

Rates & Caps effective 12/8/2008

Qualifying Index Fortifier Series submitted 6/15-9/15.....up to \$1500 Cash Bonus!!! Call for details

Fort Dearborn Life Insurance Co. Annuity Products

American Brokerage Services, Inc. 1-888-ABS-3131 (toll free)

For your free *Agent-to-Client Website*, visit us at www.absgo.com

12/9/2008

\$1,250,000 paid Annuity Premium qualifies for Aruba March 2009

Product	Current & Guaranteed Rates	Min. Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	Commissions
Fort Dearborn Life Insurance Co.						
WEALTH FORTIFIER	First Year Years 2+	Best A+ S&P A+	Monthly Interest	9 Years	0-85	0-75 76-85
not available in: MD, OR, NY	4 Year: 5.65% 4.65%	Minimum: \$100,000	(\$100 Minimum) OR	8,8,7,6,5,4,3,2,1	Inherited IRA ok	4 yr 2.00% 1.50%
	4 Year: 4.65% 4.65%	\$5k Q/ \$10k NQ	10% of Account Value after			5 yr 3.50% 2.50%
	5 Year: 5.60% 4.60%	\$25,000	1st Year	(+/- MVA)		6 yr 2.25% 1.25%
	5 Year: 4.60% 4.60%	\$5k Q/ \$10k NQ	Nursing Home/Terminal Illness Rider (not all states)			7 yr 3.25% 2.25%
	6 Year: 6.20% 5.20%	\$5k Q/ \$10k NQ				9 yr 5.00% 3.00%
	7 Year: 7.10% 5.10%	\$5k Q/ \$10k NQ				
	9 Year: 6.85% 4.85%	\$5k Q/ \$10k NQ	5x5 optional annuitization	30 day window <u>prior</u>	to rate guarantee period anniv.	
	Guaranteed Min. 3% (where available and may vary by state) Non-MVA 25 Basis Points Less					
Index Fortifier 7	Index Options:			7 Years	0-85	5.50%
Not available in: ND, OR, UT, VIR, NY	1 Year, S&P 500 Monthly P2P	3.60%	Minimum: \$10,000	9-9-8-7-6-5-4	Inherited IRA ok	Ages 76-85
	1 Year, S&P 500 Annual P2P	11.50%	\$1,000/option			3.00%
	1 Year, S&P 500 Monthly Average	11.50%	Add'l Min: \$1,000	Nursing Home, Terminal Illness Waiver		Years 1-3
	Fixed Account	4.25%	Withdrawals:	(where available)		No Chargeback
Annual Reset EIA	Guar Min Fixed Interest- 1.50% (varies by state)		10% of Contract Value			On Death!
FPDA	Guar Min Caps: 1% monthly, 4% annual, 5% monthly avg.		After Year 1			
	Guar Min SV: 2.55% on 100% premium (varies by state)					
Index Fortifier 9	Index Options:			9 Years	0-85	6.50%
Not available in: ND, OR, UT, VIR, NY	1 Year, S&P 500 Monthly P2P	3.80%	Minimum: \$10,000	9-9-8-7-6-5-4-3-2	Inherited IRA ok	Ages 76-85
	1 Year, S&P 500 Annual P2P	11.00%	\$1,000/option	5x5 Optional Annuitization		3.75%
	1 Year, S&P 500 Monthly Average	12.75%	Add'l Min: \$1,000	Nursing Home, Terminal Illness Waiver		Years 1-3
	Fixed Account	4.30%	Withdrawals:	(where available)		No Chargeback
Annual Reset EIA	Guar Min Fixed Interest- 1.50% (varies by state)		10% of Contract Value			On Death!
FPDA	Guar Min Caps: 1% monthly, 4% annual, 5% monthly avg.		After Year 1			
	Guar Min SV: 2.55% on 100% premium (varies by state)					
Index Fortifier 10	Index Options:			10 Years	0-85	8.50%
Not available in: AK,CT,IL,MN, ND,NY,OR,PA,UT,VIR,WA	1 Year, S&P 500 Monthly P2P	3.00%	Minimum: \$10,000	12-12-12-10-10-9-8-6-4-2	Inherited IRA ok	Ages 76-85
	1 Year, S&P 500 Annual P2P	10.25%	\$1,000/option	5x5 Optional Annuitization		6.00%
Annual Reset EIA	1 Year, S&P 500 Monthly Average	10.25%	Add'l Min: \$1,000	Nursing Home, Terminal Illness Waiver		Years 1-3
includes:	Fixed Account	3.75%	Withdrawals:	(where available)		No Chargeback
5% Premium Bonus	Guar Min Fixed Interest- 1.50% (varies by state)		10% of Contract Value			On Death!
FPDA	Guar Min Caps: 1% monthly, 4% annual, 5% monthly avg.		After Year 1			
	Guar Min SV: 2.55% on 100% premium (varies by state)					
Index Fortifier 14	Index Options:			14 Years	0-70	9.00%
Not available in: AK,CT,IL,MD, MN,MT,ND,NY,OR,PA, UT,VIR,VT,WA	1 Year, S&P 500 Monthly P2P	3.30%	Minimum: \$10,000	18-18-18-18-18-16-16-	Inherited IRA ok	5.50%
	1 Year, S&P 500 Annual P2P	10.00%	\$1,000/option	14-12-10-8-6-4-2		Years 1-3
Annual Reset EIA	1 Year, S&P 500 Monthly Average	10.50%	Add'l Min: \$1,000	Nursing Home, Terminal Illness Waiver		No Chargeback
includes:	Fixed Account	3.75%	Withdrawals:	(where available)		On Death!
7% Premium Bonus	Guar Min Fixed Interest- 1.50% (varies by state)		10% of Contract Value	10x5 Optional Annuitization		
FPDA	Guar Min Caps: 1% monthly, 4% annual, 5% monthly avg.		After Year 1			
	Guar Min SV: 2.55% on 87.50% premium (varies by state)					
Platinum Fortifier	1st Year 8.55% if > \$100,000	\$5,000 Q	10%	7 Years	0-90	4.75%
Not available in: MD,OR,VIR	includes 3% 1st year interest rate bonus	\$10,000 NQ	Interest available immed.	9,9,8,7,6,5,4	Inherited IRA ok	2.75% ages 76-85
	1st Year 7.55% if <\$100,000					1.50% ages 86-90
	includes 2% 1st year interest rate bonus					
	3% minimum			Full Death Benefit		
Classic Fortifier	1st Year 5.90%	\$4,000	10% after 1st Year	5 Years	0-90	4.00%
Not Available in:MT,NV, OR,UT	Includes 1.00% interest rate bonus yr. 1	(Min Add'l \$1,000)	Interest income available immed.	7-7-7-6-5		2.75% ages 80-85
FPDA (1st year Only)	ADDITIONAL DEPOSITS IN YR 1			Nursing Facility & Terminal		1.50% ages 86-90
	Guaranteed minimum 2.55% first 10 yrs			Illness riders where available		No Chargeback
	then 3% thereafter					On Death!
	Includes 1% BAIL-OUT (DURING 1ST 5 YRS, exercise within 30 days of anniv.)					
	Rates and Commissions Subject to Change without Notice					