



Zurich American Life Insurance Company
 Current Rate and Growth Cap Sheet
 (Effective Date: March 15, 2022)

Zurich Wealth Builder IUL		
Interest Account	Maximum Illustrative Rates	Growth Cap Rate
S&P 500 ^{®1} Index Interest Account	5.38%	10.50%
S&P 500 [®] Plus Index Interest Account	5.80%	12.00%
Long Term Fixed Account	2.00%	N/A
Short Term Holding Account	0.01%	N/A
Zurich Select IUL		
Interest Account	Maximum Illustrative Rates	Growth Cap Rate
S&P 500 [®] Index Interest Account	4.85%	8.50%
Long Term Fixed Account	2.00%	N/A
Short Term Holding Account	0.01%	N/A
Zurich Survivor IUL		
Interest Account	Maximum Illustrative Rates	Growth Cap Rate
S&P 500 [®] Index Interest Account	4.72%	8.50%
S&P 500 [®] Plus Index Interest Account	5.80%	12.00%
Long Term Fixed Account	2.00%	N/A
Short Term Holding Account	0.01%	N/A

All Index Interest Accounts have Segments. Segments are credited monthly with the Index Interest Account Guaranteed 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. The final interest crediting rate is this calculated amount minus the Index Interest Account Guaranteed Interest Rate. Participation Rates, and Growth Caps are determined by the Company, but they cannot be less than the amounts guaranteed in the Policy's contract.

¹ Standard & Poor's®, "S&P®", "S&P 500®", and "Standard & Poor's 500™" 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 500® Index Interest Account and the S&P 500® 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.

Zurich American Life Insurance Company

Administrative Office: 7045 College Boulevard
Overland Park, KS 66211-1523
(877) 678-7534 life.zurichna.com

In all states other than New York, the terms and conditions for the Flexible Premium Adjustable Life Insurance Policy with Index-Linked Interest Options (ICC19-APIUL-01), Flexible Premium Adjustable Life Insurance Policy (ICC18-LPIUL-02), and Flexible Premium Adjustable Life Insurance Policy (ICC19-APSIUL-01) are set forth in the policy form numbers shown, or applicable state variations. 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.

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.

©2022 Zurich American Life Insurance Company
2019-40-E (02/22)



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