

# IMPORTANT COMMUNICATION!



Please Read Below for More Details

**From:** Fort Dearborn Life Insurance Company  
**Subject:** Individual Product Line Update  
**Date:** August 6, 2009

## Fort Dearborn Life Insurance Company® Annuity Update

**Changes to agent appointment procedures:** Effective August 10, FDL will be implementing additional due diligence rules for all new agent appointments. The changes are as follows:

- A debit check will be conducted on all agent/agency applicants in all states.
- A credit check will be conducted on all agents/agencies requesting appointments in the following states: AL, FL, MS, NY, ND, OK, SC, WV, and WY.
- A criminal background investigation and credit check will be conducted on all agents and agencies requesting an appointment in the following states: AR, CA, GA, KY, NC, OH, PA, and WI.

Based on the above changes, the following guidelines will apply:

- Any proposed agent/agency with a debit balance at another carrier (as identified by our check) will not be granted a contract or appointment upon initial application.
- Any proposed agent/agency with tax liens, past due collection items and/or judgments that are over \$10,000 that are unsettled and within 7-years will not be granted an appointment.
- Any proposed agent with a felony conviction will not be granted an appointment.

**Changes to pre-appointment states:** Currently, FDL recognizes GA and PA as those who require an agent to be appointed with an insurance company prior to soliciting a sale: As of August 10, we will recognize the following states as pre-appointment states: NC, NM and PA. This will apply to all applications dated August 15 or later.

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Interest rates are subject to change at any time and without notice

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**Rate Locks:** FDL maintains a 45 calendar day rate lock, which begins the day the application is received. Please review all paperwork prior to sending to ensure all required forms are included and filled out correctly and completely to avoid delays. Please note that there is no rate lock on additional premiums.

**2009 AML Training Deadline:** FDL requires all agents to take AML training annually. For this year, we are requiring all agents to complete this training by August 14, 2009. After August 14, 2009, we will no longer issue business written by agents who have not completed the training for this year. Please see our announcement dated June 15, 2009 for additional details and information.

**Newly appointed agents:** Any agent seeking appointment with FDL must complete an FDL-approved AML course. Upon appointment, FDL will register the agent with LIMRA to satisfy our AML training requirement. An agent has 30 days from the effective date of the appointment to complete this training, or his or her appointment will be terminated. If an agent submits appointment paperwork with an application, FDL will not process the application until we have confirmed the AML requirement has been met. In that situation, the agent will have 7 business days after being registered with LIMRA to satisfy our AML requirement. After 7 business days, if this requirement has not been met, FDL will return all paperwork to the agent, who will be responsible for informing the applicant that the application cannot be accepted. We do, however, reserve the right to notify the applicant directly of this situation.

**Applications received Not In Good Order (NIGO):** If an application is received NIGO, FDL will call the agent and identify the outstanding requirement. If after 7 business days, the outstanding forms or requirements have not been received by FDL, OR if the agent and FDL have not agreed to an alternative course of action, FDL will return all paperwork to the agent, who will be responsible for informing the applicant that the application cannot be accepted, and we reserve the right to notify the applicant directly of this situation.

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**Overnight Lock Box:** Please send ONLY annuity applications and additional contribution checks for FDL business to the FDL lock box.

**Business for FDL should be sent to:**

First Class Mail

37516 Eagle Way  
Chicago, IL 60678-1375

Express Mail

JP Morgan  
Attn: Fort Dearborn Life, LBX #37516  
131 S. Dearborn, 6<sup>th</sup> Floor  
Chicago, IL 60603

**Business for FDLNY should be sent to :**

First Class Mail

24191 Network Place  
Chicago, IL 60673-1241

Express Mail

JP Morgan  
Attn: Fort Dearborn Life, LBX #24191  
131 S. Dearborn, 6<sup>th</sup> Floor  
Chicago, IL 60603

**Advertisements:** All advertisements referencing FDL or FDL-underwritten products must be submitted to us for review and must receive written approval prior to circulation or publication.

**Ratings:** FDL maintains an A+ rating from A.M. Best Company, affirmed December 22, 2008.<sup>1</sup> FDL is rated A+ (Strong) by Standard & Poor's.<sup>2</sup>

<sup>1</sup>A.M. Best Company rates the overall financial condition of a company using a scale of A++ (Superior) to F (In Liquidation).

<sup>2</sup>For financial strength in its most recent report

For additional details and information, please call our sales desk at (800) 282-6363.

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