

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

## Filing at a Glance

Company: Zurich American Life Insurance Company  
Product Name: Marketing Material IUL  
State: Arkansas  
TOI: L08 Life - Other  
Sub-TOI: L08.000 Life - Other  
Filing Type: Form  
Date Submitted: 12/12/2012  
SERFF Tr Num: ZUUG-128808903  
SERFF Status: Closed-Filed-Closed  
State Tr Num:  
State Status: Filed-Closed  
Co Tr Num: 2012-0166  
Implementation: On Approval  
Date Requested:  
Author(s): Ute Luedtke-Ahrens  
Reviewer(s): Linda Bird (primary)  
Disposition Date: 12/18/2012  
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  
Project Name/Number: /

Filing Company: Zurich American Life Insurance Company

## General Information

Project Name: Status of Filing in Domicile: Not Filed  
Project Number: Date Approved in Domicile:  
Requested Filing Mode: Review & Approval Domicile Status Comments:  
Explanation for Combination/Other: Market Type: Individual  
Submission Type: New Submission Individual Market Type:  
Overall Rate Impact: Filing Status Changed: 12/18/2012  
State Status Changed: 12/18/2012  
Deemer Date: Created By: Ute Luedtke-Ahrens  
Submitted By: Ute Luedtke-Ahrens Corresponding Filing Tracking Number: ZUUG-128726845

### Filing Description:

Marketing Material Submission – NAIC # 90557  
SERFF Filing No. ZUUG - 128808903

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. This product was approved by your State on 05/19/2011.

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

A1-11274-A, A Message from Laura L. O'Dea  
A1-11200274-C, Illustrative Crediting Rates on Index Universal Life Products

Form number A1-11274-A is an email correspondence to be sent to the agent together with the embedded form A1-11200274-C, providing product sample information. The attached materials are not designed for the end-consumer. The materials are agent and broker information only.

Please note, that form number A1-11200274-C replaces form number A1-11200274-B, filed under ZUUG-128726845.

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



State: Arkansas Filing Company: Zurich American Life Insurance Company  
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	12/18/2012	12/18/2012

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Filing Fees	Note To Reviewer	Ute Luedtke-Ahrens	12/14/2012	12/14/2012

SERFF Tracking #:

ZUUG-128808903

State Tracking #:

Company Tracking #:

2012-0166

State:

Arkansas

Filing Company:

Zurich American Life Insurance Company

TOI/Sub-TOI:

L08 Life - Other/L08.000 Life - Other

Product Name:

Marketing Material IUL

Project Name/Number:

/

## Disposition

Disposition Date: 12/18/2012

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	Email Message		Yes
Form	Zurich Index UL		Yes

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Filing Company: Zurich American Life Insurance Company

## Note To Reviewer

**Created By:**

Ute Luedtke-Ahrens on 12/14/2012 10:02 AM

**Last Edited By:**

Linda Bird

**Submitted On:**

12/18/2012 09:33 AM

**Subject:**

Filing Fees

**Comments:**

Dear Reviewer,

When balancing my EFT transactions, I realized that I omitted to send the appropriate fees to your state for our filing. Although I had calculated them, I must have hit 'by-pass' rather than 'submit'. I apologize for this. Filing fees of \$100.00 were submitted with today's date.

Sincerely,

Ute Luedtke-Ahrens.

State: Arkansas  
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## Form Schedule

### Lead Form Number: A1-11274-A

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		Email Message	A1-11274-A	ADV	Initial		0.000	A1-11274-A (Email).pdf
2		Zurich Index UL	A1-112000274-C	ADV	Initial		0.000	A1-112000274-C (Zurich Index UL).pdf

### Form Type Legend:

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

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**A message from Laura L. O'Dea, CLU**

Regional Vice President  
Zurich American Life Insurance Company



## Melissa, are you looking for an alternative to traditional No Lapse Guarantee Products?

### THE CHALLENGE

Many carriers are repricing their No Lapse Guarantee products, which has led to broker frustration. Consumers are also demanding a balance between death benefit protection and cash value potential.

