## Aggressive Growth

You want maximum growth over the long run and are comfortable with considerable risk in the short term.

| JHVIT PORTFOLIO NAME | ASSET MANAGEMENT FIRM |
|---|---|
| Emerging Markets Value | Dimensional Fund Advisors |
| Real Estate Securities | Deutsche Asset Management |
| International Small Company | Dimensional Fund Advisors |
| Small Cap Opportunities | Invesco Advisers, Inc./Dimensional Fund Advisors |
| International Equity Index B | SSgA Funds Management, Inc. |
| Small Cap Index | John Hancock Asset Management |
| Science & Technology | T. Rowe Price Associates, Inc./Allianz Global Investors U.S. LLC |
| Financial Industries | John Hancock Asset Management |
| International Value | Franklin® Templeton® |
| American New World | Capital Research and Management Company[4] |
| American Global Growth | Capital Research and Management Company[4] |
| Mid Cap Stock | Wellington Management Company, LLP |
| American International | Capital Research and Management Company[4] |
| Small Cap Growth | Wellington Management Company, LLP |
| International Core | Grantham, Mayo, Van Otterloo & Co. LLC |
| International Growth Stock | Invesco Advisers, Inc. |
| Fundamental All Cap Core | John Hancock Asset Management |
| Health Sciences | T. Rowe Price Associates, Inc. |

## Growth

Growth of your money is your main concern, but you prefer to limit your risk somewhat.

| JHVIT PORTFOLIO NAME | ASSET MANAGEMENT FIRM |
|---|---|
| Small Company Value | T. Rowe Price Associates, Inc. |
| Small Cap Value | Wellington Management Company, LLP |
| Mid Cap Index | John Hancock Asset Management |
| Value | Invesco Van Kampen |
| American Growth | Capital Research and Management Company[4] |
| Mid Value | T. Rowe Price Associates, Inc. |
| Global | Franklin® Templeton® |
| Blue Chip Growth | T. Rowe Price Associates, Inc. |
| All Cap Core | QS Investors, LLC |
| Fundamental Large Cap Value | John Hancock Asset Management |
| Total Stock Market Index | John Hancock Asset Management |
| Capital Appreciation | Jennison Associates LLC |

## Growth & Income

Both growth and security are important to you and you want to pursue both in equal measure.

| JHVIT PORTFOLIO NAME | ASSET MANAGEMENT FIRM |
|---|---|
| Equity-Income | T. Rowe Price Associates, Inc. |
| Alpha Opportunities | Wellington Management Company, LLP |
| Franklin Templeton Founding Allocation | John Hancock Asset Management |
| U.S. Equity | Grantham, Mayo, Van Otterloo & Co. LLC |
| 500 Index B | John Hancock Asset Management |
| Utilities | MFS Investment Management |
| American Growth-Income | Capital Research and Management Company[4] |
| Core Strategy | John Hancock Asset Management |
| American Asset Allocation | Capital Research and Management Company[4] |
| Capital Appreciation Value | T. Rowe Price Associates, Inc. |
| PIMCO VIT All Asset Portfolio | Pacific Investment Management Company LLC |

## Income

You feel a strong need to protect your assets while pursuing a modest level of growth.

| JHVIT PORTFOLIO NAME | ASSET MANAGEMENT FIRM |
|---|---|
| High Yield | Western Asset Management Company |
| Global Bond Trust | Pacific Investment Management Company LLC |
| Real Return Bond | Pacific Investment Management Company LLC |
| Strategic Income Opportunities | John Hancock Asset Management |
| Active Bond | Declaration Management & Research LLC/John Hancock Asset Management |
| Investment Quality Bond | Wellington Management Company, LLP |
| Total Return | Pacific Investment Management Company LLC |
| Core Bond | Wells Capital Management, Inc. |
| Total Bond Market B | Declaration Management & Research LLC |
| Bond | John Hancock Asset Management |
| Short Term Government Income | John Hancock Asset Management |
| Ultra Short Term Bond | John Hancock Asset Management |

## Conservative

Security is your greatest concern. You couldn't sleep at night if your portfolio returns fluctuated greatly.

