



ZURICH
LIFE

Zurich CVT

product guide

(Effective November 11, 2003)

contents	page
highlights	
<i>Zurich CVT Highlights</i>	1
<i>Zurich TeleLife® Processing</i>	1
policy provisions	
<i>Age Nearest Birthday</i>	1
<i>Tobacco Use</i>	1
<i>Unisex Rates</i>	1
<i>Risk Classifications</i>	2
<i>Annual Policy Fee</i>	2
<i>Minimum Premium</i>	2
<i>Target Premium</i>	2
<i>Premium Payment Options</i>	2
<i>Death Benefit</i>	2
<i>Cost of Insurance</i>	2
<i>Expense Charges</i>	2
<i>Credited Interest Rate</i>	2
<i>Surrender Charges</i>	3
<i>Policy Loans</i>	3
<i>Preferred Loans</i>	3
<i>Withdrawals</i>	3
<i>Maturity Date</i>	3
<i>NAIC Illustration Guidelines</i>	3
premium rates	
<i>Zurich CVT Minimum Premiums</i>	4-5
<i>Zurich CVT Multi-Year Target Premiums</i>	6-7
<i>Term Income Rider 10/10</i>	8
<i>Term Income Rider 15/15</i>	9
<i>Term Income Rider 20/20</i>	10
submission guidelines	11
riders	
<i>Accelerated Death Benefit</i>	11
<i>Dependent Children's Rider</i>	11
<i>Waiver of Monthly Deduction</i>	11
<i>Other Insured Rider</i>	12
<i>Term Income Rider</i>	12
<i>Extended Maturity Benefit</i>	13

This brochure is for agent use only.
Zurich CVT Universal Life is not available in all states.

Zurich CVT highlights

- 20-year minimum premium guarantee
- Underwriting classifications:
 - Premier Non-Tobacco (PRNT)
 - Preferred Non-Tobacco (PNT)
 - Standard Non-Tobacco (SNT)
 - Preferred Tobacco (PT)
 - Standard Tobacco (ST)

Non-tobacco means no tobacco use of any kind in the last 60 months for Premier NT; 36 months for Preferred NT and Standard NT.
- \$60 commissionable annual policy fee
- Multi-year commissionable target premium
- Other Insured Rider coverage for spouse/children/business partners, with same issue ages and premiums per thousand as base plan
- Accelerated Death Benefit rider at no additional premium cost*
- Optional Waiver of Monthly Deduction* and Dependent Children's riders
- Issue ages: (age nearest birthday)
 - 18 – 90 for Standard Non-tobacco
 - 18 – 80 for all other rate classes
- Minimum face amount:
 - Age 18 through 90 \$100,000

Zurich TeleLife® processing

All Zurich CVT plans are available through our simple, easy TeleLife® process, as well as through our traditional processing. TeleLife® effectively reduces the time and inconvenience often associated with applying for and underwriting life insurance. There are three basic steps:

1. Using the simplified one-page TeleLife® preliminary application, you take basic information from the applicant by phone or in person and FAX or mail it, with any required replacement forms, and the initial premium or credit card information to your authorized Zurich Life distributor. If “face to face” obtain application signature. This takes about 10 minutes.

We do the rest!

2. Within two days, a TeleLife® representative calls the applicant to take the rest of the application information and arrange for the paramed visit at a convenient time and place. This takes the representative about 15 minutes. (You can help limit the time needed by letting your clients know when you take the TeleLife® preliminary application — step #1 — that they will receive another call in a couple of days.)
3. The paramed acquires a urine sample and blood draw and gathers any other required information, including the applicant's signed application and any other required forms. This takes about 25 minutes.

When the policy is approved and issued — as soon as three to four weeks on average — it is sent to you. Once it is paid, you receive your commission.

Contact your Zurich Life general agency for helpful TeleLife® checklists to further simplify the process . . . also available via the Internet on our StarLink® system.

Zurich CVT policy provisions

Zurich CVT is non-participating flexible premium insurance to age 100, policy form S-4009, underwritten by Federal Kemper Life Assurance Company, Schaumburg, IL. Minimum premiums guarantee the policy remains in force for 20 years.

At the policyholder's option and within IRS guidelines, additional premiums may be paid to develop cash values and extend the policy beyond 20 years.

Age Nearest Birthday

Premium rates in this booklet are for annual-mode payments based on the insured's age according to his or her nearest birthday.

Tobacco Use

Non-tobacco rates apply to Preferred and Standard if the insured has not used tobacco in any form within the last 36 months prior to application; for Premier, no tobacco use in the last 60 months.

Unisex Rates

Female rates are distinct from male rates, except in unisex states where male rates must be used for both genders.

* Not available in all states. See state approval information for details.

Risk Classifications

Zurich CVT offers Premier, Preferred and Standard rate classes. Sub-standard rates are available through Table H at 25 percent per table more than the Standard minimum premium rate through traditional processing.

Flat extras for occupation and avocation (except aviation) may be assigned to Preferred and Standard classifications.

Annual Policy Fee (commissionable)

The annual policy fee is \$60.

Minimum Premiums

The Zurich CVT plan guarantees that if the minimum premiums are paid, the policy will not lapse during the first 20 policy years. This "no-lapse" guarantee keeps the policy in force for 20 years as long as the sum of the premiums paid less the reduction in policy value for all partial withdrawals equals or exceeds the cumulative total of the minimum monthly premiums from the policy date to the end of the current policy month.

Minimum premiums are shown in the rate tables by age, gender, class and tobacco use status. They are per 1,000 of initial specified amount plus the \$60 annual policy fee. Increases in face amount will increase the minimum premium. Decreases in face amount *will not* change the minimum premium required.

