

CLASSIC FORTIFIER®

FLEXIBLE PREMIUM DEFERRED FIXED ANNUITY WITH "BAILOUT" FEATURE

Product/Interest Rate Summary		Rates Effective ¹ 5/1/10	
Product	Classic Fortifier®		
Year 1 Initial premium interest rate ²	3.10%		
Base Rate ³	2.10%		
Minimum Guaranteed Interest Rate ³	1.00% Years 1-10	2.00% Years 11+	2.00% All Years MS, WA, UT
Minimum/Maximum Premium ³	\$4,000 Q/NQ \$1,000,000		
Surrender Charges ³	5 Years 7%, 7%, 7%, 6%, 5%		
Product Highlights & Features ³	<ul style="list-style-type: none"> • Issue Age: 0-90 (Owner and Annuitant). • Additional premiums accepted during first 12 months: \$1,000 minimum. • Additional premium received in the first contract year will receive the interest rate in effect at the time the premium is received. This rate may differ from the Year 1 Initial Premium Interest Rate, but will not be less than the Minimum Guaranteed Interest Rate. • "Bailout" feature: During the surrender charge period, if the renewal interest rate at any contract anniversary is less than the contract's base rate, the owner may make a full or partial surrender of the annuity contract within 30 days after that contract anniversary date without incurring surrender charges. • Death Benefit (Prior to Maturity Date): Upon death of any Owner or upon the death of the annuitant (if the owner is not a person), the company will pay a death benefit to the beneficiary equal to the account value. • Riders⁴: Nursing Home/Terminal Illness Waiver (100% Benefit applicable to Owner). • Withdrawal Privileges⁵: The owner may make a partial surrender up to 10% of the Account Value after the first contract year, or withdraw monthly interest (\$100 minimum), the first and every year, without incurring surrender charges. Only one option may be elected in any contract year. • Minimum Guaranteed Interest Rate: The minimum guaranteed interest rate on the contract will be between 1% and 3%. This rate is set at the time the contract is issued and is guaranteed never to change for the life of the contract. • Current Rate Lock Practice on Transfers/1035 Exchanges: 45 days from application receipt. • Annuitization: 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. In Florida, surrender charges will be waived for annuitization after the first year. 		
For more information contact			

(800) 282-6363

Annuity Sales & Marketing

www.dearbornnational.com

Product underwritten by Fort Dearborn Life Insurance Company*

¹Rates subject to change without notice. ²Year 1 rate shown above contains the 1 percent first-year additional interest rate. ³See contract for additional details and limitations. ⁴Riders not available in all states. Please contact Annuity Sales & Marketing for specific state approvals. ⁵Withdrawals may be subject to surrender charges and taxes and/or tax penalties.

Early surrenders may result in receipt of less than the original premium. Early full or partial withdrawals or surrenders may be subject to taxes and/or tax penalties and surrender charges. Please consult a tax advisor for details on taxation. Neither Fort Dearborn Life® nor the other companies marketed under Dearborn National™, nor their producers give tax or legal advice. Products/product features may not be available in all states. Please contact Annuity Sales and Marketing for specific state approvals. A Classic Fortifier® annuity is not a product of, nor is it a deposit of, nor is it guaranteed by any bank or credit union or their affiliates. It is not insured by the FDIC or any other federal agency and may lose value. Contract Form Series #8-500-907. Rider Series #8-204-406. Products and services marketed under the Dearborn National brand and the star logo are underwritten and/or provided by Fort Dearborn Life Insurance Company® (Downers Grove, IL) and certain of its affiliates. Fort Dearborn Life Insurance Company® offers insurance products in all states (excluding New York, where it is not licensed and does not solicit business), the District of Columbia, the United States Virgin Islands, the British Virgin Islands, Guam and Puerto Rico. Product features and availability vary by state and company, and are solely the responsibility of each affiliate.

FOR REPRESENTATIVE USE ONLY.

