

# How Does a CD Stack Up Against a Fixed Rate Annuity?



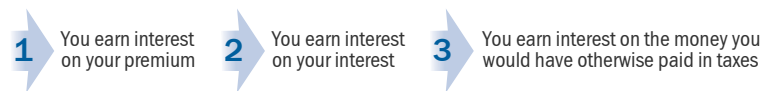
**FORT DEARBORN LIFE**  
Insurance Company®

Conservative individuals should consider a fixed annuity from Fort Dearborn Life for their retirement savings goals. Fixed annuities offer competitive interest rates and allow your valuable savings to grow tax deferred. You do not pay taxes on your interest earnings until you withdraw them, which allows your money to grow faster! Consider the other advantages annuities offer over CDs:

| Your Retirement Savings Could Be Heavily Taxed              |   |                             |
|---|---|-----------------------------|
|   | Fort Dearborn Life Fixed Rate Annuities | Certificate of Deposit (CD) |
| Higher interest rate yields through tax-deferred growth     | Yes                                     | No                          |
| Avoid expense and delay of probate                          | Yes                                     | Maybe/No                    |
| Guaranteed lifetime income                                  | Yes                                     | No                          |
| Nursing home benefit  | Yes                                     | No                          |
| Terminal illness benefit                                    | Yes                                     | No                          |
| Death benefit   | Yes                                     | No                          |
| Penalty-free withdrawals                                    | Yes                                     | No                          |
| Penalty-free withdrawals for required minimum distributions | Yes                                     | No                          |
| Can help reduce taxes on social security benefits           | Yes                                     | No                          |
| FDIC insured  | No                                      | Yes                         |
| Longer-term rates   | Yes                                     | No                          |
| Short-term investment horizon                               | No                                      | Yes                         |

## Talk to Your Agent Today About a Fixed Annuity from Fort Dearborn Life

A Fort Dearborn Life annuity protects your hard earned money from taxes by deferring them until you're ready to use your money. That means you pay no taxes until you make a withdrawal. Your retirement savings will have the opportunity to grow through a triple advantage.



<sup>1</sup>A.M. Best Company rates the overall financial condition of a company using a scale of A++ (Superior) to F (In Liquidation).

<sup>2</sup>For financial strength in its most recent report.

Fort Dearborn Life annuities offer a wide selection of withdrawal features and include the option to receive a guaranteed income for life. Fort Dearborn Life annuities are safe, evidenced by our A+ ratings from A.M. Best Company<sup>1</sup> and Standard & Poor's.<sup>2</sup> Talk to your agent today.

Fort Dearborn Life Insurance Company annuities are not a deposit of or guaranteed by any bank or credit union or their affiliates. They are not insured by the FDIC or any other federal agency and may be subject to investment risk and possible loss of value. Early 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. For additional annuity information, contact your annuity representative. Interest accumulates tax-deferred until a withdrawal is made or a payout option is selected. IRAs/qualified plans are already tax-deferred. Consider other annuity features. Withdrawals are subject to ordinary income tax, and if taken prior to age 59½, a 10% federal tax penalty may apply. The information provided is the company's interpretation of the current tax laws as they apply to annuities. This does not serve as tax or legal advice and is for informational purposes only. Neither The Company nor its producers give tax or legal advice. Please consult your tax advisor or attorney. Guarantees are backed by the claims paying ability of Fort Dearborn Life. Fort Dearborn Life Insurance Company, Downers Grove, Illinois. This benefit may not be available in every state (re: Nursing Home and Terminal Illness). Consult your contract for eligibility qualifications. Waivers not approved in all states.