

# Index Fortifier VIII<sup>®</sup>

## Annuity Reference Guide<sup>1</sup>



**FORT DEARBORN LIFE**  
Insurance Company<sup>®</sup>

|   |   |                |     |     |    |    |    |    |   |   |                   |     |     |     |     |    |    |    |    |
|---|---|----------------|-----|-----|----|----|----|----|---|---|-------------------|-----|-----|-----|-----|----|----|----|----|
| <b>Issue Ages:</b>                                | 0 – 85 (owner and annuitant)  |                |     |     |    |    |    |    |   |   |                   |     |     |     |     |    |    |    |    |
| <b>Minimum Premium:</b>                           | <i>Initial: \$10,000 for Qualified &amp; Non-Qualified / Subsequent: \$1,000</i>  |                |     |     |    |    |    |    |   |   |                   |     |     |     |     |    |    |    |    |
| <b>Maximum Premium:</b>                           | <i>\$750,000 (without prior company approval)</i>   |                |     |     |    |    |    |    |   |   |                   |     |     |     |     |    |    |    |    |
| <b>First Year Premium Bonus:</b>                  | Your contract may credit an additional amount on all premiums applied in the first contract year. This amount is subject to change without notice.<br><i>The account value, including any first-year premium bonus, will be credited with interest.</i>   |                |     |     |    |    |    |    |   |   |                   |     |     |     |     |    |    |    |    |
| <b>Interest Crediting Options:</b>                | <ul style="list-style-type: none"> <li>• Monthly Point-to-Point Index Crediting Option (<i>Resets Annually</i>)</li> <li>• Monthly Average Index Crediting Option (<i>Resets Annually</i>)</li> <li>• Annual Point-to-Point Index Crediting Option (<i>Resets Annually</i>)</li> <li>• Fixed Interest Crediting Option</li> </ul>   |                |     |     |    |    |    |    |   |   |                   |     |     |     |     |    |    |    |    |
| <b>Interest Crediting:</b>                        | <ul style="list-style-type: none"> <li>• Index crediting options are linked to the S&amp;P 500<sup>®</sup> Index<sup>2</sup> (subject to a cap rate)</li> <li>• 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%.</li> </ul> <i>Additional premium allocated to an index crediting option will be deposited into the fixed interest crediting option until the next contract anniversary.</i> |                |     |     |    |    |    |    |   |   |                   |     |     |     |     |    |    |    |    |
| <b>Transfers Among Crediting Options:</b>         | On each contract anniversary date, you are allowed to transfer money from any interest crediting option to another without a surrender charge.<br><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>  |                |     |     |    |    |    |    |   |   |                   |     |     |     |     |    |    |    |    |
| <b>Minimum Guaranteed Surrender Value (MGSV):</b> | 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.<br><i>The rate used to calculate the MGSV is set at the time you purchase your contract and is guaranteed never to change for the life of the contract.</i>   |                |     |     |    |    |    |    |   |   |                   |     |     |     |     |    |    |    |    |
| <b>Access to Your Money:</b>                      | 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. <b>This may vary by state.</b> <table border="1" style="margin-left: 40px;"> <tr> <td>Contract Year:</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> <td>6</td> <td>7</td> <td>8</td> </tr> <tr> <td>Surrender Charge:</td> <td>12%</td> <td>12%</td> <td>12%</td> <td>10%</td> <td>8%</td> <td>6%</td> <td>4%</td> <td>2%</td> </tr> </table>  | Contract Year: | 1   | 2   | 3  | 4  | 5  | 6  | 7 | 8 | Surrender Charge: | 12% | 12% | 12% | 10% | 8% | 6% | 4% | 2% |
| Contract Year:                                    | 1   | 2              | 3   | 4   | 5  | 6  | 7  | 8  |   |   |                   |     |     |     |     |    |    |    |    |
| Surrender Charge:                                 | 12%   | 12%            | 12% | 10% | 8% | 6% | 4% | 2% |   |   |                   |     |     |     |     |    |    |    |    |
| <b>Withdrawal Privileges:</b>                     | 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.<br><i>Funds will be withdrawn proportionately from the interest crediting options unless otherwise directed by the owner. Withdrawals do not participate in index gains. Taxes may apply.</i>   |                |     |     |    |    |    |    |   |   |                   |     |     |     |     |    |    |    |    |
| <b>Death Benefit:</b>                             | Upon the death of the owner, surrender charges are not applied, and Fort Dearborn Life will pay the greater of the contract value or the minimum guaranteed surrender value.  |                |     |     |    |    |    |    |   |   |                   |     |     |     |     |    |    |    |    |
| <b>Waivers:</b>                                   | 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: <ul style="list-style-type: none"> <li>• Owner is diagnosed as terminally ill, with a life expectancy of six months or less, or</li> <li>• Owner is confined to a nursing facility for at least 60 consecutive days.</li> </ul> <i>Waivers not approved in all states. Terms and conditions may vary by state.</i>  |                |     |     |    |    |    |    |   |   |                   |     |     |     |     |    |    |    |    |
| <b>Annuitization:</b>                             | If you annuitize after the fifth contract year and the annuity payment has life contingencies or a period certain of five years or more, surrender charges will be waived.<br><b>For Florida residents only:</b> If you annuitize after the first contract year, surrender charges will be waived.<br><i>Consult your contract for eligibility qualifications.</i>  |                |     |     |    |    |    |    |   |   |                   |     |     |     |     |    |    |    |    |

<sup>1</sup>The information in this brochure is provided as an overview only. See your contract for a full description of benefits, limitations and features. Products and features may not be available in all states. <sup>2</sup>Standard & Poor's<sup>®</sup>, "S&P<sup>®</sup>", "S&P 500<sup>®</sup>", "Standard & Poor's 500", and "500" are trademarks of The McGraw-Hill Companies, Inc. and have 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 investing in the Product.

Fort Dearborn Life Insurance Company, Downers Grove, Illinois. Contract Form Series #FDL8-800-2-105, FDL8-800-2-105PA, FDL8-800-2-105FL; Rider Series #FDL8-800-R1-105, FDL8-800-R2-105, FDL8-800-R3-105, FDL8-800-R4-105, FDL8-800-R5-105, FDL8-800-R6-105. Your contract does not directly participate in any stock or equity investment. Consult your financial advisor in determining what is right for you.

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



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