| JHVIT PORTFOLIO NAME | ASSET MANAGEMENT FIRM |
|---|---|
| Money Market B[5] | John Hancock Asset Management |

| VALUE | BLEND | GROWTH |
|---|---|---|
| **LARGE-CAP** | **LARGE-CAP** | **LARGE-CAP** |
| ◦ BlackRock® Basic Value V.I. III<br>◦ Comstock<br>◦ Large-Cap Value<br>◦ T. Rowe Price Equity Income-II<br>◦ Value Advantage | ◦ American Funds® Growth-Income<br>◦ Dreyfus VIF Appreciation Service Shares<br>◦ Equity Index<br>◦ Fidelity® VIP Contrafund® Service Class 2<br>◦ Lazard Retirement US Strategic Equity<br>◦ Lord Abbett Series Fund Fundamental Equity VC<br>◦ Main Street® Core | ◦ American Funds Growth<br>◦ ClearBridge Variable Aggressive Growth Cl II<br>◦ Dividend Growth<br>◦ Fidelity VIP Growth Service Class 2<br>◦ Focused Growth<br>◦ Growth<br>◦ Large-Cap Growth<br>◦ Neuberger Berman AMT Socially Responsive – I Shares<br>◦ T. Rowe Price Blue Chip Growth-II |
| **MID-CAP** | **MID-CAP** | **MID-CAP** |
| ◦ American Century VP Mid Cap Value II<br>◦ Mid-Cap Value | ◦ ClearBridge Variable Mid Cap Core Class II<br>◦ Fidelity VIP Value Strategies Service Class 2<br>◦ Mid-Cap Equity | ◦ Fidelity VIP Mid Cap Service Class 2<br>◦ Janus Aspen Enterprise Service Shares<br>◦ Mid-Cap Growth |
| **SMALL-CAP** | **SMALL-CAP** | **SMALL-CAP** |
| ◦ Small-Cap Value | ◦ Royce Capital Fund – Micro-Cap Service Class<br>◦ Small-Cap Equity<br>◦ Small-Cap Index | ◦ Lord Abbett Series Fund Developing Growth VC<br>◦ MFS VIT New Discovery Series Service Class |

## ASSET ALLOCATION

| TARGET DATE | STRATEGIC ASSET ALLOCATION | TACTICAL ASSET ALLOCATION |
|---|---|---|
| ◦ Fidelity VIP Freedom 2010 Service Class 2<br>◦ Fidelity VIP Freedom 2015 Service Class 2<br>◦ Fidelity VIP Freedom 2020 Service Class 2<br>◦ Fidelity VIP Freedom 2025 Service Class 2<br>◦ Fidelity VIP Freedom 2030 Service Class 2<br>◦ Fidelity VIP Freedom 2035 Service Class 2<br>◦ Fidelity VIP Freedom 2045 Service Class 2 | ◦ Fidelity VIP Freedom Income Service Class 2<br>◦ Pacific Dynamix – Conservative Growth<br>◦ Pacific Dynamix – Moderate Growth<br>◦ Pacific Dynamix – Growth<br>◦ Portfolio Optimization Conservative<br>◦ Portfolio Optimization Moderate-Conservative<br>◦ Portfolio Optimization Moderate<br>◦ Portfolio Optimization Growth<br>◦ Portfolio Optimization Aggressive-Growth | ◦ American Funds Asset Allocation<br>◦ BlackRock Global Allocation V.I. III<br>◦ GE Investments Total Return Fund Class 3<br>◦ Lazard Retirement Global Dynamic Multi Asset<br>◦ PIMCO VIT Global Multi-Asset Managed Allocation – Advisor Class |

| MONEY MARKET | FIXED INCOME | SECTOR |
|---|---|---|
| ◦ Fidelity VIP Money Market Service Class | ◦ Diversified Bond<br>◦ Floating Rate Income<br>◦ Floating Rate Loan<br>◦ High Yield Bond<br>◦ Inflation Managed<br>◦ Inflation Strategy<br>◦ Lord Abbett Series Fund Bond Debenture VC<br>◦ Lord Abbett Series Fund Total Return VC<br>◦ Managed Bond<br>◦ Short Duration Bond | ◦ Health Sciences<br>◦ MFS VIT Utilities Series Service Class<br>◦ Real Estate<br>◦ Technology |
| **EMERGING MARKETS/INTERNATIONAL** | **GLOBAL** | **ALTERNATIVE** |
| ◦ Emerging Markets<br>◦ Emerging Markets Debt<br>◦ International Large-Cap<br>◦ International Small-Cap<br>◦ International Value<br>◦ Invesco V.I. International Growth II<br>◦ Janus Aspen Overseas Service Shares<br>◦ Oppenheimer Global Fund/VA Service Shares<br>◦ Templeton Foreign VIP Class 2 | ◦ Templeton Global Bond VIP Class 2 | ◦ Currency Strategies<br>◦ Global Absolute Return<br>◦ Long/Short Large-Cap<br>◦ Precious Metals<br>◦ Van Eck VIP Global Hard Assets Initial Class |

*Investment styles and categories based on Morningstar Direct as of 12/31/13. Investment options current as of 5.1.14.*

