

SERFF Tracking Number: FRTH-125526785 State: Arkansas
 Filing Company: Forethought Life Insurance Company State Tracking Number: 38547
 Company Tracking Number:
 TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.003 Single Premium
 Variable
 Product Name: Single Premium Deferred Annuity
 Project Name/Number: Destination Income - Disclosure Stmt/FA5001SPGWA10-03

Filing at a Glance

Company: Forethought Life Insurance Company

Product Name: Single Premium Deferred Annuity SERFF Tr Num: FRTH-125526785 State: ArkansasLH

TOI: A02I Individual Annuities- Deferred Non- Variable SERFF Status: Closed State Tr Num: 38547

Sub-TOI: A02I.003 Single Premium Co Tr Num: State Status: Approved-Closed

Filing Type: Form Co Status: Reviewer(s): Linda Bird

Author: Disposition Date: 04/04/2008

Date Submitted: 03/27/2008 Disposition Status: Approved

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Destination Income - Disclosure Stmt

Project Number: FA5001SPGWA10-03

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: This filing is currently pending review by our domiciliary state, Indiana.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 04/04/2008

State Status Changed: 04/04/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Attached for your review and approval is the Disclosure Statement, form FA5001SPGWA10-03, for Contract Form FA1001SPGWA10-01-10, et. al. It is a new form and will not replace any existing form, nor has it been previously submitted to your Department for review. The Contract and original Disclosure Statement was previously filed and approved by your Department on October 16, 2007 via SERFF (SERFF Tracking No. FRTH-125172003).

SERFF Tracking Number: FRT-125526785 State: Arkansas
Filing Company: Forethought Life Insurance Company State Tracking Number: 38547
Company Tracking Number:
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
Variable
Product Name: Single Premium Deferred Annuity
Project Name/Number: Destination Income - Disclosure Stmt/FA5001SPGWA10-03

This submission contains no provisions, conditions, or concepts that are uncommon, unusual or possibly controversial from the standpoint of normal company or industry standards.

To the best of my knowledge and belief, this form complies with the requirements of your state. Any required certification and/or fees are attached to or otherwise associated with this filing. Since our printers use various fonts and layouts, we reserve the right to format the pages to conform to the printer's requirements. No change in language or reduction in font size will occur, only a possible page break, or renumbering of a page.

If you have any questions concerning this filing, you can contact me directly at 1-800-648-0075 ext. 6769 or by e-mail at victoria_ertel@forethought.com.

Thank you.

Company and Contact

Filing Contact Information

Victoria Ertel, Sr. Compliance Analyst victoria_ertel@forethought.com
1 Forethought Center (812) 933-6769 [Phone]
Batesville, IN 47006 (812) 933-6348[FAX]

Filing Company Information

Forethought Life Insurance Company CoCode: 91642 State of Domicile: Indiana
1 Forethought Center Group Code: 1266 Company Type: Insurance
Batesville, IN 47006 Group Name: State ID Number:
(800) 648-0075 ext. [Phone] FEIN Number: 06-1016329

Filing Fees

Fee Required? Yes
Fee Amount: \$20.00
Retaliatory? No
Fee Explanation:

SERFF Tracking Number: FRTN-125526785 State: Arkansas
Filing Company: Forethought Life Insurance Company State Tracking Number: 38547
Company Tracking Number:
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
Variable
Product Name: Single Premium Deferred Annuity
Project Name/Number: Destination Income - Disclosure Stmt/FA5001SPGWA10-03

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Forethought Life Insurance Company	\$20.00	03/27/2008	19022165

SERFF Tracking Number: FRTH-125526785 State: Arkansas
Filing Company: Forethought Life Insurance Company State Tracking Number: 38547
Company Tracking Number:
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
Variable
Product Name: Single Premium Deferred Annuity
Project Name/Number: Destination Income - Disclosure Stmtt/FA5001SPGWA10-03

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	04/04/2008	04/04/2008

SERFF Tracking Number: FRT-125526785 State: Arkansas
 Filing Company: Forethought Life Insurance Company State Tracking Number: 38547
 Company Tracking Number:
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
 Variable
 Product Name: Single Premium Deferred Annuity
 Project Name/Number: Destination Income - Disclosure Stmt/FA5001SPGWA10-03

Form Schedule

Lead Form Number: FA5001SPGWA10-03

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	FA5001SPGWA10-03	Other	Disclosure Statement	Initial		45	FA5001SPGWA10-03 Disclosure Stmt.pdf FA5001SPGWA10-03 Disclosure Stmt Red-line.pdf

**FORETHOUGHT DESTINATION INDEXED ANNUITIESSM
DESTINATION INCOMESM
DISCLOSURE STATEMENT
SINGLE PREMIUM DEFERRED ANNUITY CONTRACT
CONTAINS FIXED AND INDEXED STRATEGIES**

Thank you for applying for a Forethought Life Single Premium Deferred Annuity Contract series FA1001SPGWA10-01 (may be referred to as Certificate series GA1001SPGWA10-01 in some states). This is a summary of the features and benefits of your annuity provisions, but it is not part of your Contract. Please read the following information carefully, sign, and return the original Disclosure Statement.

Annuity Contract: The Single Premium Deferred Annuity Contract with fixed and indexed interest strategies is issued by Forethought Life Insurance Company. This Contract is intended for retirement funding or other long-term accumulation needs. Substantial contract-imposed penalties may apply to full and partial withdrawals in the first 10 years. Under current Federal tax law, interest credited is not taxed and income taxes are not due until monies are withdrawn. In addition to regular income tax, interest withdrawn prior to age 59½ may be subject to a 10% Federal penalty tax. Contract withdrawals are treated as coming from interest first.

There is no additional tax-deferral benefit for annuities purchased in an IRA, Roth IRA or other tax qualified plan, since these are already tax-deferred. Placing an annuity in an IRA, Roth IRA or other tax qualified plan will receive no additional tax advantage from the annuity. Therefore, in considering whether or not to purchase such an annuity, only consider the annuity's other features, including the availability of lifetime payments and guaranteed minimum contract values.

Accumulation Value: Your accumulation value, or Contract Value, equals the sum of the Fixed Account Strategy Value plus the Indexed Account Strategy Values. You will have the opportunity to reallocate the Contract Value among the strategies every year. There are no annual administrative fees, front-end sales charges or loads. Some states charge a premium tax. At our discretion, premium taxes may be deducted from your Contract Value if we are required to pay them.

Choice of Fixed Account Strategy and Indexed Account Strategy: The Forethought Life Single Premium Deferred Annuity Contract provides a choice of a fixed interest and indexed interest strategies. You specify how to allocate the premium between the strategies you select. Each Strategy has a term of 1 year. On each Contract Anniversary, you will be sent a report with information about your Contract Value. We may cease to offer a specific Strategy after the Withdrawal Charge Period expires.

