

Index Fortifier VIII[®]



Annuity Reference Guide

Underwritten by Fort Dearborn Life Insurance Company

The information in this brochure is provided as an overview only. See your contract for additional details and limitations.																			
Issue Ages:	0 – 85 (owner and annuitant)																		
Minimum Premium:	<i>Initial:</i> \$10,000 for Qualified & Non-Qualified / <i>Subsequent:</i> \$1,000																		
Maximum Premium:	\$1,000,000 (without prior company approval)																		
Interest Crediting Options:	<ul style="list-style-type: none"> • Monthly Point-to-Point Index Crediting Option (Resets Annually) • Monthly Average Index Crediting Option (Resets Annually) • Annual Point-to-Point Index Crediting Option (Resets Annually) • Fixed Interest Crediting Option 																		
Interest Crediting:	<ul style="list-style-type: none"> • Index crediting options are linked to the S&P 500[®] Index (subject to a cap rate) which is declared at contract issue and is subject to change on each contract anniversary thereafter. • The fixed interest crediting option provides an initial declared rate guaranteed for the first contract year with a renewal rate declared each year thereafter. The minimum guaranteed effective annual interest rate for the fixed interest crediting option is 1.50%. This rate may vary by state. <p><i>Additional premium allocated to an index crediting option will be deposited into the fixed interest crediting option until the next contract anniversary. No interest is credited to amounts in any crediting option, other than amounts in the fixed interest crediting, between contract anniversaries.</i></p>																		
Transfers Among Crediting Options:	<p>On each contract anniversary date, you are allowed to transfer money from any interest crediting option to another without a surrender charge.</p> <p><i>You must maintain a \$1,000 minimum balance in an index crediting option or the value will be transferred to the fixed interest crediting option.</i></p>																		
Minimum Guaranteed Surrender Value:	<p>Your contract guarantees that your cash surrender value will not be less than 100% of all premiums applied, less any prior partial surrenders (which may include a surrender charge), plus interest credited daily at an effective annual interest rate between 1.00% and 3.00%, less surrender charges and taxes, if applicable.</p> <p><i>This rate is set at the time you purchase your contract and is guaranteed never to change for the life of the contract.</i></p>																		
Access to Your Money:	<p>The following surrender charges will be applied as a percentage of the amount withdrawn for any full surrender or partial surrender unless otherwise waived in your contract.</p> <table border="1"> <thead> <tr> <th>Contract Year:</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> </tr> </thead> <tbody> <tr> <td>Surrender Charge:</td> <td>9%</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>3%</td> </tr> </tbody> </table>	Contract Year:	1	2	3	4	5	6	7	8	Surrender Charge:	9%	9%	8%	7%	6%	5%	4%	3%
Contract Year:	1	2	3	4	5	6	7	8											
Surrender Charge:	9%	9%	8%	7%	6%	5%	4%	3%											
Withdrawal Privileges:	<p>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.</p> <p><i>Funds will be withdrawn proportionately from the interest crediting options unless otherwise directed by the owner. Withdrawals between contract anniversaries do not participate in index gains. Taxes may apply.</i></p>																		
Death Benefit:	<p>Upon death of the owner, Fort Dearborn Life will waive any applicable surrender charge and pay the greater of the contract value or the minimum guaranteed surrender value.</p>																		
Waivers:	<p>After the first contract year, the owner may make one full or partial surrender of the contract value without a surrender charge, upon one of the following events:</p> <ul style="list-style-type: none"> • Owner is diagnosed as terminally ill, with a life expectancy of six months or less, or • Owner is confined to a nursing facility for at least 60 consecutive days. <p><i>Waivers not approved in all states. Terms and conditions may vary by state. See contract for full details.</i></p>																		
Annuitization:	<p>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.</p>																		

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 its producers give tax or legal advice. The contract does not directly participate in any stock or equity products. "S&P 500[®]" is a trademark of The McGraw-Hill Companies, Inc. and has been licensed for use by Fort Dearborn Life Insurance Company. The product is not sponsored, endorsed, sold or promoted by Standard & Poor's, and Standard & Poor's makes no representation regarding the advisability of purchasing the product. Please contact Annuity Sales & Marketing for specific state approvals. "Fort Dearborn Life Insurance Company", "Fort Dearborn Life", Fort Dearborn Life Insurance Company diamond logo, "Protected by the Fort" and "Index Fortifier Series" are registered trademarks of Health Care Service Corporation, a Mutual Legal Reserve Company and the parent company of Fort Dearborn Life Insurance Company. Fort Dearborn Life Insurance Company, Downers Grove, Illinois. Contract Form Series FDL8-800-3-105. Rider Series FDL8-800-R2-105 WA, FDL8-800-R3-105 WA, FDL8-800-R4-105 WA, FDL8-800-R5-105 WA, FDL8-800-R6-105 WA.

May Lose Value | Not FDIC Insured | No Bank or Credit Union Guarantee



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