

State: Arkansas **Filing Company:** Zurich American Life Insurance Company
TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other
Product Name: Marketing Material IUL/SIUL
Project Name/Number: Illustrative Crediting Rates/

Filing at a Glance

Company: Zurich American Life Insurance Company
Product Name: Marketing Material IUL/SIUL
State: Arkansas
TOI: L08 Life - Other
Sub-TOI: L08.000 Life - Other
Filing Type: Form
Date Submitted: 10/26/2012
SERFF Tr Num: ZUUG-128746415
SERFF Status: Closed-Filed-Closed
State Tr Num:
State Status: FEES PAID
Co Tr Num: 2012-0158

Implementation
Date Requested:
Author(s): Ute Luedtke-Ahrens
Reviewer(s): Linda Bird (primary)
Disposition Date: 11/01/2012
Disposition Status: Filed-Closed
Implementation Date:

State Filing Description:

State: Arkansas
TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other
Product Name: Marketing Material IUL/SIUL
Project Name/Number: Illustrative Crediting Rates/

Filing Company: Zurich American Life Insurance Company

General Information

Project Name: Illustrative Crediting Rates
Project Number:
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:

Status of Filing in Domicile: Not Filed
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 11/01/2012
State Status Changed: 10/29/2012
Created By: Ute Luedtke-Ahrens
Corresponding Filing Tracking Number:

Deemer Date:
Submitted By: Ute Luedtke-Ahrens

Filing Description:

Marketing Material Submission – NAIC # 90557
SERFF Filing No. ZUUG - 128746415

Dear Commissioner Bradford:

Zurich American Life Insurance Company wishes to file the attached marketing materials, designed for use with Flexible Premium Adjustable Life Insurance Policies with Index-Linked Options, form number IUL121AR-01, and Flexible Premium Adjustable Survivorship Life Insurance Policy with Index-Linked Interest Options, form number SIUL121GN-01. These forms were approved by your State on 05/19/2011 and 03/05/2012 respectively.

The Marketing Materials provided with this submission consist of the following documents:

A1-91817-A, A Message from Peter Mordin
A1-20681-D, Illustrative Crediting Rates on Index Universal Life Products

Form number A1-91817-A is an email correspondence to be sent to the agent together with the embedded form A1-20681-D, providing crediting rate data. The attached materials are not designed for the end-consumer. The materials are agent and broker information only.

Thank you for your consideration of our filing. Please do not hesitate to contact me should you have any questions. Your prompt review and approval of these forms is greatly appreciated.

Sincerely,
Zurich

Ute Luedtke-Ahrens
Product Development Consultant

Company and Contact

Filing Contact Information

Ute Luedtke-Ahrens, Product Development ute.luedtke-ahrens@zurichna.com
Consultant
7045 College Blvd 913-339-1697 [Phone]
Overland Park, KS 66211 913-664-3611 [FAX]

SERFF Tracking #: ZUUG-128746415

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	11/01/2012	11/01/2012

SERFF Tracking #:

ZUUG-128746415

State Tracking #:

Company Tracking #:

2012-0158

State:

Arkansas

Filing Company:

Zurich American Life Insurance Company

TOI/Sub-TOI:

L08 Life - Other/L08.000 Life - Other

Product Name:

Marketing Material IUL/SIUL

Project Name/Number:

Illustrative Crediting Rates/

Disposition

Disposition Date: 11/01/2012

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Form	A Message from Peter Mordin		Yes
Form	Illustrative Crediting Rates on Index Universal Life Products		Yes

State: Arkansas
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Filing Company: Zurich American Life Insurance Company

Form Schedule

Lead Form Number: A1-91817-A								
Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		A Message from Peter Mordin	A1-91817-A	ADV	Initial		0.000	Email Notification.pdf
2		Illustrative Crediting Rates on Index Universal Life Products	A1-20681-D	ADV	Initial		0.000	IllustrativeCrediting Rates- 2012 10 23.pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages



A message from Peter Mordin

Regional Vice President
Zurich American Life Insurance Company



Subject: Up-to-date Illustrative Crediting Rates on Zurich Index UL Products

You now know that our competitive Zurich Index UL™ and Survivor Index UL™ products offer strong target premiums, excellent base pricing, a solid S&P 500 index interest account, and two highly differentiated triple index interest accounts.

Since it is impossible to reliably forecast how any Index UL product will perform in the future, we understand the need to review historical data to understand how future performance may be impacted. Many practitioners stress test the historical data, in order to arrive at illustrative rates that are more conservative than the average.

Zurich Affluent Markets Group is committed to periodically providing you with up-to-date historical data for your review. Attached is an updated flyer that provides the 50th and 80th historical percentiles for Zurich's Index Interest Accounts and other commonly used index accounts, through September 2012.



If you have any questions, please give us a call at 877-678-1534, option 3.

Best Regards,

Peter Mordin
Regional Vice President
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Tracy Burkland
Director, Field Marketing
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E-Mail: tracy.burkland@zurichna.com

Zurich American Life Insurance Company
7045 College Boulevard, Overland Park, Kansas 66211-1523
877 678 7534 www.zlifeusa.com

The terms and conditions for the flexible premium adjustable life insurance policy with index-linked interest options (ICC11-IUL121-01), 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 policy is issued by Zurich American Life Insurance Company. It is subject to the laws of the state where it is issued. This material is a summary of the product features only. Please read the policy carefully for full details.

Insurance coverages underwritten by Zurich American Life Insurance Company, an Illinois domestic stock life insurance company. Certain coverages may not be available in all states and policy provisions may vary by state.

