

Understanding the Index Fortifier SeriesSM

Monthly Average Index Crediting Option

The Index Credit Rate for this option is determined by averaging 12 monthly values of the S&P 500® Index over a 12-month period. The index's positive percentage change for the year, if any, 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 5.00% for that 12-month period. An Asset Fee, which is set at the inception of the contract and is guaranteed for the life of the contract, is then subtracted to determine 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 5%.

Hypothetical Monthly Average Index Crediting Option Examples: These hypothetical examples are intended only to illustrate the Monthly Average Index Crediting Option and the impact of the Index Credit Rate. The example assumes a one-year Index Crediting Period and an annual Cap Rate of 7.50% and a 0.00% Asset Fee.

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	Add the 12 Monthly Index Values for the Sum Divide the Sum by 12 to get the Average Divide the Average into the Starting Value	Date	S&P 500 [®] Index Value
January 1st	1,000		January 1st	1,000
February 1st	1,015		February 1st	975
March 1st	1,040		March 1st	950
April 1st	1,055		April 1st	955
May 1st	1,075		May 1st	925
June 1st	1,080		June 1st	930
July 1st	1,100		July 1st	950
August 1st	1,070		August 1st	945
September 1st	1,090		September 1st	960
October 1st	1,110		October 1st	1,000
November 1st	1,130		November 1st	980
December 1st	1,100		December 1st	990
January 1st	1,075		January 1st	960
Sum of 12 Index Values	12,940		Sum of 12 Index Values	11,520
Average of 12 Index Values	1,078.33		Average of 12 Index Values	960
Preliminary Rate	7.83% -		Preliminary Rate	-4.00%
Index Credit Rate	7.50%	to get the Preliminary	Index Credit Rate	0.00%

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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be 7.50% after applying the Cap Rate.

Fort Dearborn Life Insurance Company, Downers Grove, Illinois. Contract Form Series #FDL8-800-1-105, FDL8-800-2-105. Rates are subject to change. Withdrawals do not participate in index gains.



0% instead of a loss resulting from the decline in the S&P 500® Index for the Index Crediting Period.