

SERFF Tracking Number: FRTH-126141712 State: Arkansas
 Filing Company: Forethought Life Insurance Company State Tracking Number: 42536
 Company Tracking Number:
 TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.003 Single Premium
 Variable
 Product Name: FA1001SPDANX-01 Single Premium Deferred Annuity
 Project Name/Number: FA1001SPDANX-01 Single Premium Deferred Annuity/FA1001SPDANX-01 Single Premium Deferred Annuity

Filing at a Glance

Company: Forethought Life Insurance Company

Product Name: FA1001SPDANX-01 Single Premium Deferred Annuity SERFF Tr Num: FRTH-126141712 State: Arkansas

TOI: A02I Individual Annuities- Deferred Non- Variable SERFF Status: Closed-Approved- Closed State Tr Num: 42536

Sub-TOI: A02I.003 Single Premium Co Tr Num: State Status: Approved-Closed
 Filing Type: Form Reviewer(s): Linda Bird

Author: Kasey Poettker

Disposition Date: 06/08/2009

Date Submitted: 06/01/2009

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: FA1001SPDANX-01 Single Premium Deferred Annuity Status of Filing in Domicile: Pending

Project Number: FA1001SPDANX-01 Single Premium Deferred Annuity Date Approved in Domicile:

Requested Filing Mode: Review & Approval Domicile Status Comments:

Explanation for Combination/Other: Market Type: Individual

Submission Type: New Submission Group Market Size:

Overall Rate Impact: Group Market Type:

Filing Status Changed: 06/08/2009 Explanation for Other Group Market Type:

State Status Changed: 06/08/2009

Deemer Date:

Created By: Kasey Poettker

Submitted By: Kasey Poettker

Corresponding Filing Tracking Number:

Filing Description:

Attached for your review and approval are the above-referenced forms. These forms are outlined in the attached matrix. They are new forms and do not replace any existing forms, nor have they been previously submitted to your Department.

The FA1001SPDANX-01 is a Single Premium Deferred Annuity contract with fixed account strategies. Complete descriptions of the fixed strategies are provided to the applicant on Form FA5044SPDANX-01 – Disclosure Statement. The contract also offers, through a rider, the Guaranteed Lifetime Income Benefit, which gives the owner the right to

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TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
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Project Name/Number: FA1001SPDANX-01 Single Premium Deferred Annuity/FA1001SPDANX-01 Single Premium Deferred Annuity

make Systematic Withdrawals from the contract up to the amount of the Guaranteed Lifetime Annual Income each year for the rest of their life, beginning on an Option Date selected by the owner.

All account strategies are included as riders and credit interest to the owner's funds at interest rates declared by the company. Interest rates are guaranteed in advance of each Strategy Term for the length of the Strategy Term, as defined for the Strategy. The minimum Strategy Term is 1 year. The 1-Year Strategy Term rider will be attached to all FA1001SPDANX-01 contracts issued, and will be available at all times for this contract. Strategy Terms of 2 years, 3 years, 4 years, 5 years, 7 years and 10 years may also be offered. Interest rates declared by the company for this contract will not be based on external indices. The minimum guaranteed annual interest rate for all strategies is 1.00% per annum. This contract permits strategy reallocations to available strategies after each Strategy Term.

The Contract has a ten year withdrawal charge period.

Payments - Only an initial single premium will be accepted as payment for this contract. No additional premiums will be accepted. See Premium Payment on page 9. The single premium range for this annuity will be \$5,000 to \$1,000,000. Forethought may accept amounts greater than \$1,000,000, subject to prior home office approval.

Issue Ages - The issue ages for the contract are 0 through 85. The issue ages for the optional Increased Death Benefit Guarantee Rider are 0 through 75.

Target Market - The market for this Single Premium Deferred Annuity will initially be clients of independent marketing organizations ("IMO's") and it will be individually issued through licensed and appointed agents. Forethought provides on-line producer training for all new agents. Additional training is provided when a new annuity is approved for sale in a state so that agents will understand the particulars of the new annuity and the target market for this product.

What is the target market for the company's annuity products?

- the issue ages?

o Issue Ages 0-85 for both Qualified and Non-Qualified Plans

o Issue Ages for Death Benefit Rider 0-75

o Non-Qualified Plans:

Joint owner permitted – use the ages of the oldest joint owner

o Qualified Plans:

Joint ownership not permitted

Distributions at least equal to the IRS Required Minimum Distribution amounts must begin by the time the owner reaches age 70½

o If any of the owners' ages fall outside the stated age range the contract will be rejected

o Non-Qualified contracts may be owned by non-person entity BUT the guaranteed lifetime income benefit will be based

SERFF Tracking Number: FRT-126141712 State: Arkansas
Filing Company: Forethought Life Insurance Company State Tracking Number: 42536
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TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
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Project Name/Number: FA1001SPDANX-01 Single Premium Deferred Annuity/FA1001SPDANX-01 Single Premium Deferred Annuity
on the life of the annuitant (oldest joint annuitant).

