Zurich American Life Insurance Company of New York
Zurich American Life Insurance Company

ZURICH

Private Placement Variable Annuity

Private Placement Individual Flexible Premium Variable Annuity Contract

Purpose	Private Placement Annuities utilize existing tax code provisions available to insurance products which, when structured properly, create the potential for the tax deferred growth of your qualified and suitable client's investment.
Annuitant Issue Ages: Latest Annuity Date:	0 – 85 (Nearest Age) Contract Anniversary on or after Annuitant's 100th Birthday
State Availability:	Contract available in all states. Contract forms may vary by state. New York version is available through ZALICONY.
Minimum Initial Premium: Premium Mode:[1]	$1 Million (May allow lower initial premiums on an exception basis) Flexible
Up-front Loads: (Premium Based Charges) Contract Charges:[2]	**Maximum Sales Load:** 4.00% **Premium Tax:** State Specific Rate (Ranges between 0.00% – 3.50%) **Administrative Charge:** Current: $0 Contractual Maximum: $50 **Additional Contract Report Fee:** Current: $0 Contractual Maximum: $100 per Report
Separate Account Charges:[2]	**Asset-Based Distribution Charge:** Ranges between 0.00% – 1.50% **Account Maintenance Charge for Cash Value:**

Account Value	Fee
Under $10M	0.35%
$10M – $20M	0.30%
$20M – $40M	0.25%
$40M – $50M	0.20%

Please call the Administrative Office for cases above $50 million.

Zurich American Life Insurance Company ("ZALICO") and Zurich American Life Insurance Company of New York ("ZALICONY"), known as the "Companies", offer this contract pursuant to exemptions under the 1933 Act and the 1940 Act for placement of securities other than by means of a public offering. This Fact Sheet does not constitute advertising or an offer to sell or a solicitation of an offer to buy securities. This Fact Sheet may not be distributed or otherwise given to prospective purchasers. It is to be viewed only by agents and brokers for informational purposes.

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Surrender Charges:	None
Transfer Charges:	Current: $0 Contractual Maximum: $25 per transfer
Separate Account:	Separate Account assets are held separately and apart from the general accounts of the Companies and are insulated from the liabilities arising from any other business the Companies conduct.
Transfers:[3]	**Maximum Allowed Transfers:** Up to 12 transfers allowed per Contract Year without charge, subject to the requirements of a Specialty Division.
Partial Withdrawals:[3]	Frequency: After the first Contract Year, four partial withdrawals per Contract Year.
Collection of Contract and Separate Account Charges:	For certain Specialty Divisions, current company practice is to set aside up to 14 months of estimated Contract and Separate Account Charges from premium in an approved Non-Specialty Division. As set forth in the Contract, additional funds may be transferred to the Non-Specialty Division when the Non-Specialty Account Value is depleted.

Investment advisory charges are deducted at the fund level by the Investment Advisors and are not included in this fact sheet.

Notes

1. Illustrations and Billing Systems are set up for Annual mode only, however premium payments may be made on any business day.
2. These charges are shown with ranges. Ranges represent expected values and do not indicate actual or current maximum charges. Current charges are not guaranteed and may be changed by us prospectively, but will never exceed the maximum charges shown.
3. Contract transfers and withdrawals of Cash Value allocated to Specialty Division(s) may be subject to significant delays and fluctuation in value due to the Special Division requirements.

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Administrative Office: 7045 College Boulevard, Overland Park, Kansas 66211-1523
877-678-7534

In New York, the terms and conditions for the individual flexible premium variable annuity contract are set forth in contract form number PPVA12-01. The contract is issued by Zurich American Life Insurance Company of New York, a New York domestic life insurance company located at its registered home address of 4 World Trade Center, 150 Greenwich Street, New York, NY 10007. It is subject to the laws of the state of New York. In all states other than New York, the terms and conditions for the individual flexible premium variable annuity contract are set forth in contract form number ICC12-PPVA-02A or applicable state variation. The contract is issued by Zurich American Life Insurance Company, an Illinois domestic life insurance company, located at its registered home address of 1299 Zurich Way, Schaumburg, IL 60196.

The contracts are subject to the laws of the state where they are issued. This material is a summary of the product features only. Please read the contract carefully for details. Certain coverages may not be available in all states and contract provisions may vary by state.

Securities are distributed by one or more registered broker-dealers.

This fact sheet, and the information and materials included herein, have been prepared solely for informational purposes, and are neither an offer to sell, nor a solicitation of an offer to purchase.

For informational purposes only. Neither Zurich American Life Insurance Company or Zurich American Life Insurance Company of New York, their employees or Agents provide legal or tax advice. Each agent, policy owner or prospect should always consult his/her own attorney, accountant or tax adviser as to the legal, financial or tax consequences and advice on any particular transaction.

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