

Trouble with a life insurance policy with a large loan?

Zurich Index UL™ can help!



For more information, contact your Brokerage General Agent today!

An industry problem



The solution: Zurich Index UL

- Up to 90% loan to cash value ratio for 1035 exchanges
- Contractually guaranteed loan spreads: 1% policy year 1-9, 0% policy years 10+
- Strong cash value potential through diverse index strategies
- Lifetime rolling target premiums*

Case Study: John, Age 60, Preferred Non-Tobacco, \$1 Million Face Amount

During an annual review with your client John, you notice that he has life insurance policy with a significant outstanding loan balance. John still needs the coverage, and the policy is in danger of lapsing due to poor performance and the accruing interest on the outstanding loan.

<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: left; padding: 5px;">Existing Policy</th> </tr> </thead> <tbody> <tr> <td style="padding: 5px;">Gross Cash Value</td> <td style="text-align: right; padding: 5px;">\$250,000</td> </tr> <tr> <td style="padding: 5px;">Loan Balance</td> <td style="text-align: right; padding: 5px;">\$225,000</td> </tr> <tr> <td style="padding: 5px;">Net Cash Value</td> <td style="text-align: right; padding: 5px;">\$25,000</td> </tr> <tr> <td style="padding: 5px;">Expected Lapse if no action</td> <td style="text-align: center; padding: 5px;">Within 2 Years</td> </tr> </tbody> </table> <p style="text-align: center; font-weight: bold; margin-top: 10px;">3 to 4% Net Loan Spread on Existing Policy</p>	Existing Policy		Gross Cash Value	\$250,000	Loan Balance	\$225,000	Net Cash Value	\$25,000	Expected Lapse if no action	Within 2 Years	1035 Exchange	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: left; padding: 5px;">Zurich Index UL</th> </tr> </thead> <tbody> <tr> <td style="padding: 5px;">1035 Exchange Un-loaned</td> <td style="text-align: right; padding: 5px;">\$25,000</td> </tr> <tr> <td style="padding: 5px;">1035 Exchange Loan Amount</td> <td style="text-align: right; padding: 5px;">\$225,000</td> </tr> <tr> <td style="padding: 5px;">On-going premium Balance</td> <td style="text-align: right; padding: 5px;">\$26,071</td> </tr> <tr> <td style="padding: 5px;">Surrender Value (net of loan)</td> <td style="text-align: right; padding: 5px;">\$1,052,921</td> </tr> <tr> <td style="padding: 5px;">Carries to (assuming 6.5%)</td> <td style="text-align: right; padding: 5px;">Age 121</td> </tr> </tbody> </table> <p style="text-align: center; font-weight: bold; margin-top: 10px;">1% Net Loan Spread Years 1-9 0% Net Loan Spread Thereafter!</p>	Zurich Index UL		1035 Exchange Un-loaned	\$25,000	1035 Exchange Loan Amount	\$225,000	On-going premium Balance	\$26,071	Surrender Value (net of loan)	\$1,052,921	Carries to (assuming 6.5%)	Age 121
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Note:

Policy loans and withdrawals will reduce cash surrender value and death benefit. Policy loans are subject to interest charges. If your policy is a modified endowment contract, loans and withdrawals may be subject to taxes and penalties.

**Zurich American Life Insurance Company of New York
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In New York, the terms and conditions for the Flexible Premium Adjustable Life Insurance Policy with Index-Linked Interest Options are set forth in policy form number IUL121NY-03. The policy is issued by Zurich American Life Insurance Company of New York, a New York domestic life insurance company located at its registered home address of One Liberty Plaza, 165 Broadway, New York, NY 10006.

In all states other than New York, the terms and conditions for the Flexible Premium Adjustable Life Insurance Policy with Index-Linked Interest Options are set forth in policy form number ICC11-IUL121-01 or applicable state variation. The policy is issued by Zurich American Life Insurance Company, an Illinois domestic life insurance company, located at its registered home address of 1400 American Lane, Schaumburg, IL 60196.

The policies are subject to the laws of the state where they are issued. This material is a summary of the product features only. Please read the policy carefully for details. Certain coverages may not be available in all states and policy provisions may vary by state.

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