What guidelines have been provided through the market distribution system to ensure that sales are aimed at the target market?

- When a new product is introduced to the agent force on-line training is provided for agents. The agents are also furnished written materials describing the product.

What procedures have been put into place to monitor solicitation and marketing practices to ensure compliance with these guidelines?

- A review of applications is in place. If an applicant meets one or more of our criteria, the application is given a thorough review to determine the suitability of this purchase by the applicant. The main criteria used to require a Suitability review are:

- All applicants age 65 and over;
- All applicants who would be paying a surrender penalty if replacing a current annuity; and
- All applicants who would be using a certain percentage of their assets to purchase the annuity.

What procedures have been put in place to monitor business in force to ensure that the company's annuity products are reaching the target market?

- Please see the response to the previous question.

What actions does the company put in place if annuity product sales do not tract the target market?

- If an applicant does not meet the Suitability requirements, the application is rejected.

The following riders may be offered with FA1001SPDANX-01.

Increased Death Benefit Guaranteed Rider

FA4033-01 – The Increased Death Benefit Guaranteed Rider – This Rider will provide an Increased Death Benefit Guaranteed for the Contract to which it is attached. Prior to the Annuity Date, this Rider will pay the greater of the Increased Death Benefit Guaranteed and the Contract's Death Benefit, if a death benefit is paid under the Contract. The Increased Death Benefit Guaranteed is determined at the beginning of each Contract Year, and immediately after any Withdrawal. The Increased Death Benefit Guarantee is equal to:

1. Premium paid; less
2. Any withdrawals taken, including Withdrawal Charges; multiplied by
3. the lesser of
 - a. One plus the Increased Death Benefit Guarantee Factor; and

SERFF Tracking Number: FRT-126141712 State: Arkansas
Filing Company: Forethought Life Insurance Company State Tracking Number: 42536
Company Tracking Number:
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Product Name: FA1001SPDANX-01 Single Premium Deferred Annuity
Project Name/Number: FA1001SPDANX-01 Single Premium Deferred Annuity/FA1001SPDANX-01 Single Premium Deferred Annuity

b. The Death Benefit Guarantee Rider Maximum Growth factor 2.

The Increased Death Benefit Guarantee Factor increases by a fixed percent each year, the Death Benefit Guarantee Rider Annual Benefit Increase, on each Contract Anniversary until the anniversary next following the oldest original Owners 85th birthday. The Death Benefit Guarantee Rider Annual Benefit Increase is specified on the Contract Data Page.

Guaranteed Lifetime Income Benefit Riders

FA4032-01 – The Guaranteed Lifetime Income Benefit Rider – may be attached to our deferred annuity contract form FA1001SPDANX-01. The Guaranteed Lifetime Income Benefit provided by this rider allows the owner to make systematic withdrawals for annual amounts up to the Guaranteed Lifetime Annual Income beginning on the Option Date selected by the owner and continuing for the remainder of the owner's life. The Option Date must follow the later of the first contract anniversary or the owner's age 59 ½.

The initial Guaranteed Lifetime Annual Income (GLAI) is equal to the Guaranteed Lifetime Income Benefit Factor multiplied by the greater of 1) the Guaranteed Lifetime Income Account Value on the Option Date and 2) the Contract Value on the Option Date. The GLAI will decrease following annual withdrawals that exceed the contract year's GLAI. The GLAI will also increase on anniversary dates to level of the Guaranteed Lifetime Income Benefit Factor multiplied by the current Contract Value, if that exceeds the current GLAI.

The Guaranteed Lifetime Income Benefit Factor is 3% to 7% as specified on the Contract Data Page, and is determined by the income option selected (single life level benefit, single life increasing benefit, joint life level benefit, or joint life increasing benefit) and may vary by the attained age on the Option Date.

The Guaranteed Lifetime Income Account Value (GLIAV) is an accumulation of premium that grows at a compound annual rate of 5% at the end of each of the first 10 contract years, or until the Option Date if earlier. The initial GLIAV is equal the premium paid multiplied by a factor of 125% (the Guaranteed Lifetime Income Account Premium Factor as specified on the Contract Data Page). The GLIAV remains level after the tenth contract year.

- Income Bonus paid to the purchaser/owner

On the Issue Date of the Contract the Guaranteed Lifetime Income Account Value (GLIAV) is immediately 25% more than the premium paid. The 25% factor is specified on the Contract Data page in the Guaranteed Lifetime Income Account Premium Factor. This increase in the GLIAV is not available as a lump sum cash payment, but increases the lifetime payout available under the Guaranteed Lifetime Income Benefit by this factor.

