

Wealth Fortifier Series<sup>®</sup>

Rates Effective\* 02/01/2008

Single Premium Deferred Annuities with an Initial Interest Rate Guarantee and Optional Market Value Adjustment Feature

Products <sup>1</sup>	Wealth Fortifier 4	Wealth Fortifier 5	Wealth Fortifier 6	Wealth Fortifier 7	Wealth Fortifier 9
MVA <sup>†</sup> Interest Rate	\$100,000+: 4.85% Year 1    3.85% Years 2-4  less than \$100,000: 3.85% Years 1-4	\$25,000+: 4.65% Year 1    3.65% Years 2-5  less than \$25,000: 3.65% Years 1-5	5.05% Year 1  4.05% Years 2-6	6.05% Year 1  4.05% Years 2-7	5.95% Year 1  3.95% Years 2-9
Rate Period	4 Years AAV 4.10% \$100,000+	5 Years AAV 3.85% \$25,000+	6 Years AAV 4.22%	7 Years AAV 4.34%	9 Years AAV 4.17%
Minimum/Maximum Premium	\$5,000 Q \$10,000 NQ \$750,000	\$5,000 Q \$10,000 NQ \$750,000	\$5,000 Q \$10,000 NQ \$750,000	\$5,000 Q \$10,000 NQ \$750,000	\$5,000 Q \$10,000 NQ \$750,000
Surrender Charges	9 Years 8, 8, 7, 6, 5, 4, 3, 2, 1  30-day window prior to the end of the 4 <sup>th</sup> Year	9 Years 8, 8, 7, 6, 5, 4, 3, 2, 1  30-day window prior to the end of the 5 <sup>th</sup> Year	9 Years 8, 8, 7, 6, 5, 4, 3, 2, 1  30-day window prior to the end of the 6 <sup>th</sup> Year	9 Years 8, 8, 7, 6, 5, 4, 3, 2, 1  30-day window prior to the end of the 7 <sup>th</sup> Year	9 Years 8, 8, 7, 6, 5, 4, 3, 2, 1
Product Highlights & Features	<ul style="list-style-type: none"> <li>• Issue Age: 0-85 Owner &amp; Annuitant</li> <li>• Minimum Interest Guarantee: Will range between 1.00% and 3.00%. Guaranteed never to change for the life of the contract.</li> <li>• Withdrawal Privileges<sup>2</sup>: 10% of account value after first year OR monthly interest (\$100 minimum) available first &amp; every year</li> <li>• Death Benefit (Owner &amp; Annuitant): Full account value</li> <li>• Riders/Waivers and Features<sup>3</sup>: Nursing Home/Terminal Illness Waiver (100% Benefit applicable to Owner)</li> <li>• Annuitization: End of fifth year</li> <li>• Current Rate Lock Practice on Transfers/1035 Exchanges: 45 days from application receipt</li> </ul>				

\*Rates subject to change without notice. <sup>†</sup>Non-MVA rates are 25 basis points lower than MVA rates. Fort Dearborn Life Insurance Company, Downers Grove, Illinois. Contract Form Series #8-700MV-802. <sup>1</sup>Not all products are available in all states. Please contact Annuity Sales & Marketing for specific state approvals. <sup>2</sup>Early withdrawals or surrender may be subject to surrender charges, tax and/or tax penalties, and a market value adjustment. <sup>3</sup>Riders/waivers or features not available in all states. Please contact Annuity Sales & Marketing for specific state approvals.

Fort Dearborn Life Annuity Sales & Marketing  
(800) 282-6363 or [www.fdl-life.com](http://www.fdl-life.com)



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

# Platinum Fortifier<sup>SM</sup>

Single Premium Deferred Annuity with an Annual Interest Rate Guarantee

Rates Effective\* 02/01/2008

Product <sup>1</sup>	Platinum Fortifier <sup>SM</sup>			
Interest Rates	\$100,000+		less than \$100,000	
	without ROP <b>6.45%</b> Year 1  Includes 3% First Year Interest Rate Bonus	with ROP <b>6.20%</b> Year 1  Includes 2.75% First Year Interest Rate Bonus	without ROP <b>5.45%</b> Year 1  Includes 2% First Year Interest Rate Bonus	with ROP <b>5.20%</b> Year 1  Includes 1.75% First Year Interest Rate Bonus
Minimum/Maximum Premium	\$5,000 Q \$10,000 NQ <hr style="width: 50%; margin: 0 auto;"/> \$750,000			
Surrender Charges	7 Years 9, 9, 8, 7, 6, 5, 4		CA and IN Only: 7 Years 8, 8, 7, 6, 5, 4, 3	
Product Highlights & Features	<ul style="list-style-type: none"> <li>• Issue Age: 0-90 Owner &amp; Annuitant</li> <li>• Minimum Interest Guarantee: Will range between 1.00% and 3.00%. Guaranteed never to change for the life of the contract.</li> <li>• Withdrawal Privileges<sup>2</sup>: 10% of account value after first year OR monthly interest (\$100 minimum) available first &amp; every year</li> <li>• Death Benefit (Owner): Full account value</li> <li>• Riders/Waivers and Features<sup>3</sup>: Nursing Home/Terminal Illness Waiver (100% Benefit applicable to Owner)</li> <li>• Annuitization: Allowed at the end of the fifth year with a minimum five-year payout</li> <li>• Current Rate Lock Practice on Transfers/1035 Exchanges: 45 days from application receipt</li> </ul>			

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