

# Index Fortifier Series<sup>®</sup>

## Flexible Premium Fixed Index Annuities



FORT DEARBORN LIFE  
Insurance Company<sup>®</sup>

Product/Interest Rate Summary				Rates Effective <sup>1</sup> 9/1/09
Products	Index Fortifier VII <sup>®</sup>	Index Fortifier IX <sup>®</sup>	Index Fortifier X <sup>®</sup>	Index Fortifier XIV <sup>®</sup>
Annual Point-to-Point Option <sup>5</sup>	6.50% Cap (4.00% Min Cap)	7.50% Cap (4.00% Min Cap)	5.50% Cap (4.00% Min Cap)	N/A
Monthly Average Option <sup>5</sup>	7.00% Cap (5.00% Min Cap)	8.50% Cap (5.00% Min Cap)	5.90% Cap (5.00% Min Cap)	N/A
Monthly Point-to-Point Option <sup>5</sup>	2.20% Cap (1.00% Min Cap)	2.60% Cap (1.00% Min Cap)	1.90% Cap (1.00% Min Cap)	N/A
Fixed Interest Option	2.40% (1.50% Min) <sup>3</sup>	2.40% (1.50% Min) <sup>3</sup>	2.00% (1.50% Min) <sup>3</sup>	2.40% (1.50% Min) <sup>3</sup>
Minimum Guaranteed Surrender Value <sup>2</sup>	1.00% on 100% of premium less prior withdrawals or surrenders, and applicable surrender charges and any applicable taxes.			1.00% on 87.5% of premium less prior withdrawals or surrenders and any applicable taxes.
Year 1 Additional Interest Rider <sup>2</sup>	N/A	N/A	5.00%	7.00%
Minimum/Maximum Premium <sup>1</sup>	\$10,000 Q \$10,000 NQ \$750,000	\$10,000 Q \$10,000 NQ \$750,000	\$10,000 Q \$10,000 NQ \$750,000	\$10,000 Q \$10,000 NQ \$750,000
Surrender Charges <sup>3</sup>	7 Years 9, 9, 8, 7, 6, 5, 4	9 Years 9, 9, 8, 7, 6, 5, 4, 3, 2	10 Years 12, 12, 12, 10, 10, 9, 8, 6, 4, 2	14 Years 18, 18, 18, 18, 18, 16, 16, 14, 12, 10, 8, 6, 4, 2
Product Highlights & Features <sup>2</sup>	<ul style="list-style-type: none"> <li><b>Index:</b> Index Crediting Rate is based on changes to the S&amp;P 500<sup>®</sup> Index with Annual Reset</li> <li><b>Issue Age:</b> 0-85 Owner &amp; Annuitant (Maximum age of 70 on the Index Fortifier XIV<sup>®</sup>)</li> <li><b>Minimum Additional Premium:</b> \$1,000</li> <li><b>Premium Allocation:</b> Allocate among the interest crediting options in whole percentages (\$1,000 minimum per option)</li> <li><b>Purchase Dates:</b> 1st, 8th, 15th &amp; 22nd of each month. No interest will be paid while the premium is being held prior to the contract date.</li> <li><b>Withdrawal Privileges<sup>4</sup>:</b> 10% of contract value after first year without incurring surrender charges. Withdrawals do not participate in index gains.</li> <li><b>Death Benefit:</b> Upon death of Owner greater of full contract value or Minimum Guaranteed Surrender Value (MGSV) (no commission chargeback)</li> <li><b>Riders/Waivers of Features<sup>6</sup>:</b> Nursing Home/Terminal Illness Waiver (100% Benefit applicable to Owner)</li> <li><b>Minimum Guaranteed Surrender Value:</b> The rate used to determine this value is set at the time the contract is purchased and is guaranteed never to change for the life of the contract.</li> <li><b>Current Rate Lock Practice on Transfers/1035 Exchanges:</b> 45 days from application receipt</li> <li><b>Annuitization:</b> The Owner can annuitize the contract for a specified number of years or guaranteed for life. Surrender charges will apply if annuitization occurs before the end of the fifth (end of 10th year on the Index Fortifier XIV<sup>®</sup>) contract year.</li> </ul>			

For more information contact

(800) 282-6363

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www.fdl-life.com

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<sup>1</sup>Rates subject to change without notice. <sup>2</sup>See contract for additional details and limitations. <sup>3</sup>May vary by state. <sup>4</sup>Withdrawals may be subject to surrender charges, tax and/or tax penalties. <sup>5</sup>No interest is credited to amounts in any crediting option, other than amounts in the fixed interest crediting option, between contract anniversaries. <sup>6</sup>Riders/waivers or features not available in all states.