Paying minimum premiums for 20 years may not develop cash surrender values. To maintain coverage after 20 years, premiums may increase depending on cost of insurance at that time. If cash values do exist, future premiums depend on the actual amount of cash surrender value available to sustain monthly deduction costs.

Target Premium

In most cases, the target premium will be higher than the minimum premium. Full *multi-year* first-year commissions are paid on premiums received up to the target premium rate per thousand *plus* the policy fee, rider cost and any substandard minimum premium charges (except flat extras less than six years).

Target premiums are shown in the rate tables by age, gender, class and tobacco use status. They are per 1,000 of initial specified amount plus the \$60 annual policy fee. Renewal premiums and amounts in excess of the target are commissioned at "excess" rates.

Premium Payment Options

Premiums may be paid annually, semi-annually, quarterly or monthly PAC.

Death Benefit

Option A—Death Benefit is equal to the specified amount

Option B—Death Benefit is equal to the specified amount plus cash value

Minimum change in specified amount is \$25,000.

—*Increases in specified* amount increase both the minimum premium and the target premium. Increases are subject to evidence of insurability.

—*Decreases in specified* amount do not decrease the minimum premium. Decreases below the minimum specified amount are not available.

Cost of Insurance

Cost of insurance rate tables are based on several factors and are determined in advance of each policy year. Guaranteed maximum mortality rates are based on 1980 CSO. Cost of insurance is deducted monthly.

Expense Charges

There is a monthly administrative charge of \$5.00 and a premium expense load of 6%.

Credited Interest Rate

The guaranteed minimum interest rate is 3%. Higher current interest rates may be declared by the company and may change periodically. A premium payment earns the interest rate in effect when the money is received. The rate is guaranteed for the balance of the policy year. Renewal interest rates will be declared annually on the policy anniversary. Contact your General Agent or the home office for current rates.

Surrender Charges

The Zurich CVT plan has surrender charges that are applicable during the first 9 policy years. Surrender charges are calculated as a percentage of the target premium. Beginning the 10th year, the surrender charge percentage is zero. Increases in specified amount add a new layer of surrender charges.

Policy Year	Percentage
1	100%
2	100%
3	90%
4	80%
5	70%
6	60%
7	50%
8	40%
9	20%
10	0%

Policy Loans

The net cash surrender value after the first year is available for policy loans. The policy loan interest rate is guaranteed at 5%. Loan amounts will be credited at the guaranteed minimum interest rate of 3%. The net cost for a regular policy loan is 2%. The minimum loan amount is \$500.00.

Loans will decrease the cash surrender value and the death benefit and may affect your no-lapse guarantee.

Preferred Loans

Beginning in the second policy year, the policy earnings are available as a preferred loan. Preferred policy loans will be charged 3% per year and credited with 3% per year. The net cost for a preferred policy loan is 0%.

Withdrawals

After the first policy year, all or part of the cash surrender value is available for withdrawal. Only one withdrawal per policy year is allowed, and contractually a \$25.00 withdrawal fee may be charged. The minimum withdrawal amount is \$500.

Withdrawals will decrease the cash surrender value, and the death benefit and may affect the no-lapse guarantee.

Maturity Date

The Maturity Date shown in the Policy Specifications is the policy anniversary nearest the insured's age 100. The policyholder may extend the base CVT policy beyond age 100 at no cost, provided the policy is in force at age 100. If elected, the face amount at age 100 becomes the death benefit under the Extended Maturity Option.

NAIC Illustration Guidelines

- Sales representatives are required to present NAIC-compliant illustrations that disclose both guaranteed and non-guaranteed elements and values, in NAIC Model Illustration states.
- Both the applicant's and sales representative's signatures are required on these illustrations. Submit the signed illustrations to the company with the application.
- An Illustration Certificate may be used in lieu of a signed illustration (in NAIC Model Illustration states) where a compliant illustration is not available at the time of application.
- For sales where the process is not face-to-face, the Illustration Certificate will be included with the TeleLife® package sent to the applicant.
- If signed Illustration Certificates are used in the beginning of the sales process, NAIC-compliant illustration that discloses both guaranteed and non-guaranteed elements and value must be submitted no later than at policy delivery.

premium rates

Rates on the following pages are annual rates for each \$1,000 of coverage. Calculate sub-standard rates at 25 percent per table higher than Standard rates.

