

FORETHOUGHT LIFE INSURANCE COMPANY
ANNUITY INTEREST RATE UPDATE



NOVEMBER 5, 2010

Rates are published every Friday by 10 a.m. EST. **GREEN TEXT** indicates a change in rates. **BLACK TEXT** indicates no change.

Forethought issues indexed annuities on Wednesday of each week. In order to receive a Wednesday issue date, all requirements must be met, including receipt of cash with application, by 5:00 PM on the preceding Monday.

SECURE BONUS 115 PLUSSM	ULTRA BAND	HIGH BAND	LOW BAND
Single Premium Deferred Annuity	\$250,000 plus	\$100,000-\$249,999	\$25,000-\$99,999
Fixed Account Strategy	1.75%	1.75%	1.75%
Interest Rate Bonus (first contract year only)	3.00%	3.00%	3.00%
Annual Guaranteed Lifetime Income Benefit Plus Rider Charge	0.75%	0.75%	0.75%
Annual Death Benefit Rider Charge	0.75%	0.75%	0.75%

INDEX BONUS 115SM	ULTRA BAND	HIGH BAND	LOW BAND
Single Premium Deferred Annuity	\$250,000 plus	\$100,000-\$249,999	\$25,000-\$99,999
Monthly Point-to-Point with Cap (Annual Reset)	2.25%	2.00%	1.75%
Annual Point-to-Point with Cap (Annual Reset)	4.75%	4.50%	4.25%
Fixed Account Strategy	1.75%	1.75%	1.75%
Annual Guaranteed Lifetime Income Benefit Plus Rider Charge	0.75%	0.75%	0.75%
Annual Death Benefit Rider Charge	0.75%	0.75%	0.75%

SECURE BONUS 115SM	ULTRA BAND	HIGH BAND	LOW BAND
Single Premium Deferred Annuity	\$250,000 plus	\$100,000-\$249,999	\$25,000-\$99,999
Fixed Account Strategy	2.25%	2.25%	2.25%
Annual Guaranteed Lifetime Income Benefit Plus Rider Charge	0.75%	0.75%	0.75%
Annual Death Benefit Rider Charge	0.75%	0.75%	0.75%

SECURE INCOME 125SM	ULTRA BAND	HIGH BAND	LOW BAND
Single Premium Deferred Annuity	\$250,000 plus	\$100,000-\$249,999	\$25,000-\$99,999
Fixed Account Strategy	2.25%	2.25%	2.25%
Annual Death Benefit Rider Charge	0.75%	0.75%	0.75%

INCOME 125SM	ULTRA BAND	HIGH BAND	LOW BAND
Single Premium Deferred Annuity	\$250,000 plus	\$100,000-\$249,999	\$25,000-\$99,999
Monthly Point-to-Point with Cap (Annual Reset)	2.00%	1.75%	1.50%
Fixed Account Strategy	1.75%	1.75%	1.75%
Annual Death Benefit Rider Charge	0.60%	0.60%	0.60%

INTEREST RATE AND FEATURE UPDATE (cont)

DESTINATION INCOME SM (WASHINGTON) DESTINATION INCOME 15 SM (OREGON)	ULTRA BAND	HIGH BAND	LOW BAND
Single Premium Deferred Annuity	\$250,000 plus	\$100,000-\$249,999	\$25,000-\$99,999
Annual Cap with Monthly Averaging* (Annual Reset) No Spread – 100% Participation Rate	4.00%	4.00%	4.00%
Fixed Account Strategy	2.00%	2.00%	2.00%

* Subject to state approval.

GUARANTEED DESTINATIONS SM	ULTRA BAND	HIGH BAND	LOW BAND
Flexible Premium Deferred Annuity	\$250,000 plus	\$100,000-\$249,999	\$25,000-\$99,999
Monthly Point-to-Point with Cap No Fees – 100% Participation Rate	1.00%	1.00%	1.00%
Fixed Account Strategy	2.00%	2.00%	2.00%
Short-Term Account Strategy	1.00%	1.00%	1.00%

WASHINGTON – GUARANTEED DESTINATIONS SM	ULTRA BAND	HIGH BAND	LOW BAND
Flexible Premium Deferred Annuity	\$250,000 plus	\$100,000-\$249,999	\$25,000-\$99,999
Monthly Point-to-Point with Cap No Fees – 100% Participation Rate	1.35%	1.25%	1.00%
Annual Cap with Monthly Averaging (Annual Reset)	5.00%	5.00%	5.00%
Fixed Account Strategy	2.00%	2.00%	2.00%
Short-Term Account Strategy	1.00%	1.00%	1.00%

For more information call: 1-877-244-7526, option 1

NOTE: Forethought Annuity contracts are issued every Wednesday. In order to receive a Wednesday issue date, our New Business Department must receive all premium(s) and paperwork in good order by 5:00 PM on the preceding Monday. Interest is not credited between the date premium is received and the date the contract is issued.

Forethought® annuities are available in most states with contract series FA1001SPGWA10-01, FA1001FP5GD10-01, FA1001SPDAX-01, FA1001SPDAXL-01, FA1001SPDANX-01, FA1001SPDANXL-01, FA2001SPDAX-01, FA2001SPDAXL-01, FA2001SPDANX-01 and FA2001SPDANXL-01 (certificate series GA1001SPGWA10-01, GA1001FP5GD10-01, GA1001SPDAX-01, GA1001SPDANX-01, GA2001SPDAX-01 and GA2001SPDANX-01, as applicable). State variations may apply. Read the contract for complete details.