

Wealth Fortifier Series[®]

Rates Effective* 06/25/07

Single Premium Deferred Annuities with an Initial Interest Rate Guarantee and Optional Market Value Adjustment Feature

Products ¹	Wealth Fortifier 4	Wealth Fortifier 5	Wealth Fortifier 6	Wealth Fortifier 7	Wealth Fortifier 9
MVA[†] Interest Rate	\$100,000+: 5.75% Year 1 4.75% Years 2-4 less than \$100,000: 4.75% Years 1-4	\$25,000+: 5.65% Year 1 4.65% Years 2-5 less than \$25,000: 4.65% Years 1-5	6.00% Year 1 5.00% Years 2-6	6.70% Year 1 4.70% Years 2-7	6.65% Year 1 4.65% Years 2-9
Rate Period	4 Years AAV 5.00% \$100,000+	5 Years AAV 4.85% \$25,000+	6 Years AAV 5.17%	7 Years AAV 4.99%	9 Years AAV 4.87%
Minimum/Maximum Premium	\$5,000 Q \$10,000 NQ \$750,000	\$5,000 Q \$10,000 NQ \$750,000	\$5,000 Q \$10,000 NQ \$750,000	\$5,000 Q \$10,000 NQ \$750,000	\$5,000 Q \$10,000 NQ \$750,000
Surrender Charges	9 Years 8, 8, 7, 6, 5, 4, 3, 2, 1 30-day window prior to the end of the 4 th Year	9 Years 8, 8, 7, 6, 5, 4, 3, 2, 1 30-day window prior to the end of the 5 th Year	9 Years 8, 8, 7, 6, 5, 4, 3, 2, 1 30-day window prior to the end of the 6 th Year	9 Years 8, 8, 7, 6, 5, 4, 3, 2, 1 30-day window prior to the end of the 7 th Year	9 Years 8, 8, 7, 6, 5, 4, 3, 2, 1
Product Highlights & Features	<ul style="list-style-type: none"> • Issue Age: 0-85 Owner & Annuitant • Minimum Interest Guarantee: Will range between 1.00% and 3.00%. Guaranteed never to change for the life of the contract. • Withdrawal Privileges²: 10% of account value after first year OR monthly interest (\$100 minimum) available first & every year • Death Benefit (Owner & Annuitant): Full account value • Riders/Waivers and Features³: Nursing Home/Terminal Illness Waiver (100% Benefit applicable to Owner) • Annuitization: End of fifth year • Current Rate Lock Practice on Transfers/1035 Exchanges: 45 days from application receipt 				

*Rates subject to change without notice. [†]Non-MVA rates are 25 basis points lower than MVA rates. Fort Dearborn Life Insurance Company, Downers Grove, Illinois. Contract Form Series #8-700MV-802. ¹Not all products are available in all states. Please contact Annuity Sales & Marketing for specific state approvals. ²Early withdrawals or surrender may be subject to surrender charges, tax and/or tax penalties, and a market value adjustment. ³Riders/waivers or features not available in all states. Please contact Annuity Sales & Marketing for specific state approvals.

Fort Dearborn Life Annuity Sales & Marketing
(800) 282-6363 or www.fdl-life.com



FORT DEARBORN LIFE
Insurance Company[®]

Platinum FortifierSM

Rates Effective* 06/25/07

Single Premium Deferred Annuity with an Annual Interest Rate Guarantee

Product ¹	Platinum Fortifier SM			
Interest Rates	\$100,000+		less than \$100,000	
	without ROP 7.55% Year 1 Includes 3% First Year Interest Rate Bonus	with ROP 7.05% Year 1 Includes 2.50% First Year Interest Rate Bonus	without ROP 6.55% Year 1 Includes 2% First Year Interest Rate Bonus	with ROP 6.05% Year 1 Includes 1.50% First Year Interest Rate Bonus
Minimum/Maximum Premium	\$5,000 Q \$10,000 NQ <hr style="width: 20%; margin: 0 auto;"/> \$750,000			
Surrender Charges	7 Years 9, 9, 8, 7, 6, 5, 4		CA and IN Only: 7 Years 8, 8, 7, 6, 5, 4, 3	
Product Highlights & Features	<ul style="list-style-type: none"> • Issue Age: 0-90 Owner & Annuitant • Minimum Interest Guarantee: Will range between 1.00% and 3.00%. Guaranteed never to change for the life of the contract. • Withdrawal Privileges²: 10% of account value after first year OR monthly interest (\$100 minimum) available first & every year • Death Benefit (Owner): Full account value • Riders/Waivers and Features³: Nursing Home/Terminal Illness Waiver (100% Benefit applicable to Owner) • Annuitization: Allowed at the end of the fifth year with a minimum five-year payout • Current Rate Lock Practice on Transfers/1035 Exchanges: 45 days from application receipt 			

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