Fixed Account Strategy: Daily interest, declared by us, is credited to the Fixed Account Strategy Value at a rate guaranteed not to change during the one year Strategy Term. The minimum guaranteed annual interest rate for this account is 2.00% per annum.

Indexed Account Strategies:

(Additional Strategies may be offered on future Contract Anniversaries subject to the approval of the Insurance Department of the state in which this Contract was issued.)

Annual Spread with Monthly Averaging Over the Index Averaging Period

This Index method credits interest at the end of each 1 year Indexing Period by deducting a fee (called the spread) from the average monthly percentage change in the S&P 500 Index since the beginning of the Indexing Period. The spread is declared in advance and is guaranteed not to change during the Strategy Term. The guaranteed maximum annual index spread is 7%.

Access to Contract Value: Withdrawal provisions give you access to your Contract Value. Withdrawals in the first 10 Contract Years are subject to Withdrawal Charges. After the first Contract Year, you may make cumulative withdrawals each Contract Year of up to 10% of the Contract Value at the beginning of the Contract Year without incurring Withdrawal Charges. Withdrawals are made from each Strategy in the proportion that each Strategy bears to the total Contract Value.

Withdrawal Charge: Withdrawal Charges may be assessed on Contract Value withdrawals that exceed the Free Withdrawal Amount. Withdrawal Charges are percentages of the Withdrawal Amount, shown in the below table. Withdrawal Charges are not assessed against death benefit proceeds paid due to the death of the Owner.

Contract Year	1	2	3	4	5	6	7	8	9	10	11 & Later
Withdrawal Charge	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

Guaranteed Lifetime Income Benefit:

The Guaranteed Lifetime Income Benefit gives you the right to make Systematic Withdrawals from the Contract up to the amount of the Guaranteed Lifetime Annual Income each year beginning on the Guaranteed Lifetime Income Option Date and lasting as long as you live – even after the Contract Value has been exhausted. The Guaranteed Lifetime Income Option Date is a date you choose; it does, however, have to be after the first Contract Year and after you turn age 59½.

The amount of the Guaranteed Lifetime Annual Income is equal to the Guaranteed Lifetime Income Benefit Factor multiplied by the Guaranteed Lifetime Income Account Value. The Guaranteed Lifetime Income Benefit Factor is {5%}. The Guaranteed Lifetime Income Account Value is an accumulation of the premium you paid that is used only to establish the amount of the Guaranteed Lifetime Annual Income.

On the Issue Date of the Contract the Guaranteed Lifetime Income Account Value is immediately {10%} more than the premium you paid, while the Contract Value is equal to the premium.

After that, and until the Guaranteed Lifetime Income Option Date, the value accumulates in a manner similar to the Contract Value. The portion that represents amounts allocated to the Indexed Account Strategy accumulates using a spread that is guaranteed to be {0%} for the first {10} years. This means the Guaranteed Lifetime Income Account Value may grow more quickly than the Contract Value. After {10} years, the spread is declared in advance and is guaranteed not to change during each one year Indexing Period. The guaranteed maximum annual index spread is 7%.

On the Guaranteed Lifetime Income Option Date the Guaranteed Lifetime Income Account Value is guaranteed to be no less than {110%} of the premium you paid less withdrawals, accumulated at {5%} interest.

The Guaranteed Lifetime Income Account Value is only used to establish the amount of the Guaranteed Lifetime Annual Income; it can only be accessed through Systematic Withdrawals and will not be available for a lump sum withdrawal. Only the Contract Withdrawal Value is available as a lump sum payment. You can change the amount or frequency of your Systematic Withdrawals once per Contract Year.

The Guaranteed Lifetime Annual Income is the most you can withdraw per Contract Year without affecting future withdrawals available under the Guaranteed Lifetime Income Benefit. Withdrawals in excess of this amount during a Contract Year will cause a reduction in the Guaranteed Lifetime Annual Income available for future years and could result in termination of the Guaranteed Lifetime Income Benefit and your Contract. If Excess Withdrawals result in your Guaranteed Lifetime Annual Income falling below {\$100} and your Contract Value dropping below {\$5,000}, we will treat this as a termination of the Contract and send you the remaining Contract Withdrawal Value.

The Guaranteed Lifetime Income Benefit will also terminate:

- If the Contract is terminated;
- If a death benefit is paid;
- If you elect to begin payments under an Annuity Option; or
- Upon your death following the Guaranteed Lifetime Income Option Date.

Death Benefit: If an Owner dies during the Accumulation Period, your Beneficiary(ies) will be paid a death benefit that is equal to the Contract Value. At that time and until distributed, the death benefit will receive interest at a rate required by the state in which the Contract is issued. Alternatively, if the Contract is continued by a surviving spouse, the Contract Value may remain in the currently selected strategies for the remainder of the Strategy Term.

Annuity Options: Your Contract provides the following Annuity Options. Other Annuity Options may be available on your Annuity Date.

Life Annuity – Annuity Payments continuing for the lifetime of the Annuitant, and terminating with the last payment prior to the Annuitant's death.

Life Annuity with 10 Years of Annuity Payments Guaranteed – Annuity Payments continuing for the lifetime of the Annuitant, terminating at the later of the last payment prior to the Annuitant's death or for 120 months.

Life Annuity with 20 Years of Annuity Payments Guaranteed – Annuity Payments continuing for the lifetime of the Annuitant, terminating at the later of the last payment prior to the Annuitant's death or for 240 months.

Joint and Last Survivor Annuity – Annuity Payments continuing for the joint lifetimes of the Annuitant and the Joint Annuitant, terminating with the last payment prior to the last survivor's death.

Joint and Last Survivor Annuity with 10 Years of Annuity Payments Guaranteed – Annuity Payments continuing for the joint lifetimes of the Annuitant and the Joint Annuitant, terminating at the later of the last payment prior to the last survivor's death or for 120 months.

Guaranteed Payment Period – Annuity Payments continuing for a guaranteed period of from 5 to 30 years. The payments do not depend on the Annuitant's life.

Alternative Life Annuity Option – Annual Annuity Payments equal to the Guaranteed Lifetime Annual Income continuing for your lifetime, and terminating with the last payment prior to your death. This option is only available if the Annuity Date occurs at your attained age 95 (the latest permitted Annuity Date).

Riders: You may have elected to attach an available rider to your Contract. The following is a brief description of riders that may be available.

Nursing Home Waiver Rider: This rider waives the Withdrawal Charge on any withdrawal of Contract Value after we receive proof that you have been confined to an Approved Nursing Facility on or after the first Contract Anniversary and continuing for at least 60 consecutive days. There is no charge for this rider and it is attached to your Contract automatically if approved in the state in which this Contract is issued.

Terminal Illness Waiver Rider: This rider waives the Withdrawal Charge on any withdrawal of Contract Value after the first Contract Anniversary and after we receive proof that you suffer from a Terminal Illness which will result in death within 12 months. There is no charge for this rider and it is attached to your Contract automatically if approved in the state in which this Contract is issued.