A09-1100-0909 (10/09) DN

CLASSIC FORTIFIER®

MODIFIED FLEXIBLE PREMIUM DEFERRED FIXED ANNUITY WITH "BAILOUT" FEATURE

For use in New Jersey only

Product/Interest Rate Summary		Rates Effective ¹ 5/1/10
Product	Classic Fortifier®	
Year 1 Initial premium interest rate ²	3.10%	
Base Rate ³	2.10%	
Minimum Guaranteed Interest Rate ³	2.00%	
Minimum/Maximum Premium ³	\$4,000 Q/NQ \$1,000,000	
Surrender Charges ³	5 Years 7%, 7%, 7%, 6%, 5%	
Product Highlights & Features ³	<ul style="list-style-type: none"> • Issue Age: 0-90 (Owner and Annuitant). • Additional premiums accepted during first 12 months: \$1,000 minimum. • Additional premium received in the first contract year will receive the interest rate in effect at the time the premium is received. This rate may differ from the Year 1 Initial Premium Interest Rate, but will not be less than the Minimum Guaranteed Interest Rate. • "Bailout" feature: During the surrender charge period, if the renewal interest rate at any contract anniversary is less than the contract's base rate, the owner may make a full or partial surrender of the annuity contract within 30 days after that contract anniversary date without incurring surrender charges. • Death Benefit (Prior to Maturity Date): Upon death of any Owner or upon the death of the annuitant (if the owner is not a person), the company will pay a death benefit to the beneficiary equal to the account value. • Riders: Nursing Home/Terminal Illness Waiver (100% Benefit applicable to Owner). • Withdrawal Privileges⁴: The owner may make a partial surrender up to 10% of the Account Value after the first contract year, or withdraw monthly interest (\$100 minimum), the first and every year, without incurring surrender charges. Only one option may be elected in any contract year. • Minimum Guaranteed Interest Rate: The minimum guaranteed interest rate on the contract will be between 1% and 3%. This rate is set at the time the contract is issued and is guaranteed never to change for the life of the contract. • Current Rate Lock Practice on Transfers/1035 Exchanges: 45 days from application receipt. • Annuitization: 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. 	
For more information contact		

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⁴Withdrawals may be subject to surrender charges and taxes and/or tax penalties.

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PLATINUM FORTIFIER®

SINGLE PREMIUM DEFERRED ANNUITY WITH AN ANNUAL INTEREST RATE GUARANTEE

Product/Interest Rate Summary		Rates Effective ¹ 5/1/10			
Product	Platinum Fortifier®				
Interest Rates	\$100,000+		less than \$100,000		
	without ROP 5.40% Year 1 Includes 3% First Year Interest Rate Bonus	with ROP 5.15% Year 1 Includes 2.75% First Year Interest Rate Bonus	without ROP 4.40% Year 1 Includes 2% First Year Interest Rate Bonus	with ROP 4.15% Year 1 Includes 1.75% First Year Interest Rate Bonus	
Minimum Guaranteed Interest Rate ²	1.20%				
Minimum/Maximum Premium ²	\$5,000 Q \$10,000 NQ \$750,000				
Surrender Charges ²	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 ²	<ul style="list-style-type: none"> • Issue Age: 0-90 (Owner and Annuitant). • Death Benefit (Prior to Maturity Date): Upon death of any Owner or upon the death of the annuitant (if the owner is not a person), the company will pay a death benefit to the beneficiary equal to the account value. • Withdrawal Privileges³: The owner may make a partial surrender up to 10% of the Account Value after the first contract year, or withdraw monthly interest (\$100 minimum), the first and every year, without incurring surrender charges. Only one option may be elected in any contract year. • Riders⁴: Nursing Home/Terminal Illness Waiver (100% payable to Owner). • Minimum Guaranteed Interest Rate: Is set at the time the contract is purchased and is guaranteed never to change for the life of the contract. • Current Rate Lock Practice on Transfers/1035 Exchanges: 45 days from application receipt. • Annuitization: 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. In Florida, surrender charges will be waived for annuitization after the first year. 				
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INDEX FORTIFIER SERIES®

FLEXIBLE PREMIUM FIXED INDEX ANNUITIES

Product/Interest Rate Summary		Rates Effective ¹ 5/1/10		
Products	Index Fortifier VII®	Index Fortifier IX®	Index Fortifier X®	
Annual Point-to-Point Option ²	5.50% Cap (4.00% Min Cap)	7.00% Cap (4.00% Min Cap)	5.35% Cap (4.00% Min Cap)	
Monthly Average Option ²	6.00% Cap (5.00% Min Cap)	8.25% Cap (5.00% Min Cap)	5.85% Cap (5.00% Min Cap)	
Monthly Point-to-Point Option ²	1.95% Cap (1.00% Min Cap)	2.45% Cap (1.00% Min Cap)	1.95% Cap (1.00% Min Cap)	
Fixed Interest Option	2.50% (1.50% Min) ³	2.75% (1.50% Min) ³	2.20% (1.50% Min) ³	
Minimum Guaranteed Surrender Value ³	1.05% on 100% of premium less prior withdrawals or surrenders, and applicable surrender charges and any applicable taxes.			
First Year Premium Bonus ³	N/A	N/A	5.00%	
Minimum/Maximum Premium	\$10,000 Q <u>\$10,000 NO</u> \$750,000	\$10,000 Q <u>\$10,000 NO</u> \$750,000	\$10,000 Q <u>\$10,000 NO</u> \$750,000	
Surrender Charges ⁴	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	
Product Highlights & Features ³	<ul style="list-style-type: none"> • Index: Index Crediting Rate is based on changes to the S&P 500® Index with Annual Reset • Issue Age: 0-85 Owner & Annuitant • Minimum Additional Premium: \$1,000. Additional premium allocated to an index crediting option will be deposited into the fixed interest crediting option where it will earn the prior anniversary's fixed fund rate until the next contract anniversary. • Premium Allocation: Allocate among the interest crediting options in whole percentages (\$1,000 minimum per option) • Purchase Dates: 1st, 8th, 15th & 22nd of each month. No interest will be paid while the premium is being held prior to the contract date. • Withdrawal Privileges⁵: Each year following the first contract year, you may make a partial surrender up to 10% of the prior anniversary contract value without incurring a surrender charge. Withdrawals do not participate in index gains. • Death Benefit: Upon death of Owner greater of full contract value or Minimum Guaranteed Surrender Value • Riders⁶: Nursing Home/Terminal Illness Waiver (100% Benefit applicable to Owner) • Minimum Guaranteed Surrender Value: 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. • Current Rate Lock Practice on Transfers/1035 Exchanges: Cap rates are held for 45 days from application receipt. Fixed fund rates are not subject to a rate lock, but are based on the rate when the contract is issued. • Annuitization: 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. In Florida, surrender charges will be waived for annuitization after the first year. 			

For more information contact

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

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A08-0321-0908 (10/09) DN

DESTINATION FORTIFIER SERIES™

SINGLE PREMIUM DEFERRED ANNUITIES WITH AN INITIAL INTEREST RATE GUARANTEE AND OPTIONAL MARKET VALUE ADJUSTMENT (MVA)¹

Product/Interest Rate Summary					Rates Effective ² 5/1/10		
Destination Fortifier Series™							
Initial Interest Rate Guarantee Period	3 Years	4 Years	5 Years	6 Years	7 Years	8 Years	9 Years
Interest Rates with MVA Feature ³				3.00%	2.90%	3.35%	3.70%
Minimum Guaranteed Interest Rate ¹	NOT AVAILABLE AT THIS TIME			1.20%	1.20%	1.20%	1.20%
Minimum/Maximum Premium				\$4,000 Q/NQ \$1,000,000	\$4,000 Q/NQ \$1,000,000	\$4,000 Q/NQ \$1,000,000	\$4,000 Q/NQ \$1,000,000
Surrender Charges				6 Years 8%, 8%, 7%, 6%, 5%, 4%	7 Years 8%, 8%, 7%, 6%, 5%, 4%, 3%	8 Years 8%, 8%, 7%, 6%, 5%, 4%, 3%, 2%	9 Years 8%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
Product Highlights & Features ¹	<ul style="list-style-type: none"> • Issue Age: 0-90 Owner & Annuitant. For ages 86-90, maximum guarantee period is 5 years. • Minimum Interest Rate Guarantee: The minimum interest rate guarantee on the contract will be between 1% and 3%. This rate is set at the time the contract is issued and is guaranteed never to change for the life of the contract. • Withdrawal Privileges: The owner may make a partial surrender of up to 15% of the Account Value after the first contract year, or withdraw interest (\$100 minimum), on a periodic basis the first and every year, without incurring surrender charges and Market Value Adjustment. Only one option may be elected in any contract year. • Death Benefit: Upon the death of any owner or upon the death of the annuitant (if the owner is not a person), the company will pay a death benefit to the beneficiary equal to the account value. • Riders: Nursing Home/Terminal Illness Waiver (100% Benefit applicable to Owner) • Annuitization: If the interest rate guarantee is longer than five years and the owner chooses to annuitize the contract, surrender charges will be waived if the contract is annuitized after the fifth contract year and the annuity payment has life contingencies or a period certain of five years or more. In Florida, surrender charges will be waived for annuitization after the first year. • Current Rate Lock Practice on Transfers/1035 Exchanges: 45 days from application receipt 						
For more information contact							

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¹See contract for additional details and limitations. MVA may not be available in all states. ²Rates subject to change without notice. ³Non-MVA rates are 25 basis points lower than MVA rates.

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