Zurich CVT–Minimum Premium

20-year guaranteed level premium rates per \$1,000

male/female

Issue Age	Male					Female				
	Non-Tobacco			Tobacco		Non-Tobacco			Tobacco	
	Premier	Preferred	Standard	Preferred	Standard	Premier	Preferred	Standard	Preferred	Standard
18	0.81	0.96	1.19	2.02	2.37	0.71	0.78	1.13	1.60	1.91
19	0.81	0.96	1.19	2.02	2.37	0.71	0.78	1.13	1.60	1.91
20	0.81	0.96	1.19	2.02	2.37	0.71	0.78	1.13	1.60	1.91
21	0.81	0.96	1.19	2.02	2.37	0.71	0.78	1.13	1.60	1.91
22	0.81	0.96	1.19	2.02	2.37	0.71	0.78	1.13	1.60	1.91
23	0.81	0.96	1.19	2.02	2.37	0.71	0.78	1.13	1.60	1.91
24	0.81	0.96	1.19	2.02	2.37	0.71	0.78	1.13	1.60	1.91
25	0.81	0.96	1.19	2.02	2.37	0.71	0.78	1.13	1.60	1.91
26	0.81	0.97	1.20	2.06	2.41	0.71	0.78	1.13	1.62	1.96
27	0.82	0.97	1.21	2.11	2.46	0.71	0.79	1.13	1.65	2.02
28	0.82	0.98	1.22	2.16	2.51	0.71	0.79	1.13	1.68	2.08
29	0.83	0.99	1.24	2.21	2.56	0.71	0.80	1.13	1.71	2.15
30	0.83	1.00	1.25	2.27	2.62	0.71	0.80	1.13	1.75	2.22
31	0.83	1.00	1.27	2.32	2.74	0.71	0.80	1.13	1.81	2.29
32	0.84	1.00	1.30	2.38	2.87	0.71	0.81	1.14	1.87	2.37
33	0.85	1.01	1.33	2.44	3.02	0.72	0.81	1.15	1.94	2.46
34	0.85	1.01	1.36	2.51	3.18	0.72	0.82	1.15	2.02	2.55
35	0.86	1.01	1.39	2.58	3.36	0.72	0.82	1.16	2.10	2.66
36	0.93	1.07	1.46	2.77	3.57	0.78	0.88	1.22	2.21	2.86
37	1.00	1.14	1.54	2.98	3.81	0.84	0.95	1.29	2.33	3.09
38	1.08	1.21	1.63	3.22	4.08	0.91	1.02	1.37	2.46	3.34
39	1.17	1.29	1.73	3.48	4.37	0.99	1.10	1.46	2.61	3.61
40	1.27	1.38	1.84	3.77	4.69	1.07	1.19	1.55	2.77	3.91
41	1.35	1.49	2.02	4.07	5.12	1.12	1.25	1.64	2.95	4.17
42	1.44	1.62	2.22	4.41	5.61	1.18	1.31	1.75	3.15	4.47
43	1.54	1.76	2.45	4.79	6.15	1.24	1.38	1.87	3.37	4.80
44	1.65	1.91	2.70	5.21	6.75	1.31	1.46	2.00	3.61	5.16
45	1.77	2.08	2.97	5.66	7.40	1.39	1.54	2.14	3.88	5.55
46	1.93	2.29	3.21	6.08	7.95	1.48	1.67	2.29	4.15	5.91
47	2.11	2.52	3.48	6.55	8.57	1.59	1.81	2.46	4.45	6.32
48	2.32	2.78	3.77	7.08	9.26	1.71	1.97	2.65	4.79	6.77
49	2.54	3.07	4.10	7.66	10.02	1.84	2.15	2.86	5.16	7.27
50	2.78	3.38	4.46	8.29	10.85	1.98	2.34	3.09	5.56	7.81
51	3.00	3.64	4.88	9.04	11.95	2.09	2.48	3.30	5.89	8.34
52	3.25	3.94	5.34	9.88	13.18	2.21	2.64	3.54	6.27	8.95
53	3.53	4.27	5.86	10.82	14.55	2.35	2.82	3.80	6.68	9.61
54	3.83	4.63	6.44	11.85	16.06	2.50	3.02	4.09	7.14	10.35
55	4.16	5.02	7.06	12.97	17.70	2.67	3.23	4.41	7.64	11.15
56	4.57	5.50	7.72	13.97	19.07	2.93	3.50	4.81	8.17	11.86
57	5.04	6.04	8.46	15.11	20.60	3.23	3.80	5.25	8.77	12.67
58	5.55	6.63	9.29	16.36	22.31	3.56	4.14	5.74	9.43	13.56
59	6.12	7.29	10.20	17.74	24.19	3.92	4.51	6.29	10.16	14.54

Annual Policy Fee: \$60.

Zurich CVT–Minimum Premium (continued)

20-year guaranteed level premium rates per \$1,000

male/female

Issue Age	Male					Female				
	Non-Tobacco			Tobacco		Non-Tobacco			Tobacco	
	Premier	Preferred	Standard	Preferred	Standard	Premier	Preferred	Standard	Preferred	Standard
60	6.74	8.01	11.19	19.25	26.24	4.31	4.91	6.88	10.95	15.61
61	7.47	8.88	12.33	20.67	27.40	4.74	5.41	7.58	11.84	16.44
62	8.30	9.85	13.62	22.27	28.71	5.22	5.98	8.37	12.84	17.37
63	9.21	10.94	15.05	24.04	30.17	5.76	6.61	9.25	13.96	18.41
64	10.22	12.13	16.62	25.99	31.77	6.35	7.30	10.22	15.18	19.55
65	11.32	13.43	18.34	28.12	33.51	6.99	8.06	11.27	16.52	20.80
66	12.54	14.60	19.61	29.96	36.31	7.72	8.90	12.44	18.15	22.47
67	13.92	15.92	21.04	32.02	39.46	8.55	9.85	13.75	19.97	24.35
68	15.45	17.39	22.62	34.31	42.97	9.46	10.90	15.21	22.01	26.43
69	17.13	19.00	24.37	36.84	46.82	10.47	12.05	16.82	24.24	28.73
70	18.96	20.76	26.27	39.59	51.02	11.57	13.31	18.57	26.68	31.23
71	21.01	22.92	30.45	44.47	57.78	13.31	15.44	21.28	29.91	35.15
72	23.33	25.35	35.16	49.95	65.37	15.27	17.84	24.32	33.54	39.55
73	25.89	28.05	40.39	56.05	73.82	17.45	20.51	27.70	37.58	44.44
74	28.72	31.02	46.14	62.75	83.11	19.85	23.44	31.42	42.02	49.83
75	31.80	34.26	52.41	70.07	93.24	22.46	26.64	35.48	46.87	55.70
76	35.18	38.16	55.25	72.87	97.39	25.66	30.49	40.02	50.89	60.46
77	38.99	42.54	58.44	76.03	102.07	29.25	34.81	45.12	55.42	65.82
78	43.22	47.41	61.99	79.54	107.26	33.25	39.62	50.79	60.45	71.77
79	47.87	52.77	65.89	83.39	112.97	37.64	44.91	57.03	65.98	78.31
80	52.94	58.62	70.15	87.60	119.20	42.44	50.68	63.83	72.02	85.45
81	N/A	N/A	75.60	N/A	N/A	N/A	N/A	68.84	N/A	N/A
82	N/A	N/A	81.73	N/A	N/A	N/A	N/A	74.49	N/A	N/A
83	N/A	N/A	88.54	N/A	N/A	N/A	N/A	80.75	N/A	N/A
84	N/A	N/A	96.03	N/A	N/A	N/A	N/A	87.65	N/A	N/A
85	N/A	N/A	104.20	N/A	N/A	N/A	N/A	95.17	N/A	N/A
86	N/A	N/A	111.57	N/A	N/A	N/A	N/A	102.05	N/A	N/A
87	N/A	N/A	119.87	N/A	N/A	N/A	N/A	109.79	N/A	N/A
88	N/A	N/A	129.08	N/A	N/A	N/A	N/A	118.39	N/A	N/A
89	N/A	N/A	139.22	N/A	N/A	N/A	N/A	127.85	N/A	N/A
90	N/A	N/A	150.28	N/A	N/A	N/A	N/A	138.17	N/A	N/A

