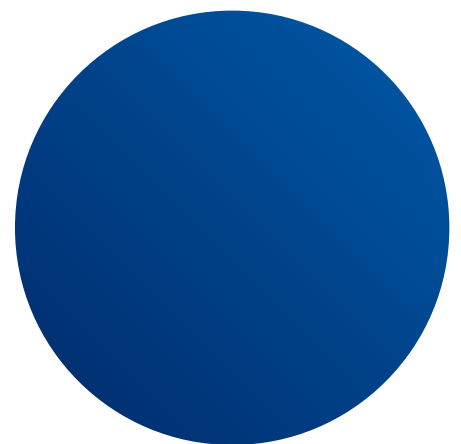


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\*Note: \$20 million retention per life. Certain age and sub-standard restrictions apply.

This is intended as a general description of certain types of insurance and services available to qualified customers through Zurich American Life Insurance Company. The policy is the contract that specifically and fully describes coverages. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy.

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