

**Ft. Dearborn Index Fortifier VIII**  
**07.01.2009**

1. Rates are not banded, \$10,000 minimum premium for either Non-Qualified or Qualified funds.  
Current Caps: 6.25% on Annual Point-to-Point option  
6.50% on Monthly Averaging option  
2.55% on Monthly Point-to-Point option
2. High Minimum Cap rates, should Ft Dearborn reset at any annual contract anniversary.  
4.00% on Annual Point-to-Point option  
5.00% on Monthly Averaging option  
1.00% on Monthly Point-to-Point
3. Minimum additional premium: each deposit to be at least \$1,000.
  - a. Each subsequent deposit DOES NOT extend the surrender schedule of the contract, nor does the deposit have a separate surrender schedule.
  - b. At contract anniversary, any deposits made during the year that are held in the fixed interest option account are automatically transferred to the Index option(s) selected for the contract.
4. Upon annuitization after the 5<sup>th</sup> contract year, any surrender charges are waived – the total annuity value is annuitized.
5. Upon death of Owner, the greater of the full contract value or the Minimum Guaranteed Surrender Value is paid to the beneficiary.
6. Minimum Guarantee value of policy is 108.286% of initial premium if held for the 8-Year term.  
[1.00% on 100% of premium]
7. NO AGENT COMMISSION CHARGEBACK will apply upon death of the contract Owner.  
Issue age for the policy is through Age 85 [Owner and Annuitant].

Notes:

Policy not available in: AK, CT, IL, MN, MT, ND, NY, OR, PA, UT  
Nursing Home and Terminal Illness riders not available in: MN, OR