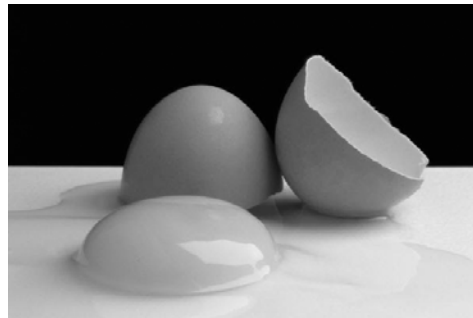


Don't Go Backwards

Did you know, if your nest egg lost 30% of its value in one year, it would have to gain 43% the following year just to get back to where you started.

Let's see how. Consider a beginning value of \$100,000. If during the first year this amount experiences a 30% reduction in value, the balance at the end of year one will be \$70,000. To get back to the beginning value of \$100,000, this \$70,000 will need to grow during the second year by nearly 43%. And what if the value doesn't grow by 43% in the second year? What if it only grows by 10% a year? Well, then it will take nearly four years to just break even!

Is this your nest egg...



If you don't want to gamble with your nest egg, and you want to reduce the anxiety market volatility can cause, consider placing your hard-earned retirement dollars in a fixed annuity with Fort Dearborn Life Insurance Company!

Unlike stocks, bonds, mutual funds and municipals that can fluctuate daily and put your principal at risk, fixed annuities are principal secure. And you'll enjoy stability and flexibility knowing you will have steady growth over your accumulation period and a variety of ways to receive a guaranteed stream of income when you need it.

OR is this your nest egg?



So, why go backwards?

Surrender Charges may apply on early withdrawal or surrenders unless otherwise waived by the contract.
Products not available in all states. Fort Dearborn Life is not licensed in New York.

Withdrawals may be subject to tax and/or tax penalty.
Please consult a tax advisor for more complete information.

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