FA4029-01 – The Guaranteed Lifetime Income Benefit Age Graded Rider – may be attached to our deferred annuity contract form FA1001SPDANX-01. It also offers Guaranteed Lifetime Income Benefits, providing a lifetime annual

SERFF Tracking Number: FRT-126141712 State: Arkansas
Filing Company: Forethought Life Insurance Company State Tracking Number: 42536
Company Tracking Number:
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
Variable
Product Name: FA1001SPDANX-01 Single Premium Deferred Annuity
Project Name/Number: FA1001SPDANX-01 Single Premium Deferred Annuity/FA1001SPDANX-01 Single Premium Deferred Annuity

income while the contract owner maintains access to their money. Benefits are the same as FA4032-01, except that the factors used to determine the Guaranteed Lifetime Annual Income (GLAI) for this rider vary by the attained age of the owner at the election of the commencement of the income option.

FA4031-01 – The Guaranteed Lifetime Income Benefit and Confinement Benefit Rider – may be attached to our deferred annuity contract form FA1001SPDANX-01. It also offers Guaranteed Lifetime Income Benefits, providing a lifetime annual income while the contract owner maintains access to their money. Benefits are the same as FA4032-01, except that the income provided is increased by a factor defined at issue (currently 2 times) during any Contract Year in which the owner is confined in a Hospital, Hospice Facility or Convalescent Care Facility as described in the contract.

FA4030-01 – The Guaranteed Lifetime Income Benefit and Confinement Benefit Age Graded Rider – may be attached to our deferred annuity contract form FA1001SPDANX-01. It also offers Guaranteed Lifetime Income Benefits, providing a lifetime annual income while the contract owner maintains access to their money. Benefits are the same as FA4032-01, except that 1) the factors used to determine the Guaranteed Lifetime Annual Income (GLAI) for this rider vary by the attained age of the owner at the election of the commencement of the income option; and 2) the income provided is increased by a factor defined at issue (currently 2 times) during any Contract Year in which the owner is confined in a Hospital, Hospice Facility or Convalescent Care Facility as described in the contract.

FA4012-02 – The Guaranteed Payment Period, Not to Exceed Life Expectancy Annuity Option Rider – to be attached to our deferred annuity contract form FA1001SPGWA10-02-FL. It defines an additional settlement option available to the owner.

Fixed Account Strategy Riders

FA4022-01 – The 1-Year Fixed Account Strategy Rider – will be attached to our deferred annuity contract form FA1001SPDANX-01. The strategy credits interest daily based on the interest rate declared by us in advance of each 1-year Term Period. Each declared interest rate is guaranteed for the applicable 1-year Term Period.

FA4023-01 – The 2-Year Fixed Account Strategy Rider – may be attached to our deferred annuity contract form FA1001SPDANX-01. The strategy credits interest daily based on the interest rate declared by us in advance of each 2-year Term Period. Each declared interest rate is guaranteed for the applicable 2-year Term Period.

FA4024-01 – The 3-Year Fixed Account Strategy Rider – may be attached to our deferred annuity contract form FA1001SPDANX-01. The strategy credits interest daily based on the interest rate declared by us in advance of each 3-year Term Period. Each declared interest rate is guaranteed for the applicable 3-year Term Period.

FA4025-01 – The 4-Year Fixed Account Strategy Rider – may be attached to our deferred annuity contract form

SERFF Tracking Number: FRT-126141712 State: Arkansas
Filing Company: Forethought Life Insurance Company State Tracking Number: 42536
Company Tracking Number:
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
Variable
Product Name: FA1001SPDANX-01 Single Premium Deferred Annuity
Project Name/Number: FA1001SPDANX-01 Single Premium Deferred Annuity/FA1001SPDANX-01 Single Premium Deferred Annuity

FA1001SPDANX-01. The strategy credits interest daily based on the interest rate declared by us in advance of each 4-year Term Period. Each declared interest rate is guaranteed for the applicable 4-year Term Period.

FA4026-01 – The 5-Year Fixed Account Strategy Rider – may be attached to our deferred annuity contract form FA1001SPDANX-01. The strategy credits interest daily based on the interest rate declared by us in advance of each 5-year Term Period. Each declared interest rate is guaranteed for the applicable 5-year Term Period.

FA4027-01 – The 7-Year Fixed Account Strategy Rider – may be attached to our deferred annuity contract form FA1001SPDANX-01. The strategy credits interest daily based on the interest rate declared by us in advance of each 7-year Term Period. Each declared interest rate is guaranteed for the applicable 7-year Term Period.

FA4028-01 – The 10-Year Fixed Account Strategy Rider – may be attached to our deferred annuity contract form FA1001SPDANX-01. The strategy credits interest daily based on the interest rate declared by us in advance of each 10-year Term Period. Each declared interest rate is guaranteed for the applicable 10-year Term Period.

The market for this Single Premium Deferred Annuity will initially be clients of independent marketing organizations (“IMO’s”) and it will be individually issued through licensed and appointed agents.