Summary: Forethought Life Insurance Company of Batesville, Indiana issues the Forethought Destination Indexed AnnuitiesSM. The Destination IncomeSM Single Premium Deferred Annuity may not be available in all states (may be referred to as an "equity indexed annuity" in certain states). The Contract may be subject to Withdrawal Charges.

Destination IncomeSM is not a registered security or stock market investment and does not directly participate in any stock or equity investment.

This Disclosure Statement contains a summary description of the Destination IncomeSM Indexed Annuity. State variations may apply. The exact terms of the annuity are contained in the Contract and any attached riders or endorsements, which will control Forethought Life's contractual obligations.

The Standard & Poor's 500 Index ("S&P 500 Index") is used to determine the Index Credit. If the S&P 500 Index is discontinued or if the calculation of the Index is substantially changed, an alternative Index will be substituted, as approved by the Insurance Department of the state in which this Contract is issued. You will be notified in writing if this happens. "Standard & Poor's®," "S&P®," "S&P 500®," "Standard & Poor's 500," and "500" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by Forethought Life Insurance Company. The Contract is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the Contract.

**FORETHOUGHT DESTINATION INDEXED ANNUITIESSM
DESTINATION INCOMESM
DISCLOSURE STATEMENT SIGNATURE PAGE
SINGLE PREMIUM DEFERRED ANNUITY
CONTAINS FIXED AND INDEXED STRATEGIES**

Owner's Statement – I certify that I:

- Have paid \$_____ to purchase the annuity Contract selected above from Forethought Life Insurance Company.
- Understand that:
 - The Contract provides a choice between fixed and indexed interest account strategies.
 - The Contract Withdrawal Value is the amount to be paid to me if I fully surrender the Contract.
 - The Guaranteed Lifetime Income Account Value is not available to me upon full surrender of the Contract.
 - The Guaranteed Lifetime Income Account Value is only used to determine the amount of the Guaranteed Lifetime Annual Income which can only be paid out through Systematic Withdrawals.
 - For the Fixed Account Strategy, the minimum guaranteed interest rate for new Contracts is 2.00%.
 - The Contract is not a registered security or stock market investment and does not directly participate in any stock or equity investment.
 - Only the interest earned in an Indexed Account Strategy may be affected by a stock or equity index.
 - The final decision regarding the allocation of monies between the Fixed Account Strategy and the Indexed Account Strategies is mine, based on my individual situation, needs and goals, and that my agent is not acting as a registered investment adviser.
 - If I place an annuity in an IRA, Roth IRA, or other tax qualified plan, I will receive no additional tax advantage from the annuity.
 - I can reallocate my Contract Value every Contract Anniversary.
- I have read and understand the Contract Disclosure Statement and kept a copy.
- I have received a copy of the Buyer's Guide to Fixed Deferred Annuities with Appendix for Equity-Indexed Annuities.
- I believe that this annuity Contract is a suitable product for my financial needs.
- I made my Strategy account selections and premium allocation percentages as indicated below:

%	Strategy Account Selections and Allocation Percentages
	Fixed Account Strategy
	Annual Spread with Monthly Averaging Over The Index Averaging Period
	Total Must Equal 100%

Owner Signature

Date

Joint Owner Signature (if applicable)

Date



Forethought Life Insurance Company
One Forethought Center
P.O. Box 246
Batesville, Indiana 47006-0246

**FORETHOUGHT DESTINATION INDEXED ANNUITYSM
DESTINATION INCOMESM
DISCLOSURE STATEMENT AGENT'S SIGNATURE PAGE
SINGLE PREMIUM DEFERRED ANNUITY CONTRACT
CONTAINS FIXED AND INDEXED STRATEGIES**

Agent's Statement – I certify that:

- I have read the Forethought Destination Indexed AnnuitySM Producer Guidelines.
- I gave a copy of the Disclosure Statement to the Owner.
- I gave a copy of the Buyer's Guide to Fixed Deferred Annuities with Appendix for Equity-Indexed Annuities to the Owner.
- I made no statement that is inconsistent with the Disclosure Statement, nor have I made any promises about expected future fixed interest rates or interest spreads of the annuity Contract.

Agent Signature

Agent Printed Name

Date

Instruction to Agent:

- Give this Disclosure Statement to the Owner/Joint Owner
- Two copies of the Disclosure Statement Signature Page are included for your convenience.
 - Complete "fill-in" items. You and the Owner/Joint Owner must sign the Signature Page. It is acceptable to either photocopy the signed, original Signature Page or if a photocopy is not available, to complete and sign two Signature Pages.
 - Give one signed copy to the Owner/Joint Owner.
 - Send the original signed copy along with the annuity application and any other new business forms to:
Forethought Life Insurance Company
P.O. Box 246
Batesville, IN 47006-0246

**FORETHOUGHT DESTINATION INDEXED ANNUITIESSM
DESTINATION INCOMESM
DISCLOSURE STATEMENT
SINGLE PREMIUM DEFERRED ANNUITY CONTRACT
CONTAINS FIXED AND INDEXED STRATEGIES**

Thank you for applying for a Forethought Life Single Premium Deferred Annuity Contract series FA1001SPGWA10-01 (may be referred to as Certificate series GA1001SPGWA10-01 in some states). This is a summary of the features and benefits of your annuity provisions, but it is not part of your Contract. Please read the following information carefully, sign, and return the original Disclosure Statement.

Annuity Contract: The Single Premium Deferred Annuity Contract with fixed and indexed interest strategies is issued by Forethought Life Insurance Company. This Contract is intended for retirement funding or other long-term accumulation needs. Substantial contract-imposed penalties may apply to full and partial withdrawals in the first 10 years. Under current Federal tax law, interest credited is not taxed and income taxes are not due until monies are withdrawn. In addition to regular income tax, interest withdrawn prior to age 59½ may be subject to a 10% Federal penalty tax. Contract withdrawals are treated as coming from interest first.

There is no additional tax-deferral benefit for annuities purchased in an IRA, Roth IRA or other tax qualified plan, since these are already tax-deferred. Placing an annuity in an IRA, Roth IRA or other tax qualified plan will receive no additional tax advantage from the annuity. Therefore, in considering whether or not to purchase such an annuity, only consider the annuity's other features, including the availability of lifetime payments and guaranteed minimum contract values.

Accumulation Value: Your accumulation value, or Contract Value, equals the sum of the Fixed Account Strategy Value plus the Indexed Account Strategy Values. You will have the opportunity to reallocate the Contract Value among the strategies every year. There are no annual administrative fees, front-end sales charges or loads. Some states charge a premium tax. At our discretion, premium taxes may be deducted from your Contract Value if we are required to pay them.

