



Zurich Elite

FIXED ANNUITY *at a glance...*

The Zurich Elite fixed annuity provides you guarantees² and a bonus* for your hard earned savings.

Product Type:

Single premium deferred annuity with guarantee periods subject to market value adjustments.

Issue Ages:

Ages 0-85 for non-qualified plans, Ages 18-70 for qualified plans: IRA, Roth IRA, 401(a), Keogh, SEP, SIMPLE, 403(b)

2 Guarantee Period^{1, 2} (6 or 9 year) Accounts:

Provides a guaranteed interest rate for the purchase payment through the end of the calendar quarter and for 6 or 9 years thereafter. Assets will be transferred to a fixed account at the end of the guarantee period. Zurich Life may change guarantee period durations at any time.

Minimum Purchase Payment:

\$10,000 (qualified and non-qualified)

Maximum Purchase Payment:

\$500,000 (qualified and non-qualified)

4% Purchase Payment Bonus:

A 4% bonus will be credited to the purchase payment received.

Guaranteed² Minimum Credited Interest Rate:

2% for first 10 contract years; 3% thereafter

Systematic Withdrawals¹:

Allowed on a monthly, quarterly, semi-annual, or annual basis. Includes interest earnings from the fixed account, or a fixed dollar amount of \$100 or more.

**Zurich Elite is a bonus annuity. The withdrawal charges for a bonus annuity may be higher than for an annuity without a bonus. The amount of the bonus may be more than offset by additional charges associated with the bonus.*



**ZURICH
LIFE**



facts *at a glance...*

continued

Free Withdrawal¹ Allowance:

Beginning in the second contract year, 10% of the contract value less previous partial withdrawals made during the contract year may be withdrawn without withdrawal charges or the application of a market value adjustment. Exclusion of the market value adjustment may not be available in all states.

Annuity Payout Options:

- Guaranteed income for life
- Guaranteed income for your life or joint life annuity
- Guaranteed period for a 10-year period
- Other options may also be available

Loans:

- Loans are permitted after the first contract year, if offered in connection with certain retirement plans.
- Minimum is \$1,000. Maximum of four loans at one time.
- Loans are charged 5.5%, and credited 3% upon repayment.
- Loan repayments are automatically allocated to and remain in the fixed account.

Death Benefit:

The greater of the following, less debt:

1. Contract value less withdrawal charges, or
2. Total purchase payment less previous withdrawals

Note: No MVA applies upon death

Extended Care Provision³:

Provides minimum withdrawal amount guarantee if the owner is hospitalized or admitted to a skilled health care facility for a period of at least 90 days.

- Contract must be in-force for two years prior to hospitalization or admission to a skilled health care facility
- Maximum issue age of 73
- Maximum benefit age of 75

Withdrawal Charges

Year/Charge

1	2	3	4	5	6	7	8	9	10+
9%	9%	8%	7%	6%	5%	4%	3%	1%	0%

¹ Withdrawals from the guarantee period account may be subject to income tax. Withdrawals prior to age 59 ½ may also be subject to a 10% IRS tax penalty. Early withdrawals may be subject to a Market Value Adjustment.

² Guarantees based upon the claims-paying ability of Kemper Investors Life Insurance Company.

³ The Extended Care Provision is offered under policy form series L-8844. May not be available in all states. Limitations apply, see contract for details.

Zurich Elite is a fixed, single premium and market value adjusted, deferred annuity contract issued under policy form series L-8843. Zurich Elite is issued by Kemper Investors Life Insurance Company, a Zurich Life Company, Schaumburg, Illinois. The contract is not available in all states. Limits may apply.



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