Forethought Life Insurance Company will not provide illustrations for these Single Premium Deferred Annuity contracts. 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, these forms comply 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 may contact me directly at 1-800-648-0075 ext. 6748 or by e-mail at kasey_poettker@forethought.com.

Company and Contact

Filing Contact Information

Kasey Poettker, Compliance Analyst kasey_poettker@forethought.com
1 Forethought Center 812-933-6748 [Phone]
Batesville, IN 47006 812-933-6348 [FAX]

Filing Company Information

SERFF Tracking Number: FRTH-126141712 State: Arkansas
 Filing Company: Forethought Life Insurance Company State Tracking Number: 42536
 Company Tracking Number:
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
 Variable

Product Name: FA1001SPDANX-01 Single Premium Deferred Annuity
 Project Name/Number: FA1001SPDANX-01 Single Premium Deferred Annuity/FA1001SPDANX-01 Single Premium Deferred Annuity

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: \$350.00
 Retaliatory? No
 Fee Explanation: \$50.00 per contract
 \$20.00 per application & riders
 1 contract X \$50.00
 1 application X \$20.00
 14 riders X \$20.00 each
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Forethought Life Insurance Company	\$350.00	06/01/2009	28217028

SERFF Tracking Number: FRTH-126141712 State: Arkansas
Filing Company: Forethought Life Insurance Company State Tracking Number: 42536
Company Tracking Number:
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	06/08/2009	06/08/2009

SERFF Tracking Number: FRT-126141712 State: Arkansas
 Filing Company: Forethought Life Insurance Company State Tracking Number: 42536
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 Project Name/Number: FA1001SPDANX-01 Single Premium Deferred Annuity/FA1001SPDANX-01 Single Premium Deferred Annuity

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Yes	Yes
Supporting Document	Application	No	No
Supporting Document	Life & Annuity - Actuarial Memo	No	No
Supporting Document	READABILITY CERTIFICATION	Yes	Yes
Supporting Document	STATEMENT OF VARIABILITY	Yes	Yes
Form	Single Premium Deferred Annuity Contract	Yes	Yes
Form	Single Premium Deferred Annuity Application	Yes	Yes
Form	1 Year Fixed Account Strategy Rider	Yes	Yes
Form	2 Year Fixed Account Strategy Rider	Yes	Yes
Form	3 Year Fixed Account Strategy Rider	Yes	Yes
Form	4 Year Fixed Account Strategy Rider	Yes	Yes
Form	5 Year Fixed Account Strategy Rider	Yes	Yes
Form	7 Year Fixed Account Strategy Rider	Yes	Yes
Form	10 Year Fixed Account Strategy Rider	Yes	Yes
Form	Guaranteed Lifetime Income Benefit Age Graded Rider	Yes	Yes
Form	Guaranteed Lifetime Income Benefit and Confinement Benefit Age Graded Rider	Yes	Yes
Form	Guaranteed Lifetime Income Benefit and Confinement Rider	Yes	Yes
Form	Guaranteed Lifetime Income Benefit Rider	Yes	Yes
Form	Increased Death Benefit Guaranteed Rider	Yes	Yes
Form	Disclosure Statement	Yes	Yes
Form	Guaranteed Payment Period, Not to Exceed Life Expectancy Annuity Option Rider	Yes	Yes

SERFF Tracking Number: FRT-126141712 State: Arkansas
 Filing Company: Forethought Life Insurance Company State Tracking Number: 42536
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 Project Name/Number: FA1001SPDANX-01 Single Premium Deferred Annuity/FA1001SPDANX-01 Single Premium Deferred Annuity

Form Schedule

Lead Form Number: FA1001SPDANX-01

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	FA1001SPDANX-01	Policy/Contract	Single Premium Deferred Annuity Contract Certificate	Initial		50.000	FA1001SPDANX-01 Income 125 Fixed Contract 052109.pdf
	FA3005-01	Application/Enrollment Form	Single Premium Deferred Annuity Application	Initial		50.000	Income 125 FA3005-01 Application v03.pdf
	FA4022-01	Policy/Contract	1 Year Fixed Account Strategy Rider Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		59.000	FA4022-01 - 1 Year Fixed Account Stgy Rdr 052109.pdf
	FA4023-01	Policy/Contract	2 Year Fixed Account Strategy Rider Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		59.000	FA4023-01 - 2 Year Fixed Account Stgy Rdr 052109.pdf
	FA4024-01	Policy/Contract	3 Year Fixed Account Strategy Rider	Initial		59.000	FA4024-01 - 3 Year Fixed

