

Revised Zurich AG49A Transition Rules



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We apologize as the revised transition guidelines e-mail from this morning still had the old transition guidelines document linked. Please use this version instead.

We recently became aware that the effective date of AG49A has been moved from November 25, 2020 to December 14, 2020. Below are updated transition guidelines with new dates. [Click here](#) to listen to our recent webinar that explain all of the changes that will take place with AG49A.

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, index spreads, and guaranteed bonuses on interest credited in the prior year for all three products.

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

Transition Guidelines for Zurich Index UL cases:

I. To use the old illustration regulations prior to AG49A:

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

II. For cases not placed in-force by December 11, 2020:

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

[Click here to download a copy of our Transition Guidelines.](#)

Looking for more tools? Additional marketing materials including sales ideas and underwriting highlights are available on affluentmarkets.zurichna.com.

Should you have any questions, please [contact](#) your Regional Vice President or Field Marketing Consultant.

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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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