

## About Forethought Life Insurance Company

With Forethought you can be confident your security comes first. For more than twenty years consumers have relied on us to protect the future for their families. Forethought Financial Group, Inc. and its subsidiaries, including Forethought Life Insurance Company, have:

- Assets in excess of \$3.7 billion
- Approximately \$720 million in annual revenue
- More than \$5.0 billion of life insurance in force
- More than 2 million policyholders served

– As of December 2007

More than figures, these numbers are reasons for you to feel secure about Forethought. They represent the trust millions of people have placed with us to protect their families' financial futures.



Forethought Financial Group, Inc. through its subsidiaries, provides innovative insurance and financial solutions for families managing retirement and end-of-life needs. Headquartered in Indianapolis, Indiana, our companies provide life insurance, trust programs and annuities. Forethought's insurance subsidiaries have been consistently recognized by A.M. Best for financial strength. Insurance affiliates include Forethought Life Insurance Company and Forethought National Life Insurance Company. Collectively, the insurance companies are licensed to sell in 49 states, the District of Columbia and Puerto Rico. Forethought also provides trust services in 28 states and the District of Columbia.

Forethought Destination Indexed Annuities<sup>SM</sup> are deferred annuities with fixed and indexed strategies issued by Forethought Life Insurance Company. Forethought Life is a wholly owned subsidiary of Forethought Financial Group, Inc. Income 125 is available in most states with contract FA1001SPDAX-01, (certificate series GA1001SPDAX-01, as applicable). State variations may apply. Read the contract for complete details.

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### Forethought Financial Group, Inc.

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#### Administrative Office

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FORETHOUGHT DESTINATION INDEXED ANNUITIES™

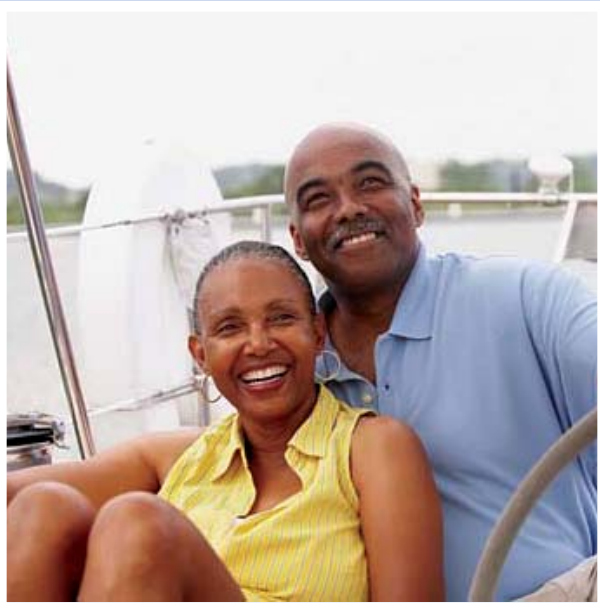
# INCOME<sup>125</sup> Overview

Issued by Forethought Life Insurance Company



FORE  
THOUGHT<sup>®</sup>

FORE  
THOUGHT<sup>®</sup>



## Where will the future take you?

*To a second home on the lake?  
On a trip around the world?*

The future can be full of opportunities when you start planning now. You have many choices to make when planning your financial future, with savings products offering varying degrees of security, growth and flexibility. A fixed indexed annuity provides a variety of benefits you may not find with traditional savings methods, including upside growth potential, protection against market risk and tax-deferred growth.

Whether planning for retirement or simply looking for another way to save, Forethought Destination Indexed Annuities<sup>SM</sup> offer flexible and reliable options that can help you realize your dreams.

# INCOME<sup>125</sup>

## Discover the benefits:

- Growth tied to the S&P 500<sup>®</sup> Index, 4 interest crediting strategies, and tax-deferred interest earnings.
- Protect against potential principal loss and guarantee your money will be there for you and those you love.
- Take complete control of access to your money, because just as in years prior, plans can change in retirement.
- Enjoy up to 10% in free withdrawals each contract year (after the first year), and after 10 years, take the full value of your contract without penalty.
- Secure a guaranteed lifetime annual income for as long as you live, even if your contract value falls to zero (available at any time after you reach age 59½ and after the first contract year).
- Ensure financial security with the increased death benefit guarantee rider and gain peace of mind with the nursing home and terminal illness waiver riders included in your contract.



## Guaranteed Lifetime Income Benefit

Income 125 offers you ultimate flexibility and control of your retirement income by providing the Guaranteed Lifetime Income Benefit. This feature offers several key advantages:

- Includes a **25% income bonus** on the initial premium received. (Applied to the Guaranteed Lifetime Income Account Value.)
- Includes a **guaranteed 5%** annual accumulation on the Guaranteed Lifetime Income Account Value at each contract anniversary for the first ten years, or until the date you activate the benefit if earlier.
- Provides a **Guaranteed Lifetime Annual Income** you can systematically withdraw for your lifetime, even if the contract value falls to zero, making it retirement income that you cannot outlive.
- Your choice of **4 Guaranteed Lifetime Income Benefit factors**:
  - 5% level income benefit annually
  - 4% income with a 2% annual cost of living increase\*
  - 4% level income benefit annually with spousal continuation of income upon death of owner
  - 3% income with a 2% annual cost of living increase and spousal continuation of income upon death of owner\*

*\*Cost of Living increases begin on the 2nd anniversary following activation of the benefit and end once the contract value is depleted.*