Choice of Fixed Account Strategy and Indexed Account Strategy: The Forethought Life Single Premium Deferred Annuity Contract provides a choice of a fixed interest and indexed interest strategies. You specify how to allocate the premium between the strategies you select. Each Strategy has a term of 1 year. On each Contract Anniversary, you will be sent a report with information about your Contract Value. We may cease to offer a specific Strategy after the Withdrawal Charge Period expires.

Fixed Account Strategy: Daily interest, declared by us, is credited to the Fixed Account Strategy Value at a rate guaranteed not to change during the one year Strategy Term. The minimum guaranteed annual interest rate for this account is 2.00% per annum.

Indexed Account Strategies:

(Additional Strategies may be offered on future Contract Anniversaries subject to the approval of the Insurance Department of the state in which this Contract was issued.)

Annual Spread with Monthly Averaging Over the Index Averaging Period

This Index method credits interest at the end of each 1 year Indexing Period by deducting a fee (called the spread) from the average monthly percentage change in the S&P 500 Index since the beginning of the Indexing Period. The spread is declared in advance and is guaranteed not to change during the Strategy Term. The guaranteed maximum annual index spread is 7%.

Access to Contract Value: Withdrawal provisions give you access to your Contract Value. Withdrawals in the first 10 Contract Years are subject to Withdrawal Charges. After the first Contract Year, you may make cumulative withdrawals each Contract Year of up to 10% of the Contract Value at the beginning of the Contract Year without incurring Withdrawal Charges. Withdrawals are made from each Strategy in the proportion that each Strategy bears to the total Contract Value.

Withdrawal Charge: Withdrawal Charges may be assessed on Contract Value withdrawals that exceed the Free Withdrawal Amount. Withdrawal Charges are percentages of the Withdrawal Amount, shown in the below table. Withdrawal Charges are not assessed against death benefit proceeds paid due to the death of the Owner.

Contract Year	1	2	3	4	5	6	7	8	9	10	11 & Later
Withdrawal Charge	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

Guaranteed Lifetime Income Benefit:

The Guaranteed Lifetime Income Benefit gives you the right to make Systematic Withdrawals from the Contract up to the amount of the Guaranteed Lifetime Annual Income each year beginning on the Guaranteed Lifetime Income Option Date and lasting as long as you live – even after the Contract Value has been exhausted. The Guaranteed Lifetime Income Option Date is a date you choose; it does, however, have to be after the first Contract Year and after you turn age 59½.

The amount of the Guaranteed Lifetime Annual Income is equal to the Guaranteed Lifetime Income Benefit Factor multiplied by the Guaranteed Lifetime Income Account Value. The Guaranteed Lifetime Income Benefit Factor is {5%}. The Guaranteed Lifetime Income Account Value is an accumulation of the premium you paid that is used only to establish the amount of the Guaranteed Lifetime Annual Income.

On the Issue Date of the Contract the Guaranteed Lifetime Income Account Value is immediately {10%} more than the premium you paid, while the Contract Value is equal to the premium.

After that, and until the Guaranteed Lifetime Income Option Date, the value accumulates in a manner similar to the Contract Value. The portion that represents amounts allocated to the Indexed Account Strategy accumulates using a spread that is guaranteed to be {0%} for the first {10} years. This means the Guaranteed Lifetime Income Account Value may grow more quickly than the Contract Value. After {10} years, the spread is declared in advance and is guaranteed not to change during each one year Indexing Period. The guaranteed maximum annual index spread is 7%.

On the Guaranteed Lifetime Income Option Date the Guaranteed Lifetime Income Account Value is guaranteed to be no less than {110%} of the premium you paid less withdrawals, accumulated at {5%} interest.

The Guaranteed Lifetime Income Account Value is only used to establish the amount of the Guaranteed Lifetime Annual Income; it can only be accessed through Systematic Withdrawals and will not be available for a lump sum withdrawal. Only the Contract Withdrawal Value is available as a lump sum payment. You can change the amount or frequency of your Systematic Withdrawals once per Contract Year.

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The Guaranteed Lifetime Income Benefit will also terminate:

- If the Contract is terminated;
- If a death benefit is paid;
- If you elect to begin payments under an Annuity Option; or
- Upon your death following the Guaranteed Lifetime Income Option Date.

Death Benefit: If an Owner dies during the Accumulation Period, your Beneficiary(ies) will be paid a death benefit that is equal to the Contract Value. At that time and until distributed, the death benefit will receive interest at a rate required by the state in which the Contract is issued. Alternatively, if the Contract is continued by a surviving spouse, the Contract Value may remain in the currently selected strategies for the remainder of the Strategy Term.

Annuity Options: Your Contract provides the following Annuity Options. Other Annuity Options may be available on your Annuity Date.

Life Annuity – Annuity Payments continuing for the lifetime of the Annuitant, and terminating with the last payment prior to the Annuitant's death.

Life Annuity with 10 Years of Annuity Payments Guaranteed – Annuity Payments continuing for the lifetime of the Annuitant, terminating at the later of the last payment prior to the Annuitant's death or for 120 months.

Life Annuity with 20 Years of Annuity Payments Guaranteed – Annuity Payments continuing for the lifetime of the Annuitant, terminating at the later of the last payment prior to the Annuitant's death or for 240 months.

Joint and Last Survivor Annuity – Annuity Payments continuing for the joint lifetimes of the Annuitant and the Joint Annuitant, terminating with the last payment prior to the last survivor's death.

Joint and Last Survivor Annuity with 10 Years of Annuity Payments Guaranteed – Annuity Payments continuing for the joint lifetimes of the Annuitant and the Joint Annuitant, terminating at the later of the last payment prior to the last survivor's death or for 120 months.

Guaranteed Payment Period – Annuity Payments continuing for a guaranteed period of from 5 to 30 years. The payments do not depend on the Annuitant's life.

Alternative Life Annuity Option – Annual Annuity Payments equal to the Guaranteed Lifetime Annual Income continuing for your lifetime, and terminating with the last payment prior to your death. This option is only available if the Annuity Date occurs at your attained age 95 (the latest permitted Annuity Date).

Riders: You may have elected to attach an available rider to your Contract. The following is a brief description of riders that may be available.

Nursing Home Waiver Rider: This rider waives the Withdrawal Charge on any withdrawal of Contract Value after we receive proof that you have been confined to an Approved Nursing Facility on or after the first Contract Anniversary and continuing for at least 60 consecutive days. There is no charge for this rider and it is attached to your Contract automatically if approved in the state in which this Contract is issued.

Terminal Illness Waiver Rider: This rider waives the Withdrawal Charge on any withdrawal of Contract Value after the first Contract Anniversary and after we receive proof that you suffer from a Terminal Illness which will result in death within 12 months. There is no charge for this rider and it is attached to your Contract automatically if approved in the state in which this Contract is issued.

Summary: Forethought Life Insurance Company of Batesville, Indiana issues the Forethought Destination Indexed AnnuitiesSM. The Destination IncomeSM Single Premium Deferred Annuity may not be available in all states (may be referred to as an "equity indexed annuity" in certain states). The Contract may be subject to Withdrawal Charges.