Annual Policy Fee: \$60.

Zurich CVT–Multi-Year Target Premium

rates per \$1,000

male/female

Issue Age	Male					Female				
	Non-Tobacco			Tobacco		Non-Tobacco			Tobacco	
	Premier	Preferred	Standard	Preferred	Standard	Premier	Preferred	Standard	Preferred	Standard
18	1.03	1.28	1.56	2.60	3.03	0.91	1.04	1.48	2.07	2.45
19	1.03	1.28	1.56	2.60	3.03	0.91	1.04	1.48	2.07	2.45
20	1.03	1.28	1.56	2.60	3.03	0.91	1.04	1.48	2.07	2.45
21	1.03	1.28	1.56	2.60	3.03	0.91	1.04	1.48	2.07	2.45
22	1.03	1.28	1.56	2.60	3.03	0.91	1.04	1.48	2.07	2.45
23	1.03	1.28	1.56	2.60	3.03	0.91	1.04	1.48	2.07	2.45
24	1.03	1.28	1.56	2.60	3.03	0.91	1.04	1.48	2.07	2.45
25	1.03	1.28	1.56	2.60	3.03	0.91	1.04	1.48	2.07	2.45
26	1.03	1.29	1.57	2.65	3.08	0.91	1.04	1.48	2.10	2.51
27	1.04	1.29	1.59	2.70	3.14	0.91	1.05	1.48	2.13	2.58
28	1.05	1.30	1.60	2.76	3.20	0.91	1.06	1.48	2.17	2.66
29	1.05	1.31	1.62	2.83	3.27	0.91	1.06	1.48	2.21	2.75
30	1.06	1.32	1.64	2.90	3.34	0.91	1.07	1.48	2.25	2.84
31	1.06	1.32	1.67	2.96	3.49	0.91	1.07	1.49	2.32	2.93
32	1.07	1.33	1.70	3.04	3.65	0.91	1.08	1.50	2.40	3.03
33	1.08	1.33	1.73	3.12	3.84	0.92	1.08	1.51	2.49	3.14
34	1.08	1.34	1.77	3.20	4.04	0.92	1.09	1.52	2.58	3.26
35	1.09	1.34	1.81	3.30	4.26	0.92	1.09	1.53	2.69	3.39
36	1.17	1.41	1.90	3.53	4.52	0.99	1.16	1.61	2.82	3.64
37	1.26	1.49	2.00	3.80	4.81	1.06	1.25	1.69	2.98	3.92
38	1.35	1.58	2.12	4.09	5.14	1.15	1.34	1.78	3.14	4.23
39	1.46	1.68	2.24	4.41	5.50	1.24	1.44	1.89	3.33	4.57
40	1.58	1.79	2.38	4.76	5.89	1.34	1.55	2.00	3.53	4.94
41	1.68	1.93	2.60	5.13	6.42	1.40	1.62	2.12	3.75	5.26
42	1.78	2.09	2.85	5.55	7.01	1.47	1.70	2.25	4.00	5.62
43	1.90	2.27	3.13	6.01	7.67	1.55	1.79	2.40	4.27	6.03
44	2.04	2.46	3.44	6.52	8.40	1.64	1.88	2.56	4.57	6.47
45	2.18	2.67	3.77	7.08	9.19	1.73	1.99	2.74	4.90	6.95
46	2.37	2.93	4.06	7.59	9.85	1.84	2.15	2.93	5.23	7.39
47	2.59	3.22	4.40	8.16	10.59	1.97	2.33	3.14	5.60	7.88
48	2.83	3.54	4.76	8.80	11.42	2.11	2.54	3.38	6.01	8.42
49	3.09	3.89	5.17	9.50	12.33	2.27	2.76	3.64	6.47	9.02
50	3.38	4.28	5.61	10.27	13.32	2.44	3.00	3.93	6.96	9.68
51	3.64	4.60	6.12	11.16	14.60	2.57	3.18	4.19	7.36	10.32
52	3.94	4.97	6.69	12.16	16.03	2.72	3.37	4.48	7.82	11.04
53	4.27	5.37	7.32	13.27	17.62	2.88	3.59	4.80	8.33	11.83
54	4.63	5.82	8.02	14.49	19.38	3.06	3.84	5.16	8.88	12.71
55	5.03	6.30	8.78	15.82	21.29	3.26	4.10	5.55	9.49	13.67
56	5.52	6.88	9.57	16.98	22.82	3.57	4.43	6.03	10.12	14.50
57	6.06	7.53	10.46	18.28	24.55	3.92	4.80	6.57	10.83	15.44
58	6.67	8.26	11.45	19.73	26.47	4.31	5.21	7.18	11.62	16.48
59	7.34	9.06	12.54	21.32	28.58	4.74	5.67	7.84	12.49	17.62

Annual Policy Fee: \$60.

