

# Zurich CVT

*Continuous Value Today and Tomorrow*



# Zurich CVT

*...an excellent alternative to term life insurance!*



For many family, business and estate needs, term life insurance doesn't provide the complete solution...and lifetime whole life coverage is too expensive. ● First, you're starting a family and, before you know it, you're sending the kids off to college. One day you're working for a company and the next you're starting your own. And as you grow older, there are grandchildren and your retirement to consider. ● As your circumstances change, it's important to have life insurance protection that can meet your changing needs. Zurich Life recognizes your need for "low-cost" flexible premium life insurance protection today. We also understand that your needs may change in the future. ● That's why we designed Zurich CVT. It's a universal life insurance policy that provides level minimum premiums that guarantee coverage for 20 years.\* Subject to certain policy minimums and IRS guidelines, Zurich CVT is designed with flexible premium options to continue coverage beyond the 20-year guaranteed minimum premium period. ● Zurich CVT is built on the premise that your future and that of your family are part of the same picture. We want to help you keep that picture bright. ● If you're buying a home, starting a business, or meeting any other financial obligation, Zurich CVT lets you purchase affordable "term-like" premium life insurance today with the flexibility to pay higher premiums and continue coverage beyond 20 years.

**What could be better?**

**Low "term-like" cost, flexible premiums,  
and a 20-year minimum premium guarantee.**

*Zurich CVT ...continuous value today and tomorrow.*

# Q&A

## Zurich CVT Features

### Flexible Premiums

Zurich CVT is a flexible premium universal life policy. You can customize premium payments based on certain policy minimums, policy guarantee coverage periods, and maximum IRS limits.

### No-Lapse Death Benefit Protection

The minimum premium shown in your policy guarantees your life insurance coverage for 20 years.\*

### Continuation of Insurance Beyond Age 100

Added automatically in states where this rider is approved, the Extended Maturity Benefit (policy form S-9351) allows you to maintain life insurance benefits *for as long as you live*. Provided the policy is in force, you may elect to extend the base CVT policy beyond age 100 at *no cost*. If elected, the face amount at age 100 becomes the death benefit beyond age 100.

### Access to Policy Values

Zurich CVT is permanent life insurance protection. Cash values earn a guaranteed minimum annual interest rate of 3%. Current interest rates declared by the company may be higher.

The net cash surrender value is available beginning in the second policy year for policy loans or withdrawals. The regular loan interest rate is 5%. Preferred loans, in excess of premiums paid, have a loan interest rate of only 3% per year. The policy cash values that secure a loan will be credited with a guaranteed interest rate of 3%. Only one withdrawal per year is allowed. The minimum withdrawal amount is \$500.00.

### Optional Rider Benefits

Optional coverage on your Zurich CVT policy include:

- Waiver of the Policy Monthly Deductions (policy form S-9341), for total disability, after a 6-month retroactive waiting period;
- Dependent Children Coverage (policy form S-9314);
- Other Insured Rider level death benefits available for up to 5 family members and 2 business partners; and
- Term Income Rider (policy form S-9352) that provides your beneficiary with a specified monthly income for 10, 15, or 20 years.

### Will my Zurich CVT minimum premiums increase during the first twenty years?

No. The minimum premium is a guaranteed premium that cannot be changed by the insurance company. The policy guarantees that as long as the minimum premiums are paid when due, the policy will not lapse during the first 20 policy years.

### Can I continue my Zurich CVT policies beyond the 20-year minimum premium guarantee period without having to requalify medically?

Yes. Additional premiums may be paid beyond the 20th policy year to continue coverage with no additional medical requirements. The cost for continued coverage will depend on the then current policy cash value, cost of insurance, and interest rate credited, plus other fixed policy charges.

\* Zurich CVT is flexible premium universal life insurance (policy form S-4009), underwritten by Federal Kemper Life Assurance Company, Schaumburg, IL, 60196-6801. Minimum premiums guarantee the policy for twenty years (or to maturity age 100 for issue ages 80+). Not available in all states. Suicide and other limitations may apply.

## Zurich Life

Zurich Life, headquartered in Schaumburg, Illinois, is comprised of four underwriting companies: Federal Kemper Life Assurance Company, Kemper Investors Life Insurance Company, Zurich Life Insurance Company of America, and Fidelity Life Association, a Mutual Legal Reserve Company under common management.

With more than \$21.9 billion in assets and \$273.2 billion of life insurance in force, the Zurich Life companies are recognized leaders in providing customers with low-cost term life insurance, universal life, investment-oriented variable annuities, and fixed annuities.

The Zurich Life companies are industry leaders with strong ratings from independent insurance rating agencies – a sign of our financial strength and sound management. Zurich Life is backed by its parent company, Zurich Financial Services Group, which has more than \$403 billion in assets under management, operations in 60 countries, and more than 70,000 employees.

Zurich Life is a certified member of the Insurance Marketplace Standards Association (IMSA). Membership promotes ethical market conduct in advertising, sales, and services for individual life insurance and annuity products.



**ZURICH  
LIFE**

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

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