Destination IncomeSM is not a registered security or stock market investment and does not directly participate in any stock or equity investment.

This Disclosure Statement contains a summary description of the Destination IncomeSM Indexed Annuity. State variations may apply. The exact terms of the annuity are contained in the Contract and any attached riders or endorsements, which will control Forethought Life's contractual obligations.

The Standard & Poor's 500 Index ("S&P 500 Index") is used to determine the Index Credit. If the S&P 500 Index is discontinued or if the calculation of the Index is substantially changed, an alternative Index will be substituted, as approved by the Insurance Department of the state in which this Contract is issued. You will be notified in writing if this happens. "Standard & Poor's®," "S&P®," "S&P 500®," "Standard & Poor's 500," and "500" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by Forethought Life Insurance Company. The Contract is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the Contract.

**FORETHOUGHT DESTINATION INDEXED ANNUITIESSM
 DESTINATION INCOMESM
 DISCLOSURE STATEMENT SIGNATURE PAGE
 SINGLE PREMIUM DEFERRED ANNUITY
 CONTAINS FIXED AND INDEXED STRATEGIES**

Owner's Statement – I certify that I:

- Have paid \$_____ to purchase the annuity Contract selected above from Forethought Life Insurance Company.
- Understand that:
 - The Contract provides a choice between fixed and indexed interest account strategies.
 - The Contract Withdrawal Value is the amount to be paid to me if I fully surrender the Contract.
 - The Guaranteed Lifetime Income Account Value is not available to me upon full surrender of the Contract.
 - The Guaranteed Lifetime Income Account Value is only used to determine the amount of the Guaranteed Lifetime Annual Income which can only be paid out through Systematic Withdrawals.
 - For the Fixed Account Strategy, the minimum guaranteed interest rate for new Contracts is 2.00%.
 - The Contract is not a registered security or stock market investment and does not directly participate in any stock or equity investment.
 - Only the interest earned in an Indexed Account Strategy may be affected by a stock or equity index.
 - The final decision regarding the allocation of monies between the Fixed Account Strategy and the Indexed Account Strategies is mine, based on my individual situation, needs and goals, and that my agent is not acting as a registered investment adviser.
 - If I place an annuity in an IRA, Roth IRA, or other tax qualified plan, I will receive no additional tax advantage from the annuity.
 - I can reallocate my Contract Value every Contract Anniversary.
- I have read and understand the Contract Disclosure Statement and kept a copy.
- I have received a copy of the Buyer's Guide to Fixed Deferred Annuities with Appendix for Equity-Indexed Annuities.
- I believe that this annuity Contract is a suitable product for my financial needs.
- I made my Strategy account selections and premium allocation percentages as indicated below:

%	Strategy Account Selections and Allocation Percentages
	Fixed Account Strategy
	Annual Spread with Monthly Averaging Over The Index Averaging Period
	Total Must Equal 100%

 Owner Signature

 Date

 Joint Owner Signature (if applicable)

 Date

**FORETHOUGHT DESTINATION INDEXED ANNUITYSM
DESTINATION INCOMESM
DISCLOSURE STATEMENT AGENT'S SIGNATURE PAGE
SINGLE PREMIUM DEFERRED ANNUITY CONTRACT
CONTAINS FIXED AND INDEXED STRATEGIES**

Agent's Statement – I certify that:

- I have read the Forethought Destination Indexed AnnuitySM Producer Guidelines.
- I gave a copy of the Disclosure Statement to the Owner.
- I gave a copy of the Buyer's Guide to Fixed Deferred Annuities with Appendix for Equity-Indexed Annuities to the Owner.
- I made no statement that is inconsistent with the Disclosure Statement, nor have I made any promises about expected future fixed interest rates or interest spreads of the annuity Contract.

Agent Signature

Agent Printed Name

Date

Instruction to Agent:

- Give this Disclosure Statement to the Owner/Joint Owner
- Two copies of the Disclosure Statement Signature Page are included for your convenience.
 - Complete "fill-in" items. You and the Owner/Joint Owner must sign the Signature Page. It is acceptable to either photocopy the signed, original Signature Page or if a photocopy is not available, to complete and sign two Signature Pages.
 - Give one signed copy to the Owner/Joint Owner.
 - Send the original signed copy along with the annuity application and any other new business forms to:
Forethought Life Insurance Company
P.O. Box 246
Batesville, IN 47006-0246

SERFF Tracking Number: FRT-125526785 State: Arkansas
Filing Company: Forethought Life Insurance Company State Tracking Number: 38547
Company Tracking Number:
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
Variable
Product Name: Single Premium Deferred Annuity
Project Name/Number: Destination Income - Disclosure Stmt/FA5001SPGWA10-03

Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice

03/06/2008

Comments:

Attachments:

A6011-02-AR Guar Assoc Notice AR.pdf
AR EIA Guidelines.pdf
AR External Index Guidelines Actuary Cert.pdf
CERT OF READABILITY.pdf

Review Status:

Satisfied -Name: Application

03/06/2008

Comments:

Attachment:

FA3001-01 SPDA GWA Application.pdf

LIMITATIONS AND EXCLUSIONS UNDER THE ARKANSAS LIFE AND HEALTH INSURANCE GUARANTY ASSOCIATION ACT

Residents of this state who purchase life insurance, annuities or health and accident insurance should know that the insurance companies licensed in this state to write these types of insurance are members of the Arkansas Life and Health Insurance Guaranty Association ("Guaranty Association"). The purpose of the Guaranty Association is to assure that policy and contract owners will be protected, within certain limits, in the unlikely event that a member insurer becomes financially unable to meet its obligations. If this should happen, the Guaranty Association will assess its other member insurance companies for the money to pay the claims of policy owners who live in this state and, in some cases, to keep coverage in force. The valuable extra protection provided by the member insurers through the Guaranty Association is not unlimited, however. And, as noted in the box below, this protection is not a substitute for consumers' care in selecting insurance companies that are well managed and financially stable.

DISCLAIMER

The Arkansas Life and Health Insurance Guaranty Association ("Guaranty Association") may not provide coverage for this policy. If coverage is provided, it may be subject to substantial limitations or exclusions and require continued residency in this state. You should not rely on coverage by the Guaranty Association in purchasing an insurance policy or contract.

Coverage is NOT provided for your policy or contract or any portion of it that is not guaranteed by the insurer or for which you have assumed the risk, such as non-guaranteed amounts held in a separate account under a variable life or variable annuity contract.

Insurance companies or their agents are required by law to provide you with this notice. However, insurance companies and their agents are prohibited by law from using the existence of the Guaranty Association to induce you to purchase any kind of insurance policy.