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<i>Project Name/Number:</i>	<i>FA1001SPDANX-01 Single Premium Deferred Annuity/FA1001SPDANX-01 Single Premium Deferred Annuity</i>		
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FA4026-01	Policy/Cont 5 Year Fixed AccountInitial	59.000	FA4026-01 -
	ract/Fratern Strategy Rider		5 Year Fixed
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FA4027-01	Policy/Cont 7 Year Fixed AccountInitial	59.000	FA4027-01 -
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FA4028-01	Policy/Cont 10 Year Fixed Initial	59.000	FA4028-01 -
	ract/Fratern Account Strategy		10 Year Fixed
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SERFF Tracking Number: FRTH-126141712 State: Arkansas
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FA4029-01	Policy/Cont Guaranteed Lifetime Initial	57.000	FA4029-01
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FA4030-01	Policy/Cont Guaranteed Lifetime Initial	55.400	FA4030-01
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FA4031-01	Policy/Cont Guaranteed Lifetime Initial	55.400	FA4031-01
	ract/Fratern Income Benefit and		Guartd
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FA4032-01	Policy/Cont Guaranteed Lifetime Initial	57.000	FA4032-01
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Single Premium Deferred Annuity Contract

Forethought Life Insurance Company
One Forethought Center
P.O. Box 296
Batesville, IN 47006-0296

In this Contract, "You" or "Your" will refer to the Owner and "We," "Our," or "Us" will refer to Forethought Life Insurance Company, a stock company.

We will pay the proceeds of this Contract according to its terms. The proceeds will provide a monthly income or other settlement, in accordance with the Annuity Option selected.

This is a legal Contract between You and Us. Read it carefully.

RIGHT TO EXAMINE AND RETURN THIS CONTRACT

If You are not satisfied, You may cancel Your Contract by returning it within (10) days after the date You receive it. Mail or deliver to Us at the address shown above or to Your agent. If You return the Contract by mail, it will be deemed returned on being postmarked, properly addressed, and postage prepaid. This Contract will then be void from its start. Any Premium paid and not previously withdrawn will be refunded.

This Contract is signed by Us as of its Issue Date.

Secretary

President

SINGLE PREMIUM DEFERRED ANNUITY CONTRACT
Annuity benefit payable on Annuity Date
Death benefit payable in event of the
Owner's death prior to Annuity Date

NONPARTICIPATING

TABLE OF CONTENTS

	<u>Page Number</u>
Right to Examine and Return This Contract	1
Contract Data Page	3A
General Contract Information	3A
Strategy(ies) and Premium Allocations Selected	3B
Guaranteed Lifetime Income Benefit	3C
Table of Withdrawal Charges	3G
Endorsements and Riders Attached to this Contract	3G
Definitions	4
General Provisions	6
The Contract	6
Incontestability	6
Nonparticipating	6
Misstatement of Age or Sex	6
Protection of Proceeds	6
Reports	6
Premium and Other Taxes	6
Evidence of Survival	6
Modification of Contract	6
Employer-Sponsored Plans	6
Annuitant, Ownership, Assignment Provisions	7
Annuitant	7
Owner	7
Joint Owner	7
Assignment	7
Beneficiary Provisions	8
Beneficiary	8
Simultaneous Death of Beneficiary and Owner	8
Change of Beneficiary	8
Premium Payment Provisions	9
Premium Payment	9
Allocation of Premium	9
Contract Value Provisions	9
Contract Value	9
Electing Strategies	9
Minimum Guaranteed Contract Withdrawal Value	9

TABLE OF CONTENTS (continued)

	<u>Page Number</u>
Death Benefit Provisions	10
Death of Owner During the Accumulation Period	10
Death Benefit Amount During the Accumulation Period	10
Death Benefit Options During the Accumulation Period	10
Death of Owner During the Annuity Period	10
Death of Annuitant	10
Payment of Death Benefit	11
Withdrawal Provisions	12
Withdrawals	12
Withdrawal Amount	12
Withdrawal Charge Period	12
Withdrawal Charge	12
Free Withdrawal Amount	12
Systematic Withdrawals	12
Annuity Provisions	13
Maturity Date	13
Annuity Date Selection	13
Election of Annuity Options	13
Annuity Options	13
Annuity Payments	14
Frequency and Amount of Annuity Payments	14
Basis of Payments	14
Annuity Option(s) Table(s)	15
Deferral Payments	17
Reserves, Values and Benefits	17

