

# Zurich Index UL™ and Zurich Survivor Index UL™

Offered by Zurich American Life Insurance Company

## Diversity

Poised to perform in varying economic conditions

## Hindsight & Overweight

- #1 Index: 70% Crediting
- #2 Index: 30% Crediting
- #3 Index: Eliminated

## 1 Year Interest Lock

Credits index interest at end of each 12 month period

## The Power of an Innovative Crediting Methodology

### Domestic Multi Index Interest Account – One-Year Change in Index

Year	S&P 500® Composite Stock Price Index <sup>1</sup>	Dow Jones-UBS Commodity Index <sup>SM2</sup>	Russell 2000® Index <sup>3</sup>	Hypothetical Annual Interest Rate*
1992	9.5%	-2.8%	16.9%	10.0%
1993	8.7%	-3.1%	19.2%	10.0%
1994	1.6%	4.3%	5.9%	5.4%
1995	18.8%	5.2%	13.0%	10.0%
1996	23.8%	17.4%	19.9%	10.0%
1997	29.8%	6.8%	17.3%	10.0%
1998	24.8%	-22.3%	8.2%	10.0%
1999	22.6%	-9.1%	4.2%	10.0%
2000	7.0%	22.9%	17.3%	10.0%
2001	-16.3%	-1.7%	-6.7%	0.0%
2002	-16.7%	0.1%	-7.7%	0.0%
2003	-0.1%	20.6%	8.0%	10.0%
2004	18.0%	22.9%	30.7%	10.0%
2005	6.6%	9.0%	10.2%	9.8%
2006	9.2%	6.2%	15.9%	10.0%
2007	12.3%	2.2%	8.0%	10.0%
2008	-17.6%	6.1%	-18.2%	0.0%
2009	-18.7%	-28.2%	-17.9%	0.0%
2010	20.9%	12.8%	30.5%	10.0%
2011	13.7%	15.3%	17.5%	10.0%

### Global Multi Index Interest Account – One-Year Change in Index

Year	S&P 500® Composite Stock Price Index <sup>1</sup>	MSCI EAFE Index <sup>4</sup>	MSCI Emerging Markets Index <sup>4</sup>	Hypothetical Annual Interest Rate*
1992	9.5%	-7.6%	28.5%	10.5%
1993	8.7%	17.1%	21.8%	10.5%
1994	1.6%	16.7%	39.2%	10.5%
1995	18.8%	1.8%	-12.8%	10.5%
1996	23.8%	8.9%	6.6%	10.5%
1997	29.8%	4.4%	2.3%	10.5%
1998	24.8%	7.2%	-31.0%	10.5%
1999	22.6%	14.9%	18.9%	10.5%
2000	7.0%	8.7%	14.1%	10.5%
2001	-16.3%	-21.9%	-25.1%	0.0%
2002	-16.7%	-16.0%	0.8%	0.0%
2003	-0.1%	1.0%	12.5%	9.0%
2004	18.0%	30.1%	37.0%	10.5%
2005	6.6%	14.7%	28.9%	10.5%
2006	9.2%	22.4%	34.3%	10.5%
2007	12.3%	18.5%	35.4%	10.5%
2008	-17.6%	-19.8%	-9.0%	0.0%
2009	-18.7%	-18.3%	-5.6%	0.0%
2010	20.9%	15.1%	36.4%	10.5%
2011	13.7%	7.2%	6.9%	10.5%

## Important Disclosure:

Data source: GinsGlobal Index Funds, LTD (2012); Assumes 1/1/1992 to 12/31/2011.

\*The Hypothetical Annual Interest Rate is calculated based on the Hindsight and Overweighting model. It uses the average historical one year changes in the underlying indexes, a 100% participation rate and the current growth cap. Illustrated interest rates are not guaranteed. This is not an estimate of future performance and ZALICO reserves the right to change or modify any non-guaranteed element.

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