

FIXED INDEX ANNUITY INTEREST RATES

SEPTEMBER 8, 2015

ORANGE TEXT indicates a change in rates. BLACK TEXT indicates no change.

All products are a Single Premium Deferred Annuity

SECUREFORESM 3	3 YEAR GUARANTEE
	1.75%

SECUREFORESM 5	5 YEAR GUARANTEE
	2.25%

SECUREFORESM 7												
3 YEAR GUARANTEE					5 YEAR GUARANTEE							
Base Rate	Year 1	Year 2	Year 3	SCW (Bailout)	Base Rate	Year 1	Year 2	Year 3	Year 4	Year 5	SCW (Bailout)	
1.90%	3.05%	3.25%	3.45%	1.40%	1.90%	2.45%	2.55%	2.65%	2.75%	2.85%	1.40%	

FORECARESM	\$200,000 plus	\$35,000-\$199,999
Banding is based on premium less optional rider charges	3.00%	2.65%

INCOME 150+SM	ULTRA BAND	HIGH BAND	LOW BAND
	\$100,000 plus	\$25,000-\$99,999	\$10,000-\$24,999
Three Year Point-to-Point – ARMOUR II Index ¹	8.50%	10.50%	10.50%
Annual Point-to-Point with Cap (Annual Reset)	2.75%	2.25%	2.25%
Monthly Point-to-Point with Cap (Annual Reset)	1.40%	1.15%	1.15%
Fixed Rate	1.35%	1.10%	1.10%
Annual Guaranteed Lifetime Income Benefit Rider Charge	0.95%	0.95%	0.95%

INDEX BONUS 115SM	ULTRA BAND	HIGH BAND	LOW BAND
	\$100,000 plus	\$25,000-\$99,999	\$10,000-\$24,999
Fixed Account Strategy (Annual Reset)	1.35%	1.10%	1.10%
Annual Point-to-Point with Cap (Annual Reset)	2.75%	2.25%	2.25%
Monthly Point-to-Point with Cap (Annual Reset)	1.40%	1.15%	1.15%
Annual Guaranteed Lifetime Income Benefit Plus Rider Charge	0.95%	0.95%	0.95%
Annual Death Benefit Rider Charge	1.25%	1.25%	1.25%

For more information call: 1-855-44-SALES

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INTEREST RATE AND FEATURE UPDATE (cont)

INCOME 125+ SM	ULTRA BAND	HIGH BAND	LOW BAND
	\$100,000 plus	\$25,000-\$99,999	\$10,000-\$24,999
Fixed Account Strategy (<i>Annual Reset</i>)	1.35%	1.10%	1.10%
Annual Point-to-Point with Cap (<i>Annual Reset</i>)	2.75%	2.25%	2.25%
Monthly Point-to-Point with Cap (<i>Annual Reset</i>)	1.40%	1.15%	1.15%
Annual Guaranteed Lifetime Income Benefit Plus Rider Charge	0.55%	0.55%	0.55%
Annual Death Benefit Rider Charge	1.25%	1.25%	1.25%

FOREFRONT SM INDEX CHOICE – FORESAVING	ULTRA BAND	HIGH BAND	LOW BAND
	\$100,000 plus	\$25,000-\$99,999	\$5,000-\$24,999
One Year Point-to-Point with Cap	3.75%	3.25%	3.25%
Monthly Average with Cap	4.00%	3.50%	3.50%
Monthly Point-to-Point with Cap	1.65%	1.40%	1.40%
Fixed Rate	1.85%	1.60%	1.60%

FOREFRONT SM INDEX CHOICE – FORESPENDING	ULTRA BAND	HIGH BAND	LOW BAND
	\$100,000 plus	\$25,000-\$99,999	\$10,000-\$24,999
One Year Point-to-Point with Cap	4.25%	3.75%	3.75%
Monthly Average with Cap	5.00%	4.50%	4.50%
Monthly Point-to-Point with Cap	1.65%	1.40%	1.40%
Fixed Rate	2.10%	1.85%	1.85%
Annual Guaranteed Lifetime Income Benefit Rider Charge	0.95%	0.95%	0.95%