CONTRACT DATA PAGE

CONTRACT NUMBER:	(123456789)
ISSUE DATE:	(January 1, 2010)
OWNER:	(John Doe)
OWNER'S AGE AT ISSUE DATE:	(35)
(JOINT OWNER:)	(Jane Doe)
(JOINT OWNER'S AGE AT ISSUE DATE:)	(30)
ANNUITANT:	(John Doe)
ANNUITANT'S SEX:	(Male)
ANNUITANT'S AGE AT ISSUE DATE:	(35)
(JOINT ANNUITANT:)	(Jane Doe)
(JOINT ANNUITANT'S SEX:)	(Female)
(JOINT ANNUITANT'S AGE AT ISSUE DATE:)	(30)
BENEFICIARY(IES):	(James Doe) (Joan Doe)
MATURITY DATE:	(January 1, 2075)
ANNUITY DATE:	(January 1, 2075)
CONTRACT TYPE:	(Non-Qualified, IRA, Roth IRA)
PREMIUM PAID:	(\$250,000.00)
(PREMIUM TAX PAID:)	(\$0.00)
(PREMIUM LESS PREMIUM TAX:)	(\$250,000.00)
MINIMUM ALLOCATION TO ANY STRATEGY:	(\$10,000.00)
MINIMUM WITHDRAWAL AMOUNT:	(\$1,000.00)
MINIMUM SYSTEMATIC WITHDRAWAL AMOUNT:	(\$100.00)
MINIMUM CONTRACT VALUE AFTER WITHDRAWAL:	(\$5,000.00)
MINIMUM GUARANTEED CONTRACT WITHDRAWAL VALUE PREMIUM FACTOR:	(87.5%)
MINIMUM GUARANTEED CONTRACT WITHDRAWAL VALUE INTEREST RATE:	(3.00%)
MINIMUM GUARANTEED ANNUAL INTEREST RATE:	1.00%

STRATEGY(IES) AND PREMIUM ALLOCATIONS SELECTED:

1-YEAR FIXED ACCOUNT STRATEGY:

ALLOCATED PREMIUM:	(\$250,000.00)
ALLOCATION PERCENTAGE:	(100.00%)
STRATEGY TERM:	1 Year
INITIAL ANNUAL INTEREST RATE:	(2.50%)
{INTEREST RATE BONUS*:	(0.50%)

* Any Interest Rate Bonus for this Strategy is included in, and not in addition to, the Initial Annual Interest Rate for this Strategy and applies to the first Contract Year only.}

{2-YEAR FIXED ACCOUNT STRATEGY:

ALLOCATED PREMIUM:	(\$0.00)
ALLOCATION PERCENTAGE:	(0.00%)
STRATEGY TERM:	2 Years
STRATEGY END YEAR:	(10th) Year
INITIAL ANNUAL INTEREST RATE:	(2.50%)}
{INTEREST RATE BONUS*:	(0.50%)

* Any Interest Rate Bonus for this Strategy is included in, and not in addition to, the Initial Annual Interest Rate for this Strategy and applies to the first Contract Year only.}

{3-YEAR FIXED ACCOUNT STRATEGY:

ALLOCATED PREMIUM:	(\$0.00)
ALLOCATION PERCENTAGE:	(0.00%)
STRATEGY TERM:	3 Years
STRATEGY END YEAR:	(6th) Year
INITIAL ANNUAL INTEREST RATE:	(2.50%)}
{INTEREST RATE BONUS*:	(0.50%)

* Any Interest Rate Bonus for this Strategy is included in, and not in addition to, the Initial Annual Interest Rate for this Strategy and applies to the first Contract Year only.}

{4-YEAR FIXED ACCOUNT STRATEGY:

ALLOCATED PREMIUM:	(\$0.00)
ALLOCATION PERCENTAGE:	(0.00%)
STRATEGY TERM:	4 Years
STRATEGY END YEAR:	(65th) Year
INITIAL ANNUAL INTEREST RATE:	(2.50%)}
{INTEREST RATE BONUS*:	(0.50%)

* Any Interest Rate Bonus for this Strategy is included in, and not in addition to, the Initial Annual Interest Rate for this Strategy and applies to the first Contract Year only.}

{5-YEAR FIXED ACCOUNT STRATEGY:

ALLOCATED PREMIUM:	(\$0.00)
ALLOCATION PERCENTAGE:	(0.00%)
STRATEGY TERM:	5 Years
STRATEGY END YEAR:	(5th) Year
INITIAL ANNUAL INTEREST RATE:	(2.50%)}
{INTEREST RATE BONUS*:	(0.50%)

* Any Interest Rate Bonus for this Strategy is included in, and not in addition to, the Initial Annual Interest Rate for this Strategy and applies to the first Contract Year only.}

{7-YEAR FIXED ACCOUNT STRATEGY:

ALLOCATED PREMIUM: (\$0.00)
ALLOCATION PERCENTAGE: (0.00%)
STRATEGY TERM: 7 Years
STRATEGY END YEAR: (7th) Year
INITIAL ANNUAL INTEREST RATE: (2.50%)
{INTEREST RATE BONUS*: (0.50%)
* Any Interest Rate Bonus for this Strategy is included in, and not in addition to, the Initial Annual Interest Rate for this Strategy and applies to the first Contract Year only.}

{10-YEAR FIXED ACCOUNT STRATEGY:

ALLOCATED PREMIUM: (\$0.00)
ALLOCATION PERCENTAGE: (0.00%)
STRATEGY TERM: 10 Years
STRATEGY END YEAR: (10th) Year
INITIAL ANNUAL INTEREST RATE: (2.50%)
{INTEREST RATE BONUS*: (0.50%)
* Any Interest Rate Bonus for this Strategy is included in, and not in addition to, the Initial Annual Interest Rate for this Strategy and applies to the first Contract Year only.}