### THE SOLUTION

The Zurich Index UL offers an optional Lapse Protection Period Extension Rider (LPPE Rider) that extends the guaranteed death benefit near or beyond life expectancy, while still providing significant cash value that can be leveraged as your clients' future needs change.

### Plus: Highly Competitive, Lifetime Rolling Target Premiums

Zurich Index UL also provides you with competitive target premiums that roll indefinitely. Let's take a look at how long first year commissions would have been paid using the examples below.

### Example

Male, Age 45, Preferred Non-Tobacco: \$2.5 Million Face Amount;  
Solve for Level Premium to carry and pay policy to Age 121 at 6.5%

- LPPE Rider's guaranteed death benefit exceeds life expectancy
- Level Premium provides Internal Rate of Return of 3.2% on Cash Surrender Value in Year 25
- First Year Commission would be paid for 2 Years and 4 months due to competitive lifetime rolling target premiums.

Want to know more? Check out the [attached flyer](#) for more details and additional examples.

Contact me at 1-347-453-1409, if you should have any questions or comments.

Thank you for your continued interest in the Zurich Affluent Markets Group.

Best regards,

Laura L. O'Dea, CLU®  
Regional Vice President - Affluent Markets Group  
Zurich American Life Insurance Company

Phone: 347-453-1409  
Toll Free: 877-678-7534, Option 3, Option 4  
Fax: 866-320-7067  
Email: [laura.odea@zurichna.com](mailto:laura.odea@zurichna.com)

Visit our website at [www.zlifeusa.com](http://www.zlifeusa.com).

**For Agent and Broker Information Only. Not for Use with Clients or the Public.**

Zurich American Life Insurance Company  
Administrative Office:  
7045 College Boulevard, Overland Park, Kansas 66211-1523  
877-678-7534

The terms and conditions for flexible premium adjustable life insurance policy with index-linked interest options are set forth in policy number ICC11-IUL121-01, or applicable state variation. The terms and conditions for the Lapse Protection Period Extension Rider are set forth in policy form number ICC11-IULLPR-01. 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 issued 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.

A1-11274-A  
(11/12) 12-1398

To help us improve, how relevant and useful was this email article to your business?

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# Zurich Index UL™

Offered by Zurich American Life Insurance Company

**Index Universal Life Insurance is a great alternative to traditional No Lapse Guarantee products!**

## The Challenge:

Many carriers are repricing their No Lapse Guarantee products, which has led to broker frustration. Consumers are also demanding a balance between death benefit protection and cash value potential.

## The Solution:

The Zurich Index UL offers an optional Lapse Protection Period Extension Rider (LPPE Rider) that extends the guaranteed death benefit near or beyond life expectancy, while still providing significant cash value that can be leveraged as your clients' future needs change.

Example: Male, Preferred Non-Tobacco, \$2.5 Million Face Amount, Pay and Carry to Age 121 at 6.5%

Issue Age	Life Expectancy (Age)*	LPPE Rider Guaranteed Death Benefit (Age)	Level Premium	Cash Surrender Value @ Year 25
45	79	80	\$20,439	\$581,171
55	80	80	\$37,262	\$888,666
65	83	90	\$69,190	\$1,319,746

\*Source: National Vital Statistics Reports: Volume 60, Number 4, United States Life Tables, 2010

## Plus: Highly Competitive, Lifetime Rolling Target Premiums

Zurich Index UL also provides you with competitive target premiums that roll indefinitely. Let's take a look at how long first year commissions would have been paid using the examples above.

Issue Age	Level Premium	Target Premium	First Year Commission Paid For:
45	\$20,439	\$47,500	2 Years, 4 Months
55	\$37,262	\$76,000	2 Years
65	\$69,190	\$128,000	1 Year, 10 Months

### Zurich Index UL: An Effective Balance

- Cost effective death benefit guarantees
- Strong cash value potential
- Highly competitive, lifetime rolling target premiums

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

Zurich American Life Insurance Company  
Administrative Office:  
7045 College Boulevard, Overland Park, Kansas 66211-1523  
877 678 7534 [www.zlifeusa.com](http://www.zlifeusa.com)

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