FOREFRONT SM INDEX CHOICE – FORESHARING	ULTRA BAND	HIGH BAND	LOW BAND
	\$100,000 plus	\$25,000-\$99,999	\$10,000-\$24,999
One Year Point-to-Point with Cap	4.25%	3.75%	3.75%
Monthly Average with Cap	5.00%	4.50%	4.50%
Monthly Point-to-Point with Cap	1.65%	1.40%	1.40%
Fixed Rate	2.10%	1.85%	1.85%
Annual Guaranteed Lifetime Income Benefit Rider Charge	0.95%	0.95%	0.95%

FOREFRONT SM INDEX BONUS – FORESPENDING	ULTRA BAND	HIGH BAND	LOW BAND
	\$100,000 plus	\$25,000-\$99,999	\$10,000-\$24,999
One Year Point-to-Point with Cap	2.75%	2.25%	2.25%
Monthly Average with Cap	3.25%	2.75%	2.75%
Monthly Point-to-Point with Cap	1.40%	1.15%	1.15%
Fixed Rate	1.35%	1.10%	1.10%
Annual Guaranteed Lifetime Income Benefit Rider Charge	0.95%	0.95%	0.95%

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INTEREST RATE AND FEATURE UPDATE (cont)

BONUS ADVANTAGE SM	RATES
Fixed Account Strategy (Annual Reset)	0.75%
Annual Point-to-Point with Cap (Annual Reset)	2.00%
Monthly Point-to-Point with Cap (Annual Reset)	0.75%
Monthly Average with Annual Cap (Annual Reset)	2.00%
Annual Optional Income Benefit Charge	0.95%

FOREFREEDOM SAVERS SM	ULTRA BAND	HIGH BAND	LOW BAND
	\$100,000 plus	\$25,000-\$99,999	\$5,000-\$24,999
Three Year Point-to-Point – ARMOUR II Index ¹	5.50%	7.50%	7.50%
Monthly Average with Annual Cap	4.00%	3.50%	3.50%
Monthly Point-to-Point with Cap	1.65%	1.40%	1.40%
Fixed Rate	1.85%	1.60%	1.60%
Annual Point-to-Point with Cap	3.75%	3.25%	3.25%

FORESPENDING SELECT SM (without Bonus)	ULTRA BAND	HIGH BAND	LOW BAND
	\$100,000 plus	\$25,000-\$99,999	\$5,000-\$24,999
Three Year Point-to-Point – ARMOUR II Index ¹	4.00%	6.00%	6.00%
Monthly Average with Annual Cap	5.00%	4.50%	4.50%
Monthly Point-to-Point with Cap	1.65%	1.40%	1.40%
Fixed Rate	2.10%	1.85%	1.85%
Annual Point-to-Point with Cap	4.25%	3.75%	3.75%

FORESPENDING SELECT SM (with Bonus)	ULTRA BAND	HIGH BAND	LOW BAND
	\$100,000 plus	\$25,000-\$99,999	\$5,000-\$24,999
Three Year Point-to-Point – ARMOUR II Index ¹	8.50%	11.00%	11.00%
Monthly Average with Annual Cap	3.25%	2.75%	2.75%
Monthly Point-to-Point with Cap	1.40%	1.15%	1.15%
Fixed Rate	1.35%	1.10%	1.10%
Annual Point-to-Point with Cap	2.75%	2.25%	2.25%

PREMIUM GUIDELINES

Minimum Premium	\$10,000 (Excluding ForeFreedom Savers - \$5,000)
Maximum Premium	\$1,000,000 ages 0-80 \$500,000 ages 81 and older Measured by cumulative premium contributions per person for all Forethought annuities.

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FORECARE PREMIUM LIMITS

Premium Limits - Net of charges for the Optional Nonforfeiture Benefit Rider and/or the Optional Inflation Protection Benefit Rider charges if elected at issue.