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# Classic Fortifier™



FORT DEARBORN LIFE  
Insurance Company®

Flexible Premium Deferred Fixed Annuity with “Bailout” Feature

Product/Interest Rate Summary		Rates Effective <sup>1</sup> 9/1/09	
<b>Product</b>	<b>Classic Fortifier™</b>		
<b>Year 1</b> Initial premium interest rate <sup>2</sup>	3.50%		
<b>Base Rate<sup>3</sup></b>	2.50%		
<b>Minimum Guaranteed Interest Rate<sup>3</sup></b>	1.00% Years 1-10		2.00% Years 11+
<b>Minimum/Maximum Premium<sup>3</sup></b>	\$4,000 Q/NQ \$1,000,000		
<b>Surrender Charges<sup>3</sup></b>	5 Years 7%, 7%, 7%, 6%, 5%		
<b>Product Highlights &amp; Features<sup>3</sup></b>	<ul style="list-style-type: none"> <li>• <b>Issue Age:</b> 0-90 (Owner and Annuitant).</li> <li>• <b>Additional premiums accepted during first 12 months:</b> \$1,000 minimum.</li> <li>• <b>Premiums received in first contract year will receive additional interest above the base rate in effect at the time the premium is received.</b></li> <li>• <b>“Bailout” feature:</b> If the renewal interest rate is less than the base rate, the Owner may make a full or partial surrender of the annuity contract within 30 days after the contract anniversary date without incurring surrender charges.</li> <li>• <b>Death Benefit (Prior to Maturity Date):</b> Upon death of Owner full account value, less taxes if applicable.</li> <li>• <b>Withdrawal Privileges<sup>4</sup>:</b> 10% of account value after first year OR monthly interest (\$100 minimum) available first and every year without incurring surrender charges.</li> <li>• <b>Riders/Waivers or Features<sup>5</sup>:</b> Nursing Home/Terminal Illness Waiver (100% Benefit applicable to Owner).</li> <li>• <b>Minimum Guaranteed Interest Rate:</b> Is set at the time the contract is purchased and is guaranteed never to change for the life of the contract.</li> <li>• <b>Current Rate Lock Practice on Transfers/1035 Exchanges:</b> 45 days from application receipt.</li> <li>• <b>Annuitization:</b> The Owner can annuitize the contract for a specified number of years or guaranteed for life. Surrender charges will apply if annuitization occurs before the end of the fifth contract year.</li> </ul>		

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<sup>1</sup>Rates subject to change without notice. <sup>2</sup>Year 1 rate shown above contains the 1 percent first-year additional interest rate.

<sup>3</sup>See contract for additional details and limitations. <sup>4</sup>Withdrawals may be subject to surrender charges and taxes and/or tax penalties.

<sup>5</sup>Riders/Waivers or features not available in all states. Please contact Annuity Sales & Marketing for specific state approvals.