Zurich CVT–Multi-Year Target Premium (continued)

rates per \$1,000

male/female

Issue Age	Male					Female				
	Non-Tobacco			Tobacco		Non-Tobacco			Tobacco	
	Premier	Preferred	Standard	Preferred	Standard	Premier	Preferred	Standard	Preferred	Standard
60	8.07	9.93	13.73	23.06	30.88	5.21	6.16	8.56	13.44	18.87
61	8.92	10.96	15.06	24.64	32.15	5.71	6.77	9.40	14.48	19.82
62	9.88	12.12	16.55	26.43	33.57	6.28	7.46	10.35	15.65	20.89
63	10.94	13.40	18.21	28.41	35.16	6.91	8.23	11.40	16.95	22.08
64	12.11	14.82	20.04	30.58	36.90	7.60	9.07	12.55	18.38	23.39
65	13.38	16.36	22.03	32.96	38.80	8.35	9.99	13.81	19.94	24.82
66	14.58	17.31	23.00	34.64	41.43	9.08	10.83	14.97	21.53	26.40
67	15.93	18.39	24.09	36.53	44.38	9.89	11.79	16.29	23.32	28.18
68	17.44	19.58	25.30	38.64	47.66	10.80	12.84	17.74	25.30	30.16
69	19.09	20.89	26.63	40.95	51.27	11.80	14.00	19.34	27.49	32.34
70	20.89	22.32	28.08	43.47	55.21	12.89	15.27	21.09	29.87	34.71
71	22.64	24.23	31.97	45.31	55.18	14.42	17.09	23.39	32.59	37.80
72	24.60	26.38	36.35	47.39	55.14	16.14	19.14	25.98	35.65	41.27
73	26.78	28.77	41.22	49.70	55.10	18.06	21.41	28.86	39.05	45.13
74	29.18	31.39	46.57	52.23	55.05	20.16	23.91	32.03	42.79	49.37
75	31.80	34.26	52.41	55.00	55.00	22.46	26.64	35.48	46.87	54.00
76	35.18	37.42	52.66	54.84	54.84	25.66	30.49	38.28	47.85	53.84
77	38.99	40.97	52.95	54.66	54.66	29.25	34.81	41.44	48.95	53.66
78	43.22	44.92	53.27	54.46	54.46	33.25	39.62	44.94	50.18	53.46
79	47.87	49.26	53.62	54.24	54.24	37.64	44.91	48.80	51.53	53.24
80	52.94	54.00	54.00	54.00	54.00	42.44	50.68	53.00	53.00	53.00
81	N/A	N/A	53.84	N/A	N/A	N/A	N/A	53.00	N/A	N/A
82	N/A	N/A	53.66	N/A	N/A	N/A	N/A	53.00	N/A	N/A
83	N/A	N/A	53.46	N/A	N/A	N/A	N/A	53.00	N/A	N/A
84	N/A	N/A	53.24	N/A	N/A	N/A	N/A	53.00	N/A	N/A
85	N/A	N/A	53.00	N/A	N/A	N/A	N/A	53.00	N/A	N/A
86	N/A	N/A	52.84	N/A	N/A	N/A	N/A	52.68	N/A	N/A
87	N/A	N/A	52.66	N/A	N/A	N/A	N/A	52.32	N/A	N/A
88	N/A	N/A	52.46	N/A	N/A	N/A	N/A	51.92	N/A	N/A
89	N/A	N/A	52.24	N/A	N/A	N/A	N/A	51.48	N/A	N/A
90	N/A	N/A	52.00	N/A	N/A	N/A	N/A	51.00	N/A	N/A

Annual Policy Fee: \$60.