All States - Maximum Premium	Standard & Premier: \$400,000 single life and \$600,000 joint life	
Most States - Minimum Premium	Standard & Premier: \$35,000 single and joint life	
California - Minimum Premium	Standard Policy: \$60,000 single life and \$70,000 joint life	Premier Policy: \$40,000 single life and \$50,000 joint life
Oregon - Minimum Premium	Standard Policy: \$60,000 single life and \$70,000 joint life	Premier Policy: \$40,000 single life and \$50,000 joint life
Vermont - Minimum Premium	Standard Policy: \$85,000 single life and \$100,000 joint life	Premier Policy: \$60,000 single life and \$70,000 joint life
Wisconsin - Minimum Premium	Standard Policy: \$70,000 single life and \$80,000 joint life	Premier Policy: \$45,000 single life and \$60,000 joint life

California, Oregon, Vermont, Washington and Wisconsin have modified minimum premium limits for single and joint life policies when Optional riders are elected. ForeCare is not available in CT and NY. List subject to change. Please check with Sales Desk if you have questions.

For more information call: 1-855-44-SALES

¹ Formally known as Barclays ARMOUR II Gross USD 7% ER Index.TM

Guarantees are backed by the financial strength and claims-paying ability of Forethought Life Insurance Company.

SecureForeSM fixed annuities are issued by Forethought Life Insurance Company and available in most states with contract FA1101SPDA-01, (certificate series GA1101SPDA-01, as applicable).

ForeCareSM annuities are issued by Forethought Life Insurance Company and available in most states with Contract FA1101SPDA-01 (certificate GA1101SPDA-01, as applicable) with Rider for Long Term Care Benefits Form LTC2000-01, LTC2000-01-CA, ICC13-LTC2000-01, Optional Inflation Protection Benefit Rider Form LTC2001-01, LTC2001-01-CA, ICC13-LTC2001-01, and Optional Nonforfeiture Benefit Rider Form LTC2002-01, LTC2002-01-CA, ICC13-LTC2002-01 (certificate series LTCG2000-01, LTCG2001-01 and LTCG2002-01, as applicable).

Income 150+SM fixed index annuity, issued by Forethought Life Insurance Company is available in most states with Contract FA1201SPDAX-02, FA1201SPDAX-01, ICC11-FA1201SPDAX-01 and FA1201SPDAXL-02 (certificate series GA1201SPDAX-02, as applicable).

Index Bonus 115SM fixed index annuity, issued by Forethought Life Insurance Company, is available in most states with contract FA2001SPDAX-01 and FA2001SPDAXL-01 (certificate series GA2001SPDAX-01, as applicable).

Income 125+SM fixed index annuity, issued by Forethought Life Insurance Company, is available in most states with Contract FA2001SPDAX-01 and FA2001SPDAXL-01 (certificate series GA2001SPDAX-01, as applicable).

ForeFrontSM fixed index annuity series is issued by Forethought Life Insurance Company, is available in most states with Contract FA1201SPDAX-01, FA1201SPDAX-02, ICC11-FA1201SPDAX-01 and FA1201SPDAXL-02 (certificate series GA1201SPDAX-02, as applicable).

Bonus AdvantageSM fixed index annuity, issued by Forethought Life Insurance Company is available in most states with Contract FA1201SPDAX-02, FA1201SPDAX-01, ICC11-FA1201SPDAX-01 and FA1201SPDAXL-02 (certificate series GA1201SPDAX-02, as applicable).

ForeFreedom SaversSM fixed index annuity, issued by Forethought Life Insurance Company is available in most states with Contract FA1201SPDAX-02, FA1201SPDAX-01, ICC11-FA1201SPDAX-01 and FA1201SPDAXL-02 (certificate series GA1201SPDAX-02, as applicable).

ForeSpending SelectSM fixed index annuity, issued by Forethought Life Insurance Company is available in most states with Contract FA1201SPDAX-02, FA1201SPDAX-01, ICC11-FA1201SPDAX-01 and FA1201SPDAXL-02 (certificate series GA1201SPDAX-02, as applicable).

Products and features are subject to state availability and variations. Read the Contract for complete details.

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