The Arkansas Life and Health Insurance Guaranty Association
c/o The Liquidation Division
1023 West Capitol
Little Rock, Arkansas 72201
Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904

The state law that provides for this safety-net is called the Arkansas Life and Health Insurance Guaranty Association Act ("Act"). Below is a brief summary of the Act's coverages, exclusions and limits. This summary does not cover all provisions of the Act; nor does it in any way change anyone's rights or obligations under the Act or the rights or obligations of the Guaranty Association.

COVERAGE

Generally, individuals will be protected by the Guaranty Association if they live in this state and hold a life, annuity or health insurance contract or policy, or if they are insured under a group insurance contract issued by a member insurer. The beneficiaries, payees or assignees of policy or contract owners are protected as well, even if they live in another state.

EXCLUSIONS FROM COVERAGE

However, persons owning such policies are NOT protected by the Guaranty Association if:

- They are eligible for protection under the laws of another state (this may occur when the insolvent insurer was incorporated in another state whose guaranty association protects insureds who live outside that state);
- The insurer was not authorized to do business in this state;
- Their policy or contract was issued by a nonprofit hospital or medical service organization, an HMO, a fraternal benefit society, a mandatory state pooling plan, a mutual assessment company or similar plan in which the policy or contract owner is subject to future assessments, or by an insurance exchange.

The Guaranty Association also does NOT provide coverage for:

- Any policy or contract or portion thereof which is not guaranteed by the insurer or for which the owner has assumed the risk, such as non-guaranteed amounts held in a separate account under a variable life or variable annuity contract;
- Any policy of reinsurance (unless an assumption certificate was issued);
- Interest rate yields that exceed an average rate;
- Dividends and voting rights and experience rating credits;
- Credits given in connection with the administration of a policy by a group contract holder;
- Employers' plans to the extent they are self-funded (that is, not insured by an insurance company, even if an insurance company administers them);
- Unallocated annuity contracts (which give rights to group contractholders, not individuals);
- Unallocated annuity contracts issued to/in connection with benefit plans protected under Federal Pension Benefit Corporation ("FPBC")(whether the FPBC is yet liable or not);
- Portions of an unallocated annuity contract not owned by a benefit plan or a government lottery (unless the owner is a resident) or issued to a collective investment trust or similar pooled fund offered by a bank or other financial institution);
- Portions of a policy or contract to the extent assessments required by law for the Guaranty Association are preempted by State or Federal law;
- Obligations that do not arise under the policy or contract, including claims based on marketing materials or side letters, riders, or other documents which do not meet filing requirements, or claims for policy misrepresentations, or extra-contractual or penalty claims;
- Contractual agreements establishing the member insurer's obligations to provide book value accounting guarantees for defined contribution benefit plan participants (by reference to a portfolio of assets owned by a nonaffiliate benefit plan or its trustees).

LIMITS ON AMOUNT OF COVERAGE

The Act also limits the amount the Guaranty Association is obligated to cover: The Guaranty Association cannot pay more than what the insurance company would owe under a policy or contract. Also, for any one insured life, the Guaranty Association will pay a maximum of \$300,000 - no matter how many policies and contracts there were with the same company, even if they provided different types of coverages. Within this overall \$300,000 limit, the Association will not pay more than \$300,000 in health insurance benefits, \$300,000 in present value of annuity benefits, or \$300,000 in life insurance death benefits or net cash surrender values - again, no matter how many policies and contracts there were with the same company, and no matter how many different types of coverages. There is a \$1,000,000 limit with respect to any contract holder for unallocated annuity benefits, irrespective of the number of contracts held by the contract holder. These are limitations for which the Guaranty Association is obligated before taking into account either its subrogation and assignment rights or the extent to which those benefits could be provided out of the assets of the impaired or insolvent insurer.

EXTERNAL-INDEXED CONTRACT GUIDELINES INTRODUCTION

External-indexed contracts have raised serious concerns beyond other general account contracts:

- the complexity of the calculation of the accumulated value and the inherent potential for consumer understanding of the contract;
- the transference of some elements of investment risk under some of the proposed methods of calculating the index credit;
- the necessity for increased education of agents who may have no experience in proposing contracts with this degree of complexity;
- possible ambiguity regarding the minimum nonforfeiture standards under various contract scenarios;
- adequate analysis of the liabilities and appropriate matching of general account assets to meet these liabilities on a long and a short term basis.

Definitions:

- **“External-index”** means a regularly published index whose value is outside of the control of the insurer and/or its affiliates.
- **“External-indexed contract”** means any contract of life insurance or annuity whose contract values are dependent upon an external-index or external-indices other than those contracts which are variable contracts and included in Separate Accounts.
- **“Cap”** means the maximum index credit rate that may be derived from an external-index.
- **“Floor”** means the minimum index credit rate that may be derived from an external-index.
- **“Index credit rate”** means the percentage rate derived based upon the external-index and policy provisions that will be used to calculate an index credit.
- **“Index credit”** means the amount added to the contract as a result of the application of the index credit rate.
- **“Index charge”** means any rate deducted from the external-index value in the calculation of index credit rate. This term shall include terms such as “Interest spread”, “Asset expense charge”, “Asset management charge”, “Administrative fee”, etc.
- **“Index value”** means the value of the external-index.
- **“Index participation rate”** means the rate that is used to determine the portion of the percentage change in the external-index applicable to calculate the index credit rate.
- **“Term”** means the index-based crediting period.
- **“Net premium”** means the premium accepted under the contract less any sales charges or front-end loads.
- **“Contract value”** means the sum of all net premiums and index credits less any prior withdrawals. The contract value does not reflect any surrender charges.
- **“Cash value”** means the value available upon surrender of the contract. The cash value is net of any surrender charges.

Scope:

The unique characteristics of external-indexed contracts and the considerations necessary for their effective regulation override any distinctions based upon whether the contracts are issued as individual or group contracts. Therefore all of the guidelines contained in this document are applicable to all external-indexed contracts.

POLICY PROVISIONS

The following policy provisions are in addition to any required provisions otherwise applicable to the type of contract underlying the external-indexed contract.

- Any external-index to be used must be clearly identified and may only be changed by an endorsement approved by the Commissioner.
- The contract shall contain on the cover page a prominent statement that it is an external-indexed contract or other statement with substantially the same meaning.
- Any limitation upon allocation of funds within the contract must be clearly identified and may only be changed by an endorsement approved by the Commissioner.
- Any limitation, restriction, penalty or charge for the transfer during the term must clearly defined.
- The contract must clearly state the values of all elements affecting the index credit rate and clearly define the method for calculating the index credit rate and the index credit. Values that are not guaranteed for the life of the contract must have guaranteed maximum and minimum guaranteed values. Guaranteed values may only be changed by an endorsement approved by the Commissioner.
- Index credit rates and index credits must be greater than or equal to zero.
- An annual report must be provided to the contractholder without charge. The report must contain at least the following information:
 - a) the beginning and ending date of the current report period;
 - b) the account value at the beginning of the current report period and at the end of the current report period;
 - c) the cash value at the beginning of the current report period and at the end of the current report period;
 - d) the amounts that have been credited or debited to the contract during the current report period identified as to type and date;
 - e) the amount of any outstanding indebtedness as of the end of the current report period;
 - f) such other data which will enable the contractholder to verify the values in the current report.
- In addition to the annual report a similar report shall be available upon request of the contractholder. Reasonable charges may be assessed for providing such a report.

DISCLOSURE AND ADVERTISING

A contract summary disclosure must be delivered no later than the completion of the application for the contract. The disclosure may require acknowledgement of receipt of the disclosure, but shall not require a statement that the applicant understands the features of the contract.

The contract summary disclosure shall at least provide the following:

- a simplified explanation of the key elements of the contract;
- appropriate examples showing the method of calculating the index credit (any examples that use values other than guaranteed values must be identified as hypothetical values that do not attempt to predict actual future values);
- prominent display of any limitations on payment of premium or allocation of values;
- prominent display of any surrender charges;
- prominent display of any limitation, restriction, penalty or charge for transfers during a term;
- a statement emphasizing the insurance nature of the contract and that the contract is not a variable contract or other type of investment contract.

The filing company should review and evaluate the contract summary disclosure to assure that it is in no way deceptive, confusing or misleading and contains at least the items above. The filing company shall submit with the filing of an external-indexed contract a certification of such review and compliance.

Any advertising to be used with these contracts shall be reviewed carefully by the company. No advertising may be used which has not been reviewed and approved by the company. Prior approval by the Arkansas Insurance Department is not required, but all such materials shall be available for review upon request.

AGENT EDUCATION

The filing company is responsible for assuring that all persons soliciting an external-indexed contract are suitably licensed and trained. The company shall maintain detail files of training procedures available for the inspection by the Commissioner. With any filing of an external-indexed contract the company shall submit a certification that the contract will not be solicited by any person who is not trained and qualified.

NONFORFEITURE

Unless the external-indexed contract is an employer sponsored retirement plan, the minimum Nonforfeiture values must satisfy the Standard Nonforfeiture Law. If an exemption from these standards is requested, it must be accompanied by justification for such exemption. A detailed actuarial memorandum must be submitted demonstrating compliance.

RESERVES

A detailed actuarial memorandum must be submitted demonstrating compliance with Actuarial Guideline XXXV or XXXVI as appropriate.

A certification must be submitted that the company will address external-indexed contracts separately in the annual (Section 8) actuarial opinion and memorandum addressing each year the amount and type of assets held and the level of reserves and how developed.

A certification must be submitted that the company will establish and maintain a detailed file defining the system for hedging. Results of regular analysis of the effectiveness of the system should be made a part of the file.

Arkansas Certification
Contract Form: FA1001SPGWA10-01-10, et. al.

I certify the following:

Contract Summary Disclosure

A contract summary disclosure is provided at the time of application for this contract. The applicants are required to sign and date the form. A copy is left with the applicant. This form is in no way deceptive, confusing or misleading and has been reviewed and complies with the Arkansas Insurance Department requirements as of this date.

Agent Education

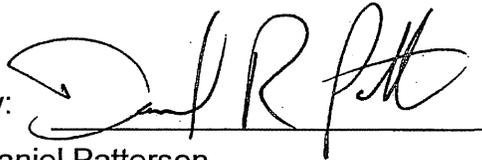
All agents soliciting this product are suitably licensed and trained. This contract will not be solicited by any person who is not trained and qualified.

Reserves

The company will address this contract separately in the annual (Section 8) actuarial opinion and memorandum addressing each year the amount and type of assets held and the level or reserves and how developed.

The company will establish and maintain a detailed file defining the system for hedging.

Signature of qualified actuary:



Name (typed or printed): Daniel Patterson

Title or business affiliation: F.S.A., M.A.A.A.

Date: 09/26/2007

**CERTIFICATION
OF
READABILITY**

Forethought Life Insurance Company hereby certifies that form FA1001SPGWA10-01-10 achieves a Flesch reading ease score of: 54.8.



Signature

David K. Mullen, Secretary

Type name and title

May 4, 2007

Date

Line of Insurance: Life/Annuity

(Please Print)

1. OWNER

First Name		Middle Initial	Last Name		
<input type="checkbox"/> Male	<input type="checkbox"/> Female	Date of Birth (mm/dd/yyyy)		Age	Social Security Number - -
Mailing Address			Residential Address (if different than Mailing Address)		
City			State	Zip Code	Country of Citizenship
Phone Number (home)		Phone Number (work)		E-mail Address	

JOINT OWNER (Non-Qualified Only – Generally, it is advisable that the Joint Owner be the Spouse of the Owner.)

First Name		Middle Initial	Last Name		
<input type="checkbox"/> Male	<input type="checkbox"/> Female	Relationship to Owner	Date of Birth (mm/dd/yyyy)	Age	Social Security Number - -
Mailing Address			Residential Address (if different than Mailing Address)		
City			State	Zip Code	Country of Citizenship
Phone Number (home)		Phone Number (work)		E-mail Address	

TRUST **CORPORATION** **PARTNERSHIP**

Full Name					
Phone Number			Tax or Employer ID Number		
Mailing Address			Street Address (if different than Mailing Address)		
City			State	Zip Code	Country of Citizenship
If Trust is Named, Provide Trustee's Full Name				Date Trust Established	

2. ANNUITANT (Complete only if the Owner and Annuitant are different.)

First Name		Middle Initial	Last Name		
<input type="checkbox"/> Male	<input type="checkbox"/> Female	Relationship to Owner	Date of Birth (mm/dd/yyyy)	Age	Social Security Number - -
Mailing Address			Residential Address (if different than Mailing Address)		
City			State	Zip Code	Country of Citizenship
Phone Number (home)		Phone Number (work)		E-mail Address	

JOINT ANNUITANT

First Name		Middle Initial	Last Name		
<input type="checkbox"/> Male	<input type="checkbox"/> Female	Relationship to Owner	Date of Birth (mm/dd/yyyy)	Age	Social Security Number - -
Mailing Address			Residential Address (if different than Mailing Address)		
City			State	Zip Code	Country of Citizenship
Phone Number (home)		Phone Number (work)		E-mail Address	

3. BENEFICIARY INFORMATION *(Beneficiary proceeds will be split equally if no percentages are provided. Primary and Contingent Beneficiary percentage designation(s) must be in whole percentages only and each total 100%. Unless specified otherwise in the Special Instructions and Remarks section of this application, upon death of an Owner, the surviving Joint Owner, if any, becomes the Primary Beneficiary and the Primary Beneficiary, listed below, becomes the Contingent Beneficiary.)*

Primary

First Name		Middle Initial	Last Name	
<input type="checkbox"/> Male <input type="checkbox"/> Female	Relationship to Owner		Social Security Number - -	
Mailing Address		Residential Address (if different than Mailing Address)		
City		State	Zip Code	Country of Citizenship
E-mail Address				Percentage