Zurich CVT Term Income Rider 10/10

10-year current level premium rates per \$10.00 monthly income

male/female

Issue Age	Male					Female				
	Non-Tobacco			Tobacco		Non-Tobacco			Tobacco	
	Premier	Preferred	Standard	Preferred	Standard	Premier	Preferred	Standard	Preferred	Standard
18	0.27	0.39	0.70	1.20	1.56	0.21	0.35	0.59	0.88	1.15
19	0.27	0.39	0.70	1.20	1.56	0.21	0.35	0.59	0.88	1.15
20	0.27	0.39	0.70	1.20	1.56	0.21	0.35	0.59	0.88	1.15
21	0.27	0.39	0.70	1.20	1.56	0.21	0.35	0.59	0.88	1.15
22	0.27	0.39	0.70	1.20	1.56	0.21	0.35	0.59	0.88	1.15
23	0.27	0.39	0.70	1.20	1.56	0.21	0.35	0.59	0.88	1.15
24	0.27	0.39	0.70	1.20	1.56	0.21	0.35	0.59	0.88	1.15
25	0.27	0.39	0.70	1.20	1.56	0.21	0.35	0.59	0.88	1.15
26	0.27	0.39	0.70	1.21	1.57	0.21	0.35	0.59	0.89	1.17
27	0.27	0.39	0.70	1.22	1.58	0.21	0.35	0.59	0.92	1.18
28	0.27	0.39	0.70	1.23	1.60	0.21	0.35	0.59	0.93	1.20
29	0.27	0.39	0.70	1.24	1.61	0.21	0.35	0.59	0.95	1.23
30	0.27	0.39	0.70	1.25	1.63	0.21	0.35	0.59	0.97	1.25
31	0.27	0.39	0.70	1.26	1.65	0.21	0.35	0.59	0.99	1.28
32	0.27	0.39	0.70	1.28	1.67	0.21	0.35	0.59	1.01	1.31
33	0.27	0.39	0.70	1.29	1.69	0.21	0.35	0.59	1.03	1.34
34	0.27	0.39	0.70	1.31	1.71	0.21	0.35	0.59	1.06	1.38
35	0.27	0.39	0.70	1.33	1.74	0.21	0.35	0.59	1.09	1.42
36	0.29	0.42	0.75	1.44	1.88	0.23	0.37	0.62	1.17	1.54
37	0.32	0.45	0.80	1.57	2.03	0.24	0.39	0.66	1.27	1.65
38	0.34	0.49	0.86	1.70	2.21	0.26	0.42	0.70	1.37	1.79
39	0.37	0.53	0.94	1.85	2.40	0.29	0.45	0.75	1.49	1.93
40	0.40	0.57	1.01	2.01	2.61	0.32	0.48	0.80	1.62	2.09
41	0.44	0.63	1.10	2.20	2.85	0.36	0.52	0.87	1.74	2.25
42	0.49	0.70	1.21	2.39	3.11	0.39	0.57	0.95	1.87	2.43
43	0.55	0.77	1.32	2.61	3.40	0.44	0.62	1.03	2.02	2.62
44	0.61	0.85	1.45	2.87	3.72	0.49	0.67	1.12	2.19	2.84
45	0.67	0.95	1.60	3.13	4.07	0.54	0.73	1.22	2.37	3.07
46	0.74	1.03	1.73	3.41	4.42	0.58	0.78	1.30	2.53	3.27
47	0.81	1.12	1.88	3.71	4.83	0.62	0.84	1.40	2.70	3.51
48	0.90	1.22	2.04	4.06	5.28	0.67	0.92	1.52	2.90	3.76
49	1.00	1.33	2.23	4.43	5.77	0.72	0.99	1.63	3.12	4.05
50	1.10	1.45	2.42	4.85	6.30	0.78	1.07	1.76	3.36	4.35
51	1.22	1.59	2.64	5.23	6.79	0.85	1.15	1.88	3.57	4.63
52	1.34	1.74	2.89	5.64	7.34	0.93	1.23	2.01	3.81	4.94
53	1.49	1.90	3.16	6.11	7.94	1.02	1.32	2.17	4.08	5.29
54	1.66	2.08	3.47	6.63	8.61	1.11	1.43	2.33	4.37	5.67
55	1.83	2.29	3.79	7.19	9.34	1.21	1.55	2.51	4.69	6.09
56	2.02	2.51	4.14	7.74	10.06	1.30	1.67	2.73	4.98	6.48
57	2.24	2.76	4.53	8.35	10.86	1.41	1.82	2.97	5.32	6.91
58	2.48	3.03	4.97	9.03	11.75	1.53	1.97	3.23	5.68	7.39
59	2.75	3.34	5.45	9.78	12.73	1.66	2.15	3.53	6.09	7.92
60	3.03	3.66	5.97	10.61	13.80	1.80	2.34	3.84	6.54	8.50

Zurich CVT Term Income Rider 15/15

15-year current level premium rates per \$10.00 monthly income

male/female

Issue Age	Male					Female				
	Non-Tobacco			Tobacco		Non-Tobacco			Tobacco	
	Premier	Preferred	Standard	Preferred	Standard	Premier	Preferred	Standard	Preferred	Standard
18	0.48	0.68	1.21	1.96	2.73	0.42	0.56	0.97	1.42	1.99
19	0.48	0.68	1.21	1.96	2.73	0.42	0.56	0.97	1.42	1.99
20	0.48	0.68	1.21	1.96	2.73	0.42	0.56	0.97	1.42	1.99
21	0.48	0.68	1.21	1.96	2.73	0.42	0.56	0.97	1.42	1.99
22	0.48	0.68	1.21	1.96	2.73	0.42	0.56	0.97	1.42	1.99
23	0.48	0.68	1.21	1.96	2.73	0.42	0.56	0.97	1.42	1.99
24	0.48	0.68	1.21	1.96	2.73	0.42	0.56	0.97	1.42	1.99
25	0.48	0.68	1.21	1.96	2.73	0.42	0.56	0.97	1.42	1.99
26	0.48	0.68	1.21	1.97	2.76	0.42	0.56	0.97	1.45	2.03
27	0.48	0.68	1.21	1.99	2.79	0.42	0.56	0.97	1.49	2.08
28	0.48	0.68	1.21	2.01	2.82	0.42	0.56	0.97	1.53	2.14
29	0.48	0.68	1.21	2.03	2.84	0.42	0.56	0.97	1.58	2.21
30	0.48	0.68	1.21	2.06	2.89	0.42	0.56	0.97	1.63	2.28
31	0.48	0.68	1.21	2.11	2.96	0.42	0.56	0.97	1.66	2.31
32	0.48	0.68	1.21	2.18	3.06	0.42	0.56	0.99	1.68	2.35
33	0.48	0.69	1.23	2.25	3.14	0.42	0.58	0.99	1.70	2.39
34	0.48	0.69	1.23	2.32	3.25	0.42	0.58	1.00	1.75	2.44
35	0.48	0.69	1.23	2.41	3.37	0.42	0.58	1.00	1.77	2.48
36	0.52	0.75	1.31	2.56	3.58	0.46	0.62	1.08	1.92	2.68
37	0.56	0.80	1.39	2.73	3.82	0.49	0.68	1.18	2.07	2.90
38	0.61	0.86	1.49	2.93	4.08	0.55	0.73	1.30	2.24	3.14
39	0.66	0.93	1.61	3.14	4.38	0.59	0.80	1.41	2.44	3.41
40	0.72	1.01	1.73	3.37	4.70	0.65	0.87	1.53	2.65	3.70
41	0.83	1.14	1.93	3.73	5.21	0.70	0.94	1.63	2.89	4.04
42	0.94	1.27	2.14	4.14	5.79	0.76	1.03	1.75	3.15	4.41
43	1.08	1.42	2.38	4.59	6.42	0.82	1.11	1.87	3.45	4.83
44	1.23	1.59	2.65	5.08	7.13	0.89	1.21	2.01	3.79	5.28
45	1.39	1.77	2.93	5.63	7.89	0.97	1.32	2.17	4.14	5.79
46	1.53	1.94	3.20	6.20	8.67	1.04	1.42	2.32	4.48	6.25
47	1.69	2.13	3.49	6.83	9.56	1.11	1.52	2.51	4.84	6.77
48	1.87	2.32	3.83	7.52	10.53	1.20	1.63	2.70	5.27	7.36
49	2.07	2.55	4.20	8.29	11.62	1.28	1.76	2.91	5.72	8.00
50	2.28	2.80	4.59	9.14	12.80	1.38	1.90	3.15	6.22	8.70
51	2.51	3.07	5.03	10.07	14.10	1.48	2.04	3.39	6.75	9.43
52	2.76	3.38	5.51	11.10	15.55	1.59	2.20	3.66	7.34	10.25
53	3.04	3.72	6.06	12.25	17.17	1.72	2.38	3.97	7.98	11.17
54	3.35	4.10	6.65	13.53	18.94	1.84	2.58	4.30	8.70	12.17
55	3.69	4.51	7.29	14.91	20.88	2.00	2.79	4.66	9.48	13.27