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# Classic Fortifier™



FORT DEARBORN LIFE  
Insurance Company®

Modified Flexible Premium Deferred Fixed Annuity with “Bailout” Feature

Product/Interest Rate Summary		Rates Effective <sup>1</sup> 9/1/09
<b>Product</b>	<b>Classic Fortifier™</b>	
<b>Year 1</b> Initial premium interest rate <sup>2</sup>	3.50%	
<b>Base Rate<sup>3</sup></b>	2.50%	
<b>Minimum Guaranteed Interest Rate<sup>3</sup></b>	2.00%	
<b>Minimum/Maximum Premium<sup>3</sup></b>	\$4,000 Q/NQ \$1,000,000	
<b>Surrender Charges<sup>3</sup></b>	5 Years 7%, 7%, 7%, 6%, 5%	
<b>Product Highlights &amp; Features<sup>3</sup></b>	<ul style="list-style-type: none"> <li>• <b>Issue Age:</b> 0-90 (Owner and Annuitant).</li> <li>• <b>Additional premiums accepted during first 12 months:</b> \$1,000 minimum.</li> <li>• <b>Premiums received in first contract year will receive additional interest above the base rate in effect at the time the premium is received.</b></li> <li>• <b>“Bailout” feature:</b> If the renewal interest rate is less than the base rate, the Owner may make a full or partial surrender of the annuity contract within 30 days after the contract anniversary date without incurring surrender charges.</li> <li>• <b>Death Benefit (Prior to Maturity Date):</b> Upon death of Owner full account value, less taxes if applicable.</li> <li>• <b>Withdrawal Privileges<sup>4</sup>:</b> 10% of account value after first year OR monthly interest (\$100 minimum) available first and every year without incurring surrender charges.</li> <li>• <b>Riders/Waivers or Features<sup>5</sup>:</b> Nursing Home/Terminal Illness Waiver (100% Benefit applicable to Owner).</li> <li>• <b>Minimum Guaranteed Interest Rate:</b> Is set at the time the contract is purchased and is guaranteed never to change for the life of the contract.</li> <li>• <b>Current Rate Lock Practice on Transfers/1035 Exchanges:</b> 45 days from application receipt.</li> <li>• <b>Annuitization:</b> The Owner can annuitize the contract for a specified number of years or guaranteed for life. Surrender charges will apply if annuitization occurs before the end of the fifth contract year.</li> </ul>	

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<sup>1</sup>Rates subject to change without notice. <sup>2</sup>Year 1 rate shown above contains the 1 percent first-year additional interest rate.

<sup>3</sup>See contract for additional details and limitations. <sup>4</sup>Withdrawals may be subject to surrender charges and taxes and/or tax penalties.

<sup>5</sup>Riders/Waivers or features not available in all states. Please contact Annuity Sales & Marketing for specific state approvals.

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# Platinum Fortifier®



**FORT DEARBORN LIFE**  
Insurance Company®

Single Premium Deferred Annuity with an Annual Interest Rate Guarantee

Product/Interest Rate Summary		Rates Effective <sup>1</sup> 9/1/09			
Product	Platinum Fortifier®				
Interest Rates	\$100,000+		less than \$100,000		
	without ROP	with ROP	without ROP	with ROP	
	5.75% Year 1	5.50% Year 1	4.75% Year 1	4.50% Year 1	
	Includes 3% First Year Interest Rate Bonus	Includes 2.75% First Year Interest Rate Bonus	Includes 2% First Year Interest Rate Bonus	Includes 1.75% First Year Interest Rate Bonus	
Minimum Guaranteed Interest Rate <sup>2</sup>	1.00%				
Minimum/Maximum Premium <sup>2</sup>	\$5,000 Q \$10,000 NQ \$750,000				
Surrender Charges <sup>2</sup>	7 Years - 9, 9, 8, 7, 6, 5, 4 CA, IN and PA Only: 7 Years - 8, 8, 7, 6, 5, 4, 3				
Product Highlights & Features <sup>2</sup>	<ul style="list-style-type: none"> <li>• <b>Issue Age:</b> 0-90 Owner and Annuitant.</li> <li>• <b>Death Benefit (Prior to Maturity Date):</b> Upon death of Owner full account value, less taxes if applicable.</li> <li>• <b>Withdrawal Privileges<sup>3</sup>:</b> 10% of account value after first year OR monthly interest (\$100 minimum) available first and every year without incurring surrender charges.</li> <li>• <b>Riders/Waivers or Features<sup>4</sup>:</b> Nursing Home/Terminal Illness Waiver (100% payable to Owner).</li> <li>• <b>Minimum Guaranteed Interest Rate:</b> Is set at the time the contract is purchased and is guaranteed never to change for the life of the contract.</li> <li>• <b>Current Rate Lock Practice on Transfers/1035 Exchanges:</b> 45 days from application receipt.</li> <li>• <b>Annuitization:</b> The Owner can annuitize the contract for a specified number of years or guaranteed for life. Surrender charges will apply if annuitization occurs before the end of the fifth contract year.</li> </ul>				

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