



Zurich American Life
 Insurance Company (ZALICO)
 SERVICE CENTER
 PO BOX 19097
 GREENVILLE, SC 29602-9097

OVERNIGHT
 2000 WADE HAMPTON BLVD
 GREENVILLE, SC 29615-1064
 TOLL-FREE 1 800 449 0523
 www.zurichamericanlifeinsurance.com

Scudder DestinationsSM Annuity

Broker/Dealer Commission Election Form

Broker/Dealer Information (Please Print):

_____	_____	_____
Broker/Dealer Name	Broker/Dealer Number	Tax ID Number
_____	_____	
Broker/Dealer Commissions Contact Person	Street Address	
_____	_____	_____
City	State	Zip
_____	_____	
Telephone Number	Fax Number	

Commission Code Selections (Please check one to three boxes)

Our Representatives will have the choice of any of the commission options selected below.

Commission Code 1, up-front commission and no trail commission

• Issue Age 0-85, gross compensation will be paid in the amount of 6.00% on the initial purchase payments and all subsequent payments.	• Issue Age 86-90, gross compensation will be paid in the amount of 3.00% on the initial purchase payments and all subsequent payments.
--	---

Commission Code 2, up-front commission with trail commissions (See Basis for Trail Compensation)

• Issue Age 0-85, gross compensation will be paid in the amount of 5.00% on the initial purchase payments and all subsequent payments.	• Issue Age 86-90, gross compensation will be paid in the amount of 2.50% on the initial purchase payments and all subsequent payments.
--	---

Commission Code 3, up-front commission with trail commissions (See Basis for Trail Compensation)

• Issue Age 0-85, gross compensation will be paid in the amount of 2.00% on the initial purchase payments and all subsequent payments.	• Issue Age 86-90, gross compensation will be paid in the amount of 1.00% on the initial purchase payments and all subsequent payments.
--	---

Application for Participation in Group Trust

Whereas, the Firm as a registered broker/dealer and/or licensed insurance agent desires for its account holders and customers to be eligible Participants in a group annuity contract, Scudder Destinations Annuity; and

Whereas, the Firm desires to provide a means of offering annuity benefits to those individuals who shall be eligible for such benefits through the participation in this Trust;

Now therefore, the Firm hereby applies to become a Participating Firm in the Trust. Application for participation may be made through the Firm's execution of this Application for Participation or its remittance to the Administrator of an enrollment application completed by an account holder or customer of the Firm.

Broker/Dealer Authorized Signature

Date

Print Name

Telephone Number

Basis for Trail Compensation

A. Trail compensation will be paid on a calendar quarterly basis to equal the annual percentage described on the Schedule of Commissions and Allowances.

The average monthly balance of contract values during a calendar quarter will be used as the basis for valuation of assets. Trail compensation will be paid on contract values that are based on premiums which have been in the contract for at least twelve months.

B. Trail compensation is available on all issue age groups but limited to certain commission options. Please refer to the Schedule of Commissions and Allowances for a detailed explanation of applicable percentages as they relate to the issue age of annuitant.

C. Trail compensation is not payable on any contract that has been surrendered, annuitized or under which a death benefit has been paid.

D. Trail compensation will be paid based upon the issue age of the oldest owner or oldest annuitant if the owner is a non-natural person.

Broker/Dealer Default Selection

If a representative does not select a Commission Code on the application, the default is Commission Code 1. Annuitization compensation of 2.00% of the contract value annuitized, less premiums paid within twelve (12) months of annuitization will be paid on contracts that have the GRIB rider and that are seven (7) years old or older and annuitized for a period of five (5) or more years.

The Broker/Dealer understands that Zurich American Life Insurance Company will follow the instructions chosen above for all contracts issued on or after December 2001, and that once a contract is issued, the commission option cannot be changed. Payment of commissions is subject to the provisions of the General Agent's Agreement and the Schedule of Commissions and Allowances.