Zurich CVT Term Income Rider 20/20

20-year current level premium rates per \$10.00 monthly income

male/female

Issue Age	Male					Female				
	Non-Tobacco			Tobacco		Non-Tobacco			Tobacco	
	Premier	Preferred	Standard	Preferred	Standard	Premier	Preferred	Standard	Preferred	Standard
18	0.83	1.11	1.89	3.25	4.55	0.64	0.89	1.48	2.47	3.44
19	0.83	1.11	1.89	3.25	4.55	0.64	0.89	1.48	2.47	3.44
20	0.83	1.11	1.89	3.25	4.55	0.64	0.89	1.48	2.47	3.44
21	0.83	1.11	1.89	3.25	4.55	0.64	0.89	1.48	2.47	3.44
22	0.83	1.11	1.89	3.25	4.55	0.64	0.89	1.48	2.47	3.44
23	0.83	1.11	1.89	3.25	4.55	0.64	0.89	1.48	2.47	3.44
24	0.83	1.11	1.89	3.25	4.55	0.64	0.89	1.48	2.47	3.44
25	0.83	1.11	1.89	3.25	4.55	0.64	0.89	1.48	2.47	3.44
26	0.83	1.11	1.89	3.32	4.64	0.64	0.89	1.48	2.50	3.49
27	0.83	1.11	1.89	3.39	4.74	0.64	0.89	1.48	2.54	3.53
28	0.83	1.11	1.89	3.46	4.85	0.64	0.89	1.48	2.57	3.60
29	0.83	1.11	1.89	3.54	4.97	0.64	0.89	1.48	2.61	3.65
30	0.83	1.11	1.89	3.65	5.11	0.64	0.89	1.48	2.66	3.72
31	0.83	1.13	1.93	3.74	5.23	0.64	0.92	1.53	2.76	3.86
32	0.83	1.15	1.96	3.82	5.35	0.66	0.94	1.56	2.87	4.01
33	0.83	1.16	2.00	3.93	5.51	0.68	0.97	1.63	2.99	4.19
34	0.83	1.20	2.05	4.05	5.66	0.68	1.03	1.69	3.13	4.38
35	0.83	1.22	2.10	4.17	5.84	0.70	1.06	1.76	3.27	4.59
36	0.90	1.30	2.24	4.48	6.27	0.75	1.13	1.84	3.48	4.88
37	1.01	1.39	2.40	4.83	6.76	0.82	1.18	1.96	3.72	5.20
38	1.09	1.49	2.59	5.21	7.32	0.89	1.27	2.07	3.98	5.56
39	1.20	1.62	2.78	5.65	7.91	0.96	1.36	2.21	4.26	5.96
40	1.32	1.74	2.99	6.12	8.57	1.04	1.44	2.35	4.57	6.39
41	1.49	1.93	3.28	6.79	9.51	1.15	1.55	2.52	4.92	6.88
42	1.67	2.12	3.60	7.54	10.57	1.25	1.67	2.71	5.30	7.42
43	1.88	2.36	3.96	8.39	11.75	1.37	1.81	2.94	5.73	8.03
44	2.12	2.61	4.36	9.31	13.05	1.51	1.95	3.18	6.20	8.69
45	2.36	2.88	4.80	10.32	14.46	1.67	2.10	3.44	6.72	9.42
46	2.59	3.15	5.20	11.10	15.55	1.82	2.28	3.74	7.33	10.27
47	2.87	3.44	5.63	11.99	16.79	1.98	2.48	4.07	8.01	11.23
48	3.15	3.77	6.12	12.96	18.14	2.17	2.71	4.43	8.78	12.29
49	3.48	4.12	6.66	14.04	19.65	2.38	2.95	4.85	9.61	13.47
50	3.82	4.52	7.25	15.20	21.29	2.61	3.23	5.28	10.51	14.74

submission guidelines

- For cases that fit the TeleLife® process, complete only the TeleLife® preliminary application and replacement forms, if applicable. We do the rest.
- TeleLife® preliminary applications do not require a proposed insured's signature, but obtaining it and the initial premium whenever possible will speed up the underwriting process.
- Provide the insured's phone number and best time to call.
- Do not collect money with applications for more than \$500,000.
- Do not send partial premiums — a full modal premium is needed.
- Complete the preliminary application in full (all questions answered, all required signatures).
- Give your Zurich Life agent number.
- Write your signature legibly, and print your name.

riders

Accelerated Death Benefit Rider (XDB) ***(policy form S-9353; available in most states)***

This rider is added automatically to the base policy in states where this rider is approved without premium charge; it will be added, retroactive to the issue date of the base policy, once a state does approve it.

