

About Forethought Life Insurance Company

With Forethought you can be confident your security comes first. For more than twenty-five 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 \$4.5 billion
- Approximately \$1.2 billion in annual revenue
- More than \$5.8 billion of life insurance and annuities in force
- More than 2 million policyholders served
 - As of December 2009

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 and annuities. Forethought's insurance subsidiary, Forethought Life Insurance Company, has been consistently recognized by A.M. Best for financial strength. Forethought Life Insurance Company is licensed to sell in 49 states, the District of Columbia and Puerto Rico.

Secure Bonus 115 PlusSM, issued by Forethought Life Insurance Company, is available in most states with contract FA2001SPDANX-01 and FA2001SPDANXL-01, (certificate series GA2001SPDANX-01, as applicable). State variations may apply. Read the contract for complete details.

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FORETHOUGHT[®]
Future Income SolutionsSM

Issued by Forethought Life Insurance Company

SECURE BONUS 115+SM

Overview



FORE
THOUGHT[®]

FORE
THOUGHT[®]



Where will the future take you?

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. We understand the significance of protecting your savings from market losses near or during retirement. Safe money options, such as fixed annuities can serve as a valuable part of your overall retirement plan. Forethought Future Income SolutionsSM can provide a variety of benefits, including guaranteed interest, tax- deferred growth, freedom from market risk and flexibility of withdrawals and income options.

Whether planning for retirement or simply looking for another way to save, Secure Bonus 115 Plus offers the protection, flexibility and reliable income options to help you realize your dreams.

FORETHOUGHTSM
Future Income **Solutions**SM

SECURE BONUS 115+SM

Discover the benefits:

- First-year annual interest rate bonus of 3% on the contract value, guaranteed growth, and tax-deferred interest earnings.
- Protection against potential principal loss due to market downturns helps guarantee your money will be there for you and those you love.
- Complete control of access to your money, because just as in years prior, plans can change in retirement.
- Flexibility to withdraw up to 10% of your contract value each contract year (after the first year), and after 10 years, take the full value of your contract without penalty.¹
- Secure a guaranteed lifetime annual income for as long as you live, even if your contract value falls to zero, with the Guaranteed Lifetime Income Benefit rider.²
- Enhance financial security with the optional Increased Death Benefit Guarantee rider.
- Gain peace of mind with the nursing home³ and terminal illness waiver riders included in your contract.

¹Free withdrawals do not apply in contract year where full surrenders occur. Some states may allow free withdrawals in the first contract year and in the contract year where full surrender occurs. Read your contract for complete details.

²Exercise benefit at any time after you reach age 59½ and after the first contract year. Assumes withdrawals do not exceed your Guaranteed Lifetime Annual Income. Annual rider charge applies for this benefit and is deducted monthly from the contract value.

³Referred to as the Confinement Waiver Rider in CT.



Guaranteed Lifetime Income Benefit

Secure Bonus 115 Plus offers you ultimate flexibility and control of your retirement income by providing the Guaranteed Lifetime Income Benefit rider. This feature offers several key advantages:

- **15% income bonus** on the initial premium received. (Applied to the Guaranteed Lifetime Income Account Value. The Guaranteed Lifetime Income Account Value is for future income and is not available on cash surrender.)
- **Guaranteed 6%** 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.
- A **Guaranteed Lifetime Annual Income** you can systematically withdraw for your lifetime, even if the contract value falls to zero, making it retirement income you cannot outlive.⁴
- Your choice of **4 Income Benefit options**:
 - Single life level income benefit annually
 - Single life income with a 2% annual cost of living increase⁵
 - Joint life level income benefit annually (spousal continuation of income upon death of owner)
 - Joint life income with a 2% annual cost of living increase⁵ (spousal continuation of income upon death of owner)

⁴Assuming annual withdrawals do not exceed the Guaranteed Lifetime Annual Income.

⁵Cost of Living increases begin on the 2nd anniversary following activation of the benefit and end once the contract value is depleted.