# Insurance Dedicated Mutual Funds

***Insurance dedicated mutual funds are available only through the purchase of variable annuity contracts or variable life insurance policies offered by life insurance companies. Insurance dedicated mutual funds do not offer their shares to the public. Please contact Philadelphia Financial for additional information about these funds.***

| **BlackRock Investments, LLC** |
|---|
| *A Prospectus or a Fact Sheet for the following portfolios of the BlackRock Variable Series Funds, Inc. are available upon request. Performance information is updated on a quarterly basis.* |
| BlackRock Basic Value V.I. Fund |
| BlackRock Capital Appreciation V.I. Fund |
| BlackRock Global Allocation V.I. Fund |
| BlackRock Global Opportunities V.I. Fund |
| BlackRock High Yield V.I. Fund |
| BlackRock International Value V.I. Fund |
| BlackRock Large Cap Core V.I. Fund |
| BlackRock Large Cap Growth V.I. Fund |
| BlackRock Large Cap Value V.I. Fund |
| BlackRock Managed Volatility V.I. Fund |
| BlackRock S&P 500 Index V.I. Fund |
| BlackRock Total Return V.I. Fund |
| BlackRock U.S. Government Bond V.I. Fund |
| BlackRock Value Opportunities V.I. Fund |

| **Dimensional Fund Advisors*** |
|---|
| *A Prospectus for the following portfolios of DFA Investment Dimensions Group Inc. is available upon request. The prospectus is updated on an annual basis.* |
| VA Global Bond Portfolio |
| VA Global Moderate Allocation Portfolio |
| VA International Small Portfolio |
| VA International Value Portfolio |
| VA Short-Term Fixed Portfolio |
| VA U.S. Large Value Portfolio |
| VA U.S. Targeted Value Portfolio |
| **Financial Advisors new to Dimensional Fund Advisors require prior approval by Dimensional Fund Advisors* |

# Insurance Dedicated Mutual Funds

| Dreyfus Investment Portfolios |
|---|
| *A prospectus for the following portfolios and funds is available upon request. The prospectus is updated on an annual basis* |
| Dreyfus Stock Index Fund Portfolio |
| Dreyfus Variable Investment Fund Appreciation Portfolio |
| Dreyfus Variable Investment Fund Growth and Income Portfolio |
| Dreyfus Variable Investment Fund International Value Portfolio |
| Dreyfus Variable Investment Fund Money Market Portfolio |
| Dreyfus Variable Investment Fund Quality Bond Portfolio |

| The Vanguard Group, Inc. |
|---|
| *A Prospectus or a Fact Sheet for the following portfolios of the Vanguard Insurance Fund are available upon request. The prospectus is updated on an annual basis.* |
| Balanced Portfolio |
| Diversified Value Portfolio |
| Equity Income Portfolio |
| Equity Index Portfolio |
| Growth Portfolio |
| High Yield Bond Portfolio |
| International Portfolio |
| Mid-Cap Index Portfolio |
| Money Market Portfolio |
| REIT Index Portfolio |
| Short-Term Investment Grade Portfolio |
| Small Company Growth Portfolio |
| Total Bond Market Index Portfolio |

### SPECIALTY PORTFOLIOS

- AST*** COHEN & STEERS REALTY PORTFOLIO
- AST*** T. ROWE PRICE NATURAL RESOURCES PORTFOLIO
- PSF NATURAL RESOURCES

### INTERNATIONAL EQUITY PORTFOLIOS

- JANUS ASPEN OVERSEAS
- M INTERNATIONAL EQUITY FUND
- PSF GLOBAL
- PSF SP INTERNATIONAL VALUE
- T. ROWE PRICE INTERNATIONAL STOCK PORTFOLIO

### SMALL/MID-CAP GROWTH PORTFOLIOS

- AST*** SMALL-CAP GROWTH PORTFOLIO
- DREYFUS MIDCAP STOCK PORTFOLIO
- GOLDMAN SACHS VIT SMALL CAP EQUITY INSIGHTS
- M CAPITAL APPRECIATION FUND
- PSF SP PRUDENTIAL U.S. EMERGING GROWTH

### SMALL-CAP BLEND PORTFOLIOS

- DEUTSCHE SMALL CAP INDEX VIP
- PSF SMALL CAPITALIZATION STOCK

### SMALL/MID-CAP VALUE PORTFOLIOS

- AST*** SMALL-CAP VALUE PORTFOLIO
- PSF SP SMALL CAP VALUE

### LARGE-CAP GROWTH PORTFOLIOS

- AST*** LOOMIS SAYLES LARGE-CAP GROWTH PORTFOLIO
- AST*** T. ROWE PRICE LARGE-CAP GROWTH PORTFOLIO
- M LARGE CAP GROWTH FUND
- PSF JENNISON
- PSF JENNISON 20/20 FOCUS
- PSF STOCK INDEX

### LARGE-CAP VALUE PORTFOLIOS

- AMERICAN CENTURY INVESTMENTS VP VALUE
- AST*** LARGE-CAP VALUE PORTFOLIO
- M LARGE CAP VALUE FUND
- PSF VALUE
- PSF EQUITY

