

# AG49A Transition Rules For Zurich Index UL Products



Effective November 23, 2020, WinFlex Web will be updated with the rates in the table below and the new maximum loan interest spread of 0.50% in order to comply with the new AG49A requirements for Zurich's Index UL products. All new policies placed in-force on or after December 14, 2020 must have an illustration that complies with AG49A.

Note: There are **no** changes to the actual products at this time, including current growth cap rates and index spreads.

Product	Maximum Illustrative Rate	
	Old	New
<b>Zurich Wealth Builder IUL</b>		
S&P 500 <sup>®1</sup> Index	6.84%	5.95%
S&P 500 <sup>®</sup> Plus Index	7.45%	6.38%
S&P 500 <sup>®</sup> Uncapped Index	6.74%	5.95%
Nasdaq-100 Index <sup>4®</sup> Uncapped	6.84%	5.95%
<b>Zurich Select IUL</b>		
S&P 500 <sup>®</sup> Index	5.92%	5.29%
Russell 2000 <sup>®2</sup> Index	5.49%	5.29%
MSCI EAFE <sup>3</sup> Index	5.19%	5.29%
MSCI Emerging Markets <sup>3</sup> Index	5.16%	4.72%
<b>Zurich Survivor IUL</b>		
S&P 500 <sup>®1</sup> Index	6.05%	5.26%
S&P 500 <sup>®</sup> Plus Index	7.45%	5.69%
S&P 500 <sup>®</sup> Uncapped Index	6.05%	5.26%
Nasdaq-100 <sup>®</sup> Index Uncapped	6.05%	5.26%

## Transition Guidelines for Zurich Index UL cases:

### I. To use the existing illustration regulation prior to AG49A:

All delivery and premium requirements must be received by the administrative office in good order and the policy placed in-force on or before December 11, 2020.

### II. For cases not placed in-force by November 24, 2020:

- A new illustration compliant with AG49-A will be required.

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

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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. For the uncapped funds, the index growth rate is multiplied by the Segments Participation Rate then the Index Spread Rate is subtracted. 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 favorable than the amounts guaranteed in the Policy's contract.

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