



PRODUCT DETAILS SHEET

Product Description

Income 125 is a single premium deferred annuity available for non-qualified, IRA and Roth IRA plans.

Issue Ages

0–85

Premium

- \$25,000 minimum initial premium
- \$1,000,000 maximum initial premium (home office approval required for premiums in excess of \$1,000,000)

Premium Banding

Income 125 is banded, which means the more single premium you place in the contract, the more favorable index caps you receive, giving you more credited interest potential.

- Low Band: \$25,000 – \$99,999
- High Band: \$100,000 – \$249,999
- Ultra Band: \$250,000 plus

Guaranteed Lifetime Income Benefit

- Activate at any time after age 59½ (and after the first contract year).
- Provides a guaranteed annual income you can systematically withdraw for as long as you live, even if the Contract Value falls to zero.
- Contract Value continues to receive interest credits even after you elect to begin the Guaranteed Lifetime Income Benefit.

Guaranteed Lifetime Annual Income

- Includes a 25% income bonus based on the initial premium received and applied to the Guaranteed Lifetime Income Account Value. The Guaranteed Lifetime Income Account Value grows at the rate of 5% at each contract anniversary for the first 10 years, or until the date you activate the benefit if earlier.
- Is equal to the Guaranteed Lifetime Income Benefit Factor multiplied by the Guaranteed Lifetime Income Account Value on the day you activate the benefit.
- The Guaranteed Lifetime Income Benefit Factor depends on the Guaranteed Lifetime Income option you choose:
 - 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.

- **Step Up Benefit:** On each contract anniversary the Guaranteed Lifetime Annual Income is equal to the greater of the current Guaranteed Lifetime Annual Income or the income factor selected above multiplied by the Contract Value.

Strategies

Premiums can be allocated to your choice of four interest crediting strategies; one fixed interest and three based on the S&P 500® Index. The available strategies are:

1. 1-year Fixed Interest
2. 1-year Monthly Point-to-Point with Cap
3. 1-year Monthly Averaging with Cap
4. 1-year Annual Point-to-Point with Cap

Interest Rates and Index Caps

All interest rates and caps are declared in advance and guaranteed annually. This is an annual reset design. Indexed interest is calculated and credited on an annual basis. Index caps define the maximum credit that can be earned in a given time period. Interest rates and caps are subject to change. Please contact your representative for details.

Minimum Guaranteed Contract Withdrawal Value

87.5% of the premiums paid, less withdrawals and rider charges, compounded at the applicable Minimum Guaranteed Contract Withdrawal Value Interest Rates, ranging from 1% to 3%.

Withdrawal Privileges

- 10% of the beginning-of-year Contract Value after the first contract year can be withdrawn each year without incurring withdrawal charges.
- Systematic withdrawals may be specified by dollar amount or percentage of Contract Value with your choice of payout frequency.
- Waiver of withdrawal charges due to nursing home confinement and/or terminal illness.

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Forethought Destination Indexed AnnuitiesSM 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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Withdrawal Charges

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Withdrawal	12%	12%	11%	10%	9%	8%	7%	6%	4%	2%	0%

Annuity Options

- Life Annuity
- Life Annuity with 10 Years Certain
- Life Annuity with 20 Years Certain
- Joint and Last Survivor Annuity
- Joint and Last Survivor Annuity with 10 Years Certain
- Guaranteed Payment Period
- Alternative Life Annuity (Continuation of Guaranteed Lifetime Annual Income at the maturity age.)

Death Benefit

- Full Contract Value without any withdrawal charges.
- Optional Rider: Guarantee your death benefit is equal to no less than initial premium paid, increasing by 5% of premium less withdrawals, at the end of each year, until the 10th contract anniversary, or until age 85, whichever comes first. Available at issue only for ages 0–75.

Riders

- Nursing Home Waiver Rider
- Terminal Illness Waiver Rider
- Increased Death Benefit Guarantee Rider

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