

Zurich Term Death Benefit Protection with Options



Zurich Term life insurance provides death benefit protection plus a contractual right to convert.

Zurich Term Protection:

- Three Level Term Periods: 10 Year, 15 Year and 20 Year
- Convert to ANY Zurich permanent product, including the Zurich Survivor Index UL until the earlier of 5th policy anniversary or attained age 75
- Additionally, for issue ages up to 64, convert to Zurich chosen product from policy year 6 until the earlier of the attained age 70 or the end of the level term period.*
- Innovative underwriting capabilities with up to \$20 million of per life retention

This product is designed to target high earned-income individuals who are seeking temporary death benefit protection with the flexibility of converting to a permanent policy in the future.

Premiums are guaranteed to remain level during the level term selected, and then increase annually thereafter to age 95 when coverage ends.

**For more information, contact your
Zurich BGA today!**

*Not available in New York

For agent and broker information only. Not for use with clients or the public.

**Zurich American Life Insurance Company of New York
Zurich American Life Insurance Company**

Administrative Office:
7045 College Blvd. Overland Park, Kansas 66211-1523
877-678-7534 www.zlifeusa.com

In New York, the terms and conditions for the Individual Term Life Insurance Policy are set forth in policy form number TLLPNY-01. 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 SIUL121NY-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 One Liberty Plaza, 165 Broadway, New York, NY 10006.

In all states other than New York, the terms and conditions for the Individual Term Life Insurance Policy are set forth in policy form number ICC13-TLLP-01 or applicable state variation. 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-SUIL121-01 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 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.

©2015 Zurich American Life Insurance Company

A1-112002015-D (08/15) 15-0104 112006032

