

All Future Distribution Requests Must be in Writing with a Signature Guarantee

As of October 1, 2012, Zurich American Life Insurance Company will not accept requests for Contract distributions that are either over the telephone (including faxes) or without a signature guarantee. All requests for Contract distributions must be submitted in writing with a signature guarantee by using our forms which can be located on our Website:

[www.zurichamericanlifeinsurance.com](http://www.zurichamericanlifeinsurance.com)