{GUARANTEED LIFETIME INCOME BENEFIT RIDER

GUARANTEED LIFETIME INCOME BENEFIT FACTORS:

	Guaranteed Lifetime Income Benefit Factor - Level Options	
Attained Age On the Option Date	Single Life Income Option	Joint Life Option
All Ages	[5%]	[4%]

	Guaranteed Lifetime Income Benefit Factor - Increasing Options	
Attained Age On the Option Date	Single Life Income Option	Joint Life Option
All Ages	[4%]	[3%]

COST OF LIVING INCREASE FACTOR: (2.00%)
(APPLICABLE TO INCREASING LIFE INCOME OPTIONS)

GUARANTEED LIFETIME INCOME ACCOUNT PREMIUM FACTOR: (125.00%)
GUARANTEED LIFETIME INCOME ACCOUNT ACCUMULATION RATE: (5.00%)
GUARANTEED LIFETIME INCOME BENEFIT RIDER CHARGE RATE: (0.00%)

INITIAL GUARANTEED LIFETIME INCOME ACCOUNT VALUE: (\$312,500.00)}

{GUARANTEED LIFETIME INCOME BENEFIT AGE GRADED RIDER

GUARANTEED LIFETIME INCOME BENEFIT FACTORS:

Attained Age On the Option Date	Level Options		Increasing Options	
	Single Life Income Option	Joint Life Income Option	Single Life Income Option	Joint Life Income Option
[0-59]	[5%]	[4%]	[4%]	[3%]
[60]	[5%]	[4%]	[4%]	[3%]
[61]	[5%]	[4%]	[4%]	[3%]
[62]	[5%]	[4%]	[4%]	[3%]
[63]	[5%]	[4%]	[4%]	[3%]
[64]	[5%]	[4%]	[4%]	[3%]
[65]	[5%]	[4%]	[4%]	[3%]
[66]	[5%]	[4%]	[4%]	[3%]
[67]	[5%]	[4%]	[4%]	[3%]
[68]	[5%]	[4%]	[4%]	[3%]
[69]	[5%]	[4%]	[4%]	[3%]
[70]	[5%]	[4%]	[4%]	[3%]
[71]	[6%]	[5%]	[5%]	[4%]
[72]	[6%]	[5%]	[5%]	[4%]
[73]	[6%]	[5%]	[5%]	[4%]
[74]	[6%]	[5%]	[5%]	[4%]
[75]	[6%]	[5%]	[5%]	[4%]
[76]	[6%]	[5%]	[5%]	[4%]
[77]	[6%]	[5%]	[5%]	[4%]
[78]	[6%]	[5%]	[5%]	[4%]
[79]	[6%]	[5%]	[5%]	[4%]
[80]	[6%]	[5%]	[5%]	[4%]
[81]	[7%]	[6%]	[6%]	[5%]
[82]	[7%]	[6%]	[6%]	[5%]
[83]	[7%]	[6%]	[6%]	[5%]
[84]	[7%]	[6%]	[6%]	[5%]
[85]	[7%]	[6%]	[6%]	[5%]
[86]	[7%]	[6%]	[6%]	[5%]
[87]	[7%]	[6%]	[6%]	[5%]
[88]	[7%]	[6%]	[6%]	[5%]
[89]	[7%]	[6%]	[6%]	[5%]
[90]	[7%]	[6%]	[6%]	[5%]
[91]	[7%]	[6%]	[6%]	[5%]
[92]	[7%]	[6%]	[6%]	[5%]
[93]	[7%]	[6%]	[6%]	[5%]
[94]	[7%]	[6%]	[6%]	[5%]
[95]	[7%]	[6%]	[6%]	[5%]
[96]	[7%]	[6%]	[6%]	[5%]
[97]	[7%]	[6%]	[6%]	[5%]
[98]	[7%]	[6%]	[6%]	[5%]
[99]	[7%]	[6%]	[6%]	[5%]
[100]	[7%]	[6%]	[6%]	[5%]

COST OF LIVING INCREASE FACTOR: (2.00%)
(APPLICABLE TO INCREASING LIFE INCOME OPTIONS)

GUARANTEED LIFETIME INCOME ACCOUNT PREMIUM FACTOR: (125.00%)
GUARANTEED LIFETIME INCOME ACCOUNT ACCUMULATION RATE: (5.00%)
GUARANTEED LIFETIME INCOME BENEFIT RIDER CHARGE RATE: (0.00%)
INITIAL GUARANTEED LIFETIME INCOME ACCOUNT VALUE: (\$312,500.00)}

{GUARANTEED LIFETIME INCOME BENEFIT AND CONFINEMENT BENEFIT RIDER

GUARANTEED LIFETIME INCOME BENEFIT FACTORS:

