

Zurich Classic II Fixed Annuity at a glance...

issue ages

Ages 0 to 85 for non-qualified plans. Ages 18 to 85 qualified plans:
IRA, Roth IRA, 401(a), Keogh, 457, SEP, SIMPLE, TSA.

interest rate periods

- 1-Year Fixed Account
- 3-Year Guarantee Period Account (GPA)
- 6-Year Guarantee Period Account (GPA)

Interest rates for each premium are guaranteed through the end of the calendar quarter and for 1, 3, or 6 years. Withdrawals from funds in the 3-Year or 6-Year GPA are subject to a market value adjustment that can be positive or negative based upon economic conditions.

minimum premium payment

Qualified: \$25 initial or subsequent
Non-Qualified: \$2,000 initial; \$500 subsequent

maximum premium payment

\$1,000,000 per contract year without prior approval from Zurich Life

guaranteed interest rate

Fixed Account: 3% minimum interest rate guaranteed
GPAs: 3% accumulation on 90% of purchase payments

systematic withdrawals*

Automatically distributed on a monthly, quarterly, semi-annual or annual basis. Includes interest earnings, or a fixed dollar amount of \$100 or more.

partial withdrawals*

- Up to 10% of the contract value may be withdrawn each contract year free of withdrawal charge.
- Market Value Adjustments (MVA) will be waived on:
 - Withdrawals up to 10% each contract year
 - Required Minimum Distributions
 - Annuitizations
- Minimum \$500.00

annuity payout options

Options include guaranteed income for:

- Life
- Lives of you and your beneficiary
- A specified time (i.e., 5, 10, 20 yrs)



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facts at a glance...

continued

loans

May be available under 403(b) and 401(k) plans. Minimum \$1,000, no annual administrative or set-up charge. Maximum four loans at one time. Loans are charged 5.5%, and credited 3% upon repayment.

death benefit

The greater of:

1. Contract value
2. Market adjusted value

Withdrawal charges do not apply to the death benefit.

nursing care waiver

Early withdrawal charges waived on withdrawals to cover expenses due to confinement of 30 days or more in skilled nursing or health care facility. Not available in all states.

charges/fees

Withdrawal charge:

Year	1	2	3	4	5	6	7
Charge	7%	7%	6%	5%	4%	2%	0%

Upon a full surrender, withdrawal charges will not reduce the surrender value to an amount less than purchase payments made, less prior partial withdrawals and outstanding loans. However, it is possible that the MVA adjustment could reduce the surrender value to less than purchase payments less prior partial withdrawals and outstanding loans.

**Withdrawals may be subject to mandatory withholding and income tax.*

Withdrawals prior to age 59½ may also be subject to a 10% IRS penalty tax.

Zurich Classic II is a fixed, flexible premium, deferred annuity contract issued under policy form series L-8762 and L-8763. Zurich Classic II is issued by Kemper Investors Life Insurance Company of Schaumburg, Illinois. The contract is not available in all states. Limits may apply. Forms may vary by state.

give yourself the peace of mind you deserve...

Talk to your Zurich Life representative today.



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