The Accelerated Death Benefit rider provides for advance payment of up to 50 percent of the existing death benefit if the insured becomes terminally ill and has a life expectancy of 12 months or less while the Zurich CVT policy is in force. The minimum amount that may be accelerated is \$10,000; the maximum accelerated amount available to an insured under all Zurich Life policies with an XDB rider is the lesser of 50% of the existing death benefit or \$250,000.

When the insured dies, the accelerated amount payable is deducted from the death benefit due the beneficiary, as is interest on the accelerated amount from the date of payment to the date of death. The interest rate is the greater of the policy loan interest rate or the 90-day T-bill rate in effect when the accelerated amount was paid. We also will charge a one-time processing fee of \$150, which is deducted from the accelerated amount.

Some states may require different processing

fees or interest rates. Some states also require a signed disclosure form for this rider. Ask your Zurich Life distributor for details. Clients should consult with their tax advisers about taxation of the accelerated death benefit amount.

Dependent Children's Rider (DCR) ***(policy form S-9314)***

This rider may be requested on the base-plan TeleLife® application. Be sure to specify on the application the number of units desired.

Note: For applicants with existing children, this rider may be requested at point of application or by the first anniversary of the policy. For applicants without children, this rider may be requested after the birth of the *first* child from the time the child is six months old until the child is 24 months old.

Person(s) covered:	All children
Issue ages:	Age 18-60, primary insured Age 90 days to 18 years, children
Substandard:	Through Table H for insured; rated children excluded from coverage
Minimum amount:	5 units (\$5,000)
Maximum amount:	20 units (\$20,000)
Expires:	Earlier of base-plan anniversary nearest insured's age 65 or as each child reaches age 25
Rate:	\$8.40 annually per unit

Waive of Monthly Deduction (WMD) ***(policy form S-9341)***

Person covered:	Base-plan insured
Issue ages:	18 through 55
Amount waived:	Waives all monthly deductions for base plan, riders, policy fees and substandard extras. There is a 6-month (retroactive) waiting period
Substandard:	Through Table D
Minimum amount:	Same as base plan
Expiration date:	Coverage expires on the policy anniversary nearest attained age 60. Monthly deductions will continue to be waived if eligible disability occurs before and continues beyond age 60.

Rate: The cost for the waiver benefit is 17.65% of the total policy cost of insurance. To determine the premium for waiver, we suggest the illustration of a proposal run with Waiver of Monthly Deductions Premium

Other Insured Rider (OIR)
(policy form S-9342)

Person covered: Available for immediate family members and business partners; maximum of 5 other insureds (total); maximum of 2 business partners*

Issue ages: 18 through 90, same as base plan

Substandard: Through Table H

Minimum amount: \$50,000 face amount per other insured

Maximum amount: Cannot exceed base insured's face amount

Conversion: Prior to the earlier of the policy anniversary nearest the other insured's 65th birthday or within 60 days of the death of the primary insured, the other insured rider may be converted to an eligible cash value life insurance policy through Zurich Life

Expiration date: Coverage will expire at the Maturity Date or on the policy anniversary following the insured's 99th birthday (if earlier)

Rate: The cost for the other insured rider is the same premiums per thousand as the base Zurich CVT plan. Do not add another \$60 annual policy fee when calculating OIR costs; this fee applies only to the base plan

*Subject to 7702 limitations

Term Income Rider (TIR)
(policy form S-9352)

The Term Income Rider provides the beneficiary a specified monthly income for 10, 15 or 20 years after the insured's death. Available coverage periods are 10, 15 and 20 years from the date of issue.

Monthly income payments are not commutable to a lump-sum payment. They are guaranteed to be paid each month to the beneficiary long after the initial lump-sum payment.

Person covered: Base insured

Issue ages:

- 18 – 60 TIR coverage and payout period 10 years
- 18 – 55 TIR coverage and payout period 15 years
- 18 – 50 TIR coverage and payout period 20 years

Substandard: Through Table H
Not available if base plan has a flat extra

Minimum amount: Monthly income \$500

Equivalent face amount: Multiply monthly income by the face amount factor below to determine equivalent death benefit amount for underwriting purposes.

Term Income Rider Duration	Face Amount Factor
10 years	101.68
15 years	140.82
20 years	173.77

Conversion: Monthly income benefits are not convertible

Expiration date: The term income rider terminates at the end of the coverage period

Rate: Multiply the rate per \$10 monthly income unit times the number of monthly income units purchased to calculate the TIR annual cost. Separate rate tables are available for the 10, 15 and 20 year term income riders

Under current tax laws, the initial death benefit paid to a beneficiary is generally received income tax free. A portion of the monthly income benefit will be taxed as ordinary income to the beneficiary in the year payments are received.

Please consult your tax advisor for more information.

***Extended Maturity Benefit (EMB)
(policy form S-9351)***

All Zurich CVT policies are issued with an Extended Maturity Benefit at no extra premium in states where this rider is approved. It will be added retroactively in states that approve the rider after a policy has been issued.

The extended maturity benefit allows policyholders to maintain life insurance benefits beyond age 100 by waiving the base policy monthly deductions beginning at age 100. The extended maturity death benefit is equal to the face amount in force at age 100. Any active riders will terminate on the original Maturity Date (age 100).

Elected within 90 days of the original maturity date, coverage will continue under the extended maturity provisions for the remainder of the base insured's lifetime or until the policy is surrendered.



**ZURICH
LIFE**

Federal Kemper Life Assurance Company
Schaumburg, IL 60196-6801

Zurich Life. *The way life should be.*[®]