zurich Value Index UL:

- All formal applications must be received by the administrative office in good order by October 14, 2019, as previously communicated.
- All changes and requirements for formal applications must be received by the administrative office in good order by December 9, 2019.
- All delivery and premium requirements must be received by the administrative office in good order and the policy must be placed in force by December 27, 2019.

For Zurich GDBUL, Zurich Protection IUL, Zurich Protection UL & Zurich Survivor Index UL:

- All formal applications must be received by the administrative office in good order by November 14, 2019.
- All changes and requirements for formal applications must be received by the administrative office in good order by December 9, 2019.
- All delivery and premium requirements must be received by the administrative office in good order and the policy must be placed in force by December 27, 2019.

If you have any questions or need more information please call us at 877-678-7534, prompt #3.

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In New York, the terms and conditions for the Individual Term Life Insurance Policy (TLLPNY-01); Flexible Premium Adjustable Life Insurance Policy with Index-Linked Interest Options (IUL121NY-03 and LPIULNY-01) and Flexible Premium Adjustable Survivorship Life Insurance Policy with Index-Linked Interest Options (SIUL121NY-02) are set forth in the policy form numbers shown. The terms and conditions for the Accelerated Death Benefit Rider for Chronic Illness are set forth in policy form number IULCIRNY-01. The terms and conditions for the Lapse Protection Period Extension Rider for the Flexible Premium Adjustable Life Insurance Policy with Indexed-Linked Interest Options are set forth in policy form number IULLPRNY-02. The terms and conditions for the Joint First to Die Insurance Rider for the Flexible Premium Adjustable Survivorship Life Insurance Policy with Index-Linked Interest Options are set forth in policy form number SIULFTDIR-NY-02 . The terms and conditions for the Lapse Protection Period Extension Rider for the Flexible Premium Adjustable Survivorship Life Insurance Policy with Index-Linked Interest Options are set forth in policy form number SIULLPR-NY-02. The policies 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 150 Greenwich Street, 54th Floor, New York, NY 10007. The Flexible Premium Adjustable Life Insurance Policies are not available in New York.

In all states other than New York, the terms and conditions for the Individual Term Life Insurance Policy (ICC18-TLLP-02), Flexible Premium Adjustable Life Insurance Policy (ICC10-UL121-01), Flexible Premium Adjustable Life Insurance Policy with Index-Linked Interest Options (ICC11-IUL121-01), Flexible Premium Adjustable Life Insurance Policy (ICC15-ZAUL-01), Flexible Premium Adjustable Life Insurance Policy with Index-Linked Interest Options (ICC19-APIUL-01), Flexible Premium Adjustable Life Insurance Policy with Index-Linked Interest Options (ICC18-LPIUL-02), Flexible Premium Adjustable Life Insurance Policy (ICC17-ZAIUL-01) and Flexible Premium Adjustable Survivorship Life Insurance Policy with Index-Linked Interest Options (ICC11-SIUL121-01) are set forth in the policy form numbers shown, or applicable state variations. The terms and conditions for the No Lapse Guarantee Rider for the Flexible Premium Adjustable Life Insurance Policy with Index-Linked Interest Options are set forth in policy form number ICC18-LPNLG-01, or applicable state variation. The terms and conditions for the Lapse Protection Period Extension Rider for the Flexible Premium Adjustable Life Insurance Policy with Index-Linked Interest Options are set forth in policy form number ICC11-IULLPR-01, or applicable state variation. The terms and conditions for the Lapse Protection Rider are set forth in policy form number ICC15-ZAZALPR-01 or applicable state variation. The terms and conditions for the Lapse Protection Period Extension Rider for the Flexible Premium Adjustable Survivorship Life Insurance Policy with Index-Linked Interest Options are set forth in policy form number ICC11-SIULLPR-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.