<u>Attained Age On the Option Date</u>	<u>Guaranteed Lifetime Income Benefit Factor - Level Options</u>	
	<u>Single Life Income Option</u>	<u>Joint Life Option</u>
All Ages	[5%]	[4%]

<u>Attained Age On the Option Date</u>	<u>Guaranteed Lifetime Income Benefit Factor - Increasing Options</u>	
	<u>Single Life Income Option</u>	<u>Joint Life Option</u>
All Ages	[4%]	[3%]

COST OF LIVING INCREASE FACTOR: (2.00%)
(APPLICABLE TO INCREASING LIFE INCOME OPTIONS)

GUARANTEED LIFETIME INCOME ACCOUNT PREMIUM FACTOR: (125.00%)
GUARANTEED LIFETIME INCOME ACCOUNT ACCUMULATION RATE: (5.00%)
GUARANTEED LIFETIME INCOME BENEFIT RIDER CHARGE RATE: (0.00%)

CONFINEMENT PERIOD: (180) of the last 365 days
QUALIFICATION WAITING PERIOD (following the Issue Date): (1 year)
CONFINEMENT PERIOD MULTIPLIER: (2)

INITIAL GUARANTEED LIFETIME INCOME ACCOUNT VALUE: (\$312,500.00)}

{GUARANTEED LIFETIME INCOME BENEFIT AND CONFINEMENT BENEFIT AGE GRADED RIDER

GUARANTEED LIFETIME INCOME BENEFIT FACTORS:

<u>Attained Age On the Option Date</u>	<u>Level Options</u>		<u>Increasing Options</u>	
	<u>Single Life Income Option</u>	<u>Joint Life Income Option</u>	<u>Single Life Income Option</u>	<u>Joint Life Income Option</u>
[0-59]	[5%]	[4%]	[4%]	[3%]
[60]	[5%]	[4%]	[4%]	[3%]
[61]	[5%]	[4%]	[4%]	[3%]
[62]	[5%]	[4%]	[4%]	[3%]
[63]	[5%]	[4%]	[4%]	[3%]
[64]	[5%]	[4%]	[4%]	[3%]
[65]	[5%]	[4%]	[4%]	[3%]
[66]	[5%]	[4%]	[4%]	[3%]
[67]	[5%]	[4%]	[4%]	[3%]
[68]	[5%]	[4%]	[4%]	[3%]
[69]	[5%]	[4%]	[4%]	[3%]
[70]	[5%]	[4%]	[4%]	[3%]
[71]	[6%]	[5%]	[5%]	[4%]
[72]	[6%]	[5%]	[5%]	[4%]
[73]	[6%]	[5%]	[5%]	[4%]
[74]	[6%]	[5%]	[5%]	[4%]
[75]	[6%]	[5%]	[5%]	[4%]
[76]	[6%]	[5%]	[5%]	[4%]
[77]	[6%]	[5%]	[5%]	[4%]
[78]	[6%]	[5%]	[5%]	[4%]
[79]	[6%]	[5%]	[5%]	[4%]
[80]	[6%]	[5%]	[5%]	[4%]
[81]	[7%]	[6%]	[6%]	[5%]
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[83]	[7%]	[6%]	[6%]	[5%]
[84]	[7%]	[6%]	[6%]	[5%]
[85]	[7%]	[6%]	[6%]	[5%]
[86]	[7%]	[6%]	[6%]	[5%]
[87]	[7%]	[6%]	[6%]	[5%]
[88]	[7%]	[6%]	[6%]	[5%]
[89]	[7%]	[6%]	[6%]	[5%]
[90]	[7%]	[6%]	[6%]	[5%]
[91]	[7%]	[6%]	[6%]	[5%]
[92]	[7%]	[6%]	[6%]	[5%]
[93]	[7%]	[6%]	[6%]	[5%]
[94]	[7%]	[6%]	[6%]	[5%]
[95]	[7%]	[6%]	[6%]	[5%]
[96]	[7%]	[6%]	[6%]	[5%]
[97]	[7%]	[6%]	[6%]	[5%]
[98]	[7%]	[6%]	[6%]	[5%]
[99]	[7%]	[6%]	[6%]	[5%]
[100]	[7%]	[6%]	[6%]	[5%]

COST OF LIVING INCREASE FACTOR: (2.00%)
(APPLICABLE TO INCREASING LIFE INCOME OPTIONS)

GUARANTEED LIFETIME INCOME ACCOUNT PREMIUM FACTOR: (125.00%)
GUARANTEED LIFETIME INCOME ACCOUNT ACCUMULATION RATE: (5.00%)
GUARANTEED LIFETIME INCOME BENEFIT RIDER CHARGE RATE: (0.00%)

CONFINEMENT PERIOD: (180) of the last 365 days
QUALIFICATION WAITING PERIOD (following the Issue Date): (1 year)
CONFINEMENT PERIOD MULTIPLIER: (2)
INITIAL GUARