

Zurich Kemper Life

Below are a series of questions and answers regarding this product. Please refer to the original policy or contact your provider for more detailed information (management, investment performance history, etc.). If you are invested with this provider, use the information below to help you compare benefits, features, and fees with our plan's 4 active investment providers.

Product Name: Advantage III

Customer Service: 888-477-9700

Type of Product: Variable Annuity

Does this product have . . .

1.	a guaranteed minimum earnings rate for this contract?	Yes	3%
2.	an annual contract fee?	Yes	0-\$24,999.00 = \$7.50/qtr, \$25,000.00-\$49,999 = \$3.75/qtr, \$50,000.00 & over = 0
3.	internal fund transfer fees?	No	
4.	an annual penalty-free withdrawal amount?	Yes	10% of the contract value at the time of the withdrawal
5.	quarterly statements sent to the participant's home address?	Yes	
6.	the ability for participants to request account information and make asset allocation changes without the State of Iowa's involvement?	Yes	
7.	online access to accounts for the participant?	Yes	www.zurichlifeus.com pin # is last 4 digits of the participants SS# until reset (0000 until reset)
8.	distribution options including lump sum(s), systematic payments, annuity payments and transfer/rollovers?	Yes	
9.	a surrender charge?	Yes	determined by year of contribution year 1=6%, year 2=5%, year 3=4%, year 4=3%, year 5=2%, year 6=1%, year 7+= 0%.
10.	surrender charge exceptions?	Yes	1) if policy owner is over 59 1/2 and policy has been in force for over 5 years 2) if policy owner is in a skilled nursing facility for 30 days
11.	a guaranteed principal return at death?	No	
12.	disclosure of total fees?	Yes	
13.	ability to send distribution payments to participant's home address or bank account?	Yes	
14.	correct tax reporting on taxable withdrawals?	Yes	

Retirement Investors' Club
Grimes State Office Bldg/ 400 E. 14th Street
Des Moines, IA 50319
515-242-6846
www.das.hrc.iowa.gov/ric.html