### BALANCED PORTFOLIOS

- AST*** PRESERVATION ASSET ALLOCATION PORTFOLIO
- PSF CONSERVATIVE BALANCED
- PSF FLEXIBLE MANAGED

### FIXED-INCOME PORTFOLIOS

- AST*** PIMCO LIMITED MATURITY BOND PORTFOLIO
- AST*** BLACKROCK/LOOMIS SAYLES BOND PORTFOLIO
- PIMCO VIT REAL RETURN PORTFOLIO
- PSF DIVERSIFIED BOND
- PSF GOVERNMENT INCOME
- PSF HIGH YIELD BOND

### ASSET ALLOCATION PORTFOLIO

- PIMCO VIT ALL ASSET PORTFOLIO

### MONEY MARKET PORTFOLIO

- PSF MONEY MARKET

### FIXED-RATE OPTION

- FIXED-RATE OPTION (3% MINIMUM GUARANTEE)

*** "AST" refers to Advanced Series Trust funds. Magnastar offers variable investment options that invest in funds offered through the Advanced Series Trust. These variable investment options have the prefix "AST." The AST variable investment options are also available in variable annuity contracts we offer. Some of these variable annuity contracts offer optional living benefits that utilize a predetermined mathematical formula (the "formula") to manage the guarantees offered in connection with those optional benefits. **Clients should be aware that the operation of the formula in those variable annuity contracts may result in large-scale asset flows into and out of the underlying funds through a series of transfers. In addition to increasing the funds' expenses, the asset flows may adversely affect performance by (i) requiring the funds to purchase or sell securities at inopportune times; (ii) otherwise limiting the subadvisor's ability to fully implement the funds' investment strategies; or (iii) requiring the funds to hold a larger portion of their assets in highly liquid securities than they otherwise would hold.** Before clients allocate to these variable investment options, they should consider the impact the formula will have on each fund's risk profile, expenses, and performance.

**There is no guarantee that dollar cost averaging will ensure a profit or protect your policy against loss in declining markets. Such a plan involves a continuous investment in securities regardless of the fluctuating price levels of such securities. Before investing, clients should consider their financial ability to continue purchases through periods of low price levels.**

Like most variable life insurance policies, Magnastar contains exclusions, limitations, reductions of benefits, and terms for keeping them in force.

Magnastar is a private placement variable life policy issued by Pruco Life Insurance Company, located at 213 Washington Street, Newark, NJ 07102-3777 and distributed by Pruco Securities, LLC, 751 Broad Street, Newark, NJ 07102-3777. Both are Prudential Financial companies.

Each company is solely responsible for its respective financial condition and contractual obligations.

**Investors should consider the investment objectives, risks, and charges and expenses carefully before investing in the contract, and/or underlying portfolios. The prospectus, and, if available, the summary prospectus, contain this information as well as other important information. A copy of the Magnastar Registered Fund prospectus can be obtained from the Magnastar Service Team at M Financial at (800) 656-6960. Your clients should read the prospectus(es) carefully before investing.**

**Remind clients that it is possible to lose money by investing in securities.**

This marketing material includes an expiration date and use of this material must be discontinued as of the expiration date.

**NOT FOR CONSUMER USE.**

0159064-00020-00

## Registered Insurance Dedicated Funds (IDF)

| Deutsche Investment Management Americas Inc. | Dimensional Fund Advisors LP |
|---|---|
| Deutsche Bond VIP | DFA VA U.S. Targeted Value Portfolio |
| Deutsche Capital Growth VIP | DFA VA U.S. Large Value Portfolio |
| Deutsche Global Small Cap Growth VIP | DFA VA International Value Portfolio |
| Deutsche Core Equity VIP | DFA VA International Small Portfolio |
| Deutsche International VIP | DFA VA Short-Term Fixed Portfolio |
| Deutsche Global Income Builder VIP | DFA Global Bond Portfolio |
| Deutsche Small Mid Cap Value VIP | |
| Deutsche Government & Agency Securities VIP | |
| Deutsche Money Market VIP | |

1. SALI Multi-Series Fund, L.P.
2. Not available in New York.
3. For sales in New York, maximum allocation restrictions may apply. Please see memorandum.
4. Approval by fund manager required prior to investment.
5. A Series of Spearhead Insurance Solutions IDF, LLC.
6. A Series of Taylor Investment Advisor, LP.

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

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 One Liberty Plaza, 165 Broadway, New York, NY 10006. 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-01 or applicable state variation. The terms and conditions for the individual flexible premium individual universal life policy are set forth in policy form number ICCI12-121PPVUL-01 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 1400 American Lane, Schaumburg, IL 60196.

The contracts and policies 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 or policy carefully for details. Certain coverages may not be available in all states; contract and policy 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.



A1-112003227-F (02/15) 15-0016 112004679

ZURICH®