Primary **Contingent**

First Name		Middle Initial	Last Name	
<input type="checkbox"/> Male <input type="checkbox"/> Female	Relationship to Owner		Social Security Number - -	
Mailing Address		Residential Address (if different than Mailing Address)		
City		State	Zip Code	Country of Citizenship
E-mail Address				Percentage

Primary **Contingent**

First Name		Middle Initial	Last Name	
<input type="checkbox"/> Male <input type="checkbox"/> Female	Relationship to Owner		Social Security Number - -	
Mailing Address		Residential Address (if different than Mailing Address)		
City		State	Zip Code	Country of Citizenship
E-mail Address				Percentage

Primary **Contingent**

First Name		Middle Initial	Last Name	
<input type="checkbox"/> Male <input type="checkbox"/> Female	Relationship to Owner		Social Security Number - -	
Mailing Address		Residential Address (if different than Mailing Address)		
City		State	Zip Code	Country of Citizenship
E-mail Address				Percentage

Please use section 4 if you require additional Beneficiary space.

4. SPECIAL INSTRUCTIONS AND REMARKS

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5. ANNUITY TYPE (Select One)

Type of Annuity Requested: Non-Qualified

Tax Qualified Plans:

IRA

Roth IRA

If applicable, has the Required Minimum Distribution for the current tax year been met?

Yes

No

6. PREMIUM PAYMENT

Single Premium Amount Remitted with Application: \$ _____

Estimated Single Premium Amount of 1035 Exchange/Transfer: \$ _____

Source of Premium Payment: Check Wire 1035 Exchange/Transfer
(Payable to: Forethought Life Insurance Company)

7. DESTINATION INCOMESM PRODUCT AND STRATEGY(IES) ALLOCATIONS

Destination IncomeSM

PREMIUM ALLOCATION DIRECTION (Minimum of \$10,000 per Allocation.)

FIXED and INDEXED ACCOUNT STRATEGIES:

Whole Percentages Only

Fixed Account Strategy %

Annual Spread with Monthly Averaging Over the Index Averaging Period Strategy %

Total Must = 100 %

8. STATE REQUIRED NOTICES

AR, DC, HI, KY, LA, MA, ME, ND, NM, OH, OK, PA, SD, TN, TX and WA Residents

Any person who knowingly and with intent to injure, defraud or deceive any insurance company, submits an application for insurance containing any materially false, incomplete, or misleading information, or conceals for the purpose of misleading, any material fact, is guilty of insurance fraud, which is a crime and in certain states, a felony. Penalties may include imprisonment, fine, denial of benefits, or civil damages.

AZ Residents

On receiving your written request, we will provide you with information regarding the benefits and provisions of the annuity contract for which you have applied. If you are not satisfied, you may cancel your contract by returning it within 20 days after the date you receive it. Any premium paid for the returned contract will be refunded without interest.

CA Residents – Reg. 789.8

The sale or liquidation of any asset in order to buy insurance, either life insurance or an annuity contract, may have tax consequences. Terminating any life insurance policy or annuity contract may have early withdrawal penalties or other costs or penalties, as well as tax consequences. You may wish to consult independent legal or financial advice before the sale or liquidation of any asset and before the purchase of any life insurance or annuity contract.

CO Residents

It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of any insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Department of Regulatory Agencies.

FL Residents

Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree.

NJ Residents

Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

VA Residents

Any person who, with the intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may have violated the state law.

9. OWNER/JOINT OWNER IDENTITY VERIFICATION

Under Federal law, we are required to verify the identity of all new annuity contract Owner(s). Owner information and verification of the identity of all new Owners must be provided. Failure to complete this section will delay or prevent the issuance of the annuity contract. We will ask to see your driver's license, passport, or other government-issued photo identification that will allow us to verify your identity.

Owner		Joint Owner (If any)	
Check One Form of ID:		Check One Form of ID:	
Individual Owner	Non-Individual Owner	Individual Owner	Non-Individual Owner
<input type="checkbox"/> Driver's License	<input type="checkbox"/> Certified Articles of Incorporation	<input type="checkbox"/> Driver's License	<input type="checkbox"/> Certified Articles of Incorporation
<input type="checkbox"/> Passport	<input type="checkbox"/> Partnership Agreement	<input type="checkbox"/> Passport	<input type="checkbox"/> Partnership Agreement
<input type="checkbox"/> Other _____	<input type="checkbox"/> Trust Document	<input type="checkbox"/> Other _____	<input type="checkbox"/> Trust Document
_____	_____	_____	_____
ID Number	State/Country of Issuance	ID Number	State/Country of Issuance
_____	_____	_____	_____
ID Expiration Date		ID Expiration Date	

For an annuity contract owned by a corporation, association, partnership or trust, customer identification may require that articles of incorporation, partnership agreement or trust document be provided to us. Such documentation will be retained solely for the purposes of customer identification and we accept no responsibility for the enforcement or administration of any of the terms thereof.

11. AGENT DECLARATIONS AND SIGNATURES

Primary Agent Name (Print)		
Address	State	Zip Code
Phone Number (home)	E-mail Address	
Business or Institution Name	Business or Institution Phone Number	
Social Security Number	License Number	Agent Number

I declare that: (a) the application was signed and dated by the Owner(s) and by the Annuitant(s), if not the Owner(s), after all answers and information were recorded herein; and (b) I have truly and accurately recorded on this form all of the information provided by the Owner(s) and the Annuitant(s), if not the Owner(s).

Yes To the best of my knowledge, the annuity contract applied for is intended to replace or change existing life insurance policies or annuity contracts. If replacement or change is involved, I have attached the appropriate Replacement form for the Owner(s) and will return with the application.

No

I certify that the appropriate Disclosure Statement and a *Buyer's Guide to Fixed Deferred Annuities with Appendix for Equity-Indexed Annuities* have been provided to the Applicant(s). I have not made any statements that differ from this material nor have I made any promises about the expected future equity values of this annuity contract.

Initials

I certify that in states with suitability requirements that apply to this annuity: (a) the requirements have been met; (b) I have completed the suitability section of the appropriate disclosure statement with the applicant(s); (c) a copy of that form has been left with the applicant(s); and (d) a copy of the form is enclosed with this application.

Initials

I certify that I personally met with the Owner(s), reviewed the government issued identification described in section 10, OWNER/JOINT OWNER IDENTITY VERIFICATION, and verified to the best of my knowledge and belief, that the information accurately reflects the identity of the Owner(s).

Initials

Primary Agent Signature

Date

Signed At (City,State)

FORETHOUGHT LIFE INSURANCE COMPANY HOME OFFICE USE ONLY

Forethought Destination Indexed AnnuitiesSM
Destination IncomeSM

Single Premium Deferred Annuity Application

Forethought Life Insurance Company
One Forethought Center
P.O. Box 246
Batesville, IN 47006-0246