

GUARANTEED DESTINATIONSSM FOR WASHINGTON

Issued by Forethought Life Insurance Company

PRODUCT DETAILS

Product Description

Guaranteed DestinationsSM offers an **8% Premium Bonus** and a **Guaranteed Lifetime Income Benefit**, providing a lifetime annual income while maintaining access to your money. Guaranteed Destinations is a limited flexible premium deferred annuity that is available for qualified, non-qualified, IRA, and Roth IRA plans.

Issue Ages

0 through 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.)

Limited additional premium permitted:

- during first 2 contract years;
- subject to minimum remittance of \$1,000;
- subject to cumulative maximum additional premium equal to amount of initial premium.

Premium Banding

Guaranteed Destinations is banded, which means the more premium you place in the Contract, the more favorable index spreads and 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

Premium Bonus

Includes an 8% bonus applied to all premium received in the first 2 contract years.

Guaranteed Lifetime Income Benefit

- Activate at any time after age 59 ½ (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 positive indexed interest gains even after electing to begin the Guaranteed Lifetime Income Benefit.

Guaranteed Lifetime Annual Income

- Equal to the Contract Value multiplied by the Guaranteed Lifetime Income Benefit Factor on the day you activate the benefit.
- 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 Guaranteed Lifetime Income Benefit Factor for your attained age multiplied by the Contract Value.

GUARANTEED LIFETIME INCOME BENEFIT FACTORS

ATTAINED AGE	GUARANTEED MINIMUM
60	3.68%
65	3.82%
70	4.01%
75	4.26%
80	4.58%
85	5.02%
90	5.65%
95	6.61%
100	8.24%

Rates increase with each year of age. These are the guaranteed minimum rates at sample ages. The rates declared by the company as of the date you elect to begin withdrawals under the benefit will apply. These rates will be no less than those guaranteed in your contract.

Strategies

Premiums can be allocated to your choice of three strategies, a fixed interest strategy and two strategies based on the S&P 500® Index. Funds selected are locked in for one year.

1. Fixed Account Strategy
2. Annual Spread with Monthly Averaging Over the Index Averaging Period
3. Monthly Point-to-Point with Cap

Funds may also be allocated to a blend of the indexed strategies, with 60% Monthly Point-to-Point with Cap and 40% Annual Spread with Monthly Averaging, where rates are locked for 5 years by selecting the Strategy Term Extension Rider.

A Short-Term Account Strategy is available to receive additional premiums. Fixed interest is credited and the balance of the account is reallocated to the Fixed and Indexed Account Strategies on the next contract anniversary.

Annual Index Spread

Administrative fee that will be subtracted from a gain in the S&P 500® Index. Percentage subject to change. Please contact your financial representative for the current index spread.

Monthly Index Cap

Maximum monthly percentage gain in the S&P 500 Index to be added into the annual interest rate credit to the Strategy Value. Cap rates are subject to change. Please contact your financial representative for the current cap rates.

Minimum Guaranteed Contract Value

87.5% of the premiums paid, less withdrawals, compounded at the applicable Minimum Guaranteed Contract Value Interest Rates, ranging from 1.00% to 3.00%.

Withdrawal Privileges

- Return of premium guarantee from day one of contract.
- 10% of the beginning-of-year Contract Value 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.

Withdrawal Charges

All withdrawals in excess of the 10% free withdrawal amount each contract year will incur withdrawal charges. There are no withdrawal charges after the tenth contract year.

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

Withdrawals may be subject to federal and/or state income tax and, if taken prior to age 59½, an additional 10% federal penalty tax.

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
- Guaranteed Payment Period not to exceed life expectancy

Death Benefit

Full Contract Value without any withdrawal charges.

Riders

- Strategy Term Extension Rider
- Nursing Home Waiver Rider
- Terminal Illness Waiver Rider

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 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. Guaranteed DestinationsSM is available in most states with contract FA1001FP5GD10-01, (certificate series GA1001FP5GD10-01, as applicable). State variations may apply. Read the contract for complete details.

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