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A1-91817-A

(10/12) 12-1403

Zurich Index UL Series

Zurich Index UL™ and Zurich Survivor Index UL™

Offered by Zurich American Life Insurance Company

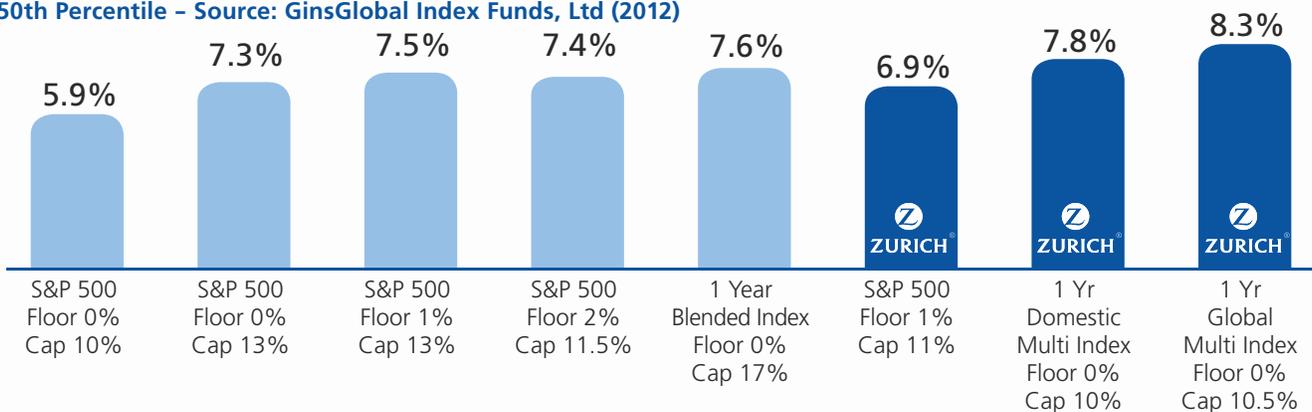
Illustrative Crediting Rates on Index Universal Life Products

Comparing IUL products can be challenging since none of us knows what an IUL policy will actually credit. Historical percentiles are an excellent way to compare IUL products' performance on an equal basis.

Let's take a look at how Zurich Index UL Series' Diversity, Hindsight, Overweighting and 1 Year Look-back Period come together to outperform the competition.

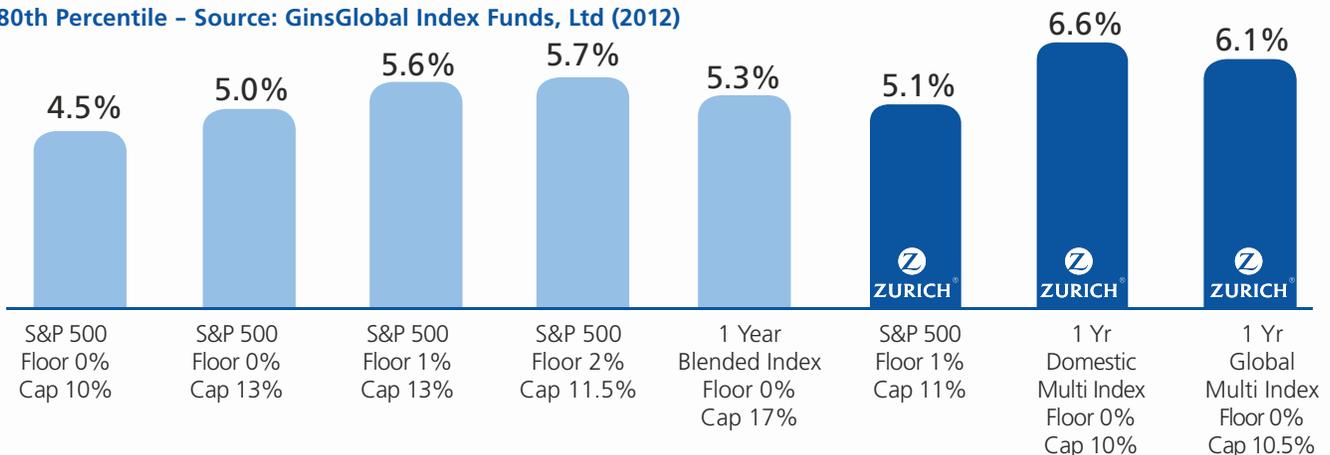
September 28, 1992 to September 27, 2012: 5 Year Rolling Periods measured monthly

50th Percentile - Source: GinsGlobal Index Funds, Ltd (2012)



50% of the time, using Zurich Index UL Series' Domestic and Global Multi Index Accounts would have had crediting interest rates of 7.8% and 8.3% or better, respectively. But let's stress test the historical data; what would have happened **80% of the time?**

80th Percentile - Source: GinsGlobal Index Funds, Ltd (2012)



80% of the time, using the Zurich Index Series' Domestic and Global Multi Index Accounts would have had crediting interest rates of 6.6% and 6.1% or better, respectively, thanks to the powerful combination of diversity, hindsight, overweighting and 1 Year Look-back Period.

Zurich American Life Insurance Company

Administrative Office:

7045 College Boulevard, Overland Park, Kansas 66211-1523
877 678 7534 www.zlifeusa.com

The terms and conditions for Flexible Premium Adjustable Life Insurance Policy with Index-Linked Interest Options are set forth in policy form number ICC11-IUL121-01, or an applicable state variation. The terms and conditions for Flexible Premium Adjustable Survivorship Life Insurance Policy with Index-Linked Interest Options are set forth in policy form number ICC11-SIUL121-01, or an applicable state variation. The policies are issued by Zurich American Life Insurance Company. They 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

Insurance coverages underwritten by Zurich American Life Insurance Company, an Illinois domestic stock life insurance company, 1400 American Lane, Schaumburg, IL 60196. Certain coverages may not be available in all states and policy provisions may vary by state.

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