



Understanding the Index Fortifier SeriesSM **Monthly Point-to-Point** Index Crediting Option

The Index Credit Rate for this option is based on 12 monthly percentage changes in the S&P 500[®] Index over the course of a 12-month period. Each month's positive percentage change is limited by a Cap Rate, which The Company declares at the beginning of the 12-month period and is guaranteed to be no lower than 1.00% per month. The 12 monthly percentage changes, after applying the Cap Rate, are added together. If this results in a positive percentage, that is the Index Credit Rate. If this results in a negative percentage, the Index Credit Rate is zero and no interest is credited, and the Account Value in the option remains unchanged. This option requires a minimum account balance of \$1,000. Cap Rates are guaranteed for each Index Crediting Period. The Company may change Cap Rates at the beginning of each Index Crediting Period, and the rate could be set as low as the guaranteed minimum Cap Rate of 1% per month.

Hypothetical Monthly Point-to-Point Index Crediting Option Examples: These hypothetical examples are intended only to illustrate the Monthly Point-to-Point Index Option and the impact of the Index Credit Rate. The example assumes a one-year Index Crediting Period and a monthly cap of 2.00%.

A Year in which the Performance of the S&P 500[®] *Index is Positive:*

A Year in which the Performance of the S&P 500[®] *Index is Negative:*

Date	S&P 500 [®] Index Value	Percentage Change from Previous Month	Monthly Capped Index Changes (2.00% Cap)
January 1st	1,000	-	-
February 1st	1,015	1.50%	1.50%
March 1st	1,040	2.46%	2.00%
April 1st	1,055	1.44%	1.44%
May 1st	1,075	1.90%	1.90%
June 1st	1,080	0.47%	0.47%
July 1st	1,100	1.85%	1.85%
August 1st	1,070	-2.73%	-2.73%
September 1st	1,090	1.87%	1.87%
October 1st	1,110	1.83%	1.83%
November 1st	1,130	1.80%	1.80%
December 1st	1,100	-2.65%	-2.65%
January 1st	1,075	-2.27%	-2.27%
Sum of 12 Monthly Capped Index Changes			7.01%
Index Credit Rate			7.01%

In this example your Index Credit Rate would be 7.01%.

Date	S&P 500 [®] Index Value	Percentage Change from Previous Month	Monthly Capped Index Changes (2.00% Cap)
January 1st	1,000	-	-
February 1st	975	-2.50%	-2.50%
March 1st	950	-2.56%	-2.56%
April 1st	955	0.53%	0.53%
May 1st	925	-3.14%	-3.14%
June 1st	930	0.54%	0.54%
July 1st	950	2.15%	2.00%
August 1st	945	-0.53%	-0.53%
September 1st	960	1.59%	1.59%
October 1st	1,000	4.17%	2.00%
November 1st	980	-2.00%	-2.00%
December 1st	990	1.02%	1.02%
January 1st	960	-3.03%	-3.03%
Sum of 12 Monthly Capped Index Changes			-6.08%
Index Credit Rate			0.00%

In this example your Index Credit Rate would be 0% instead of a loss resulting from the decline in the S&P 500[®] Index for the Index Crediting Period.

Examples provided are for general information purposes only. Historical performance of the S&P 500[®] Index should not be considered a representation of future performance of the S&P 500[®] Index. Review your annuity contract for specific details about Index Crediting Options. Your annuity contract does not directly participate in any stock or equity investment. Consult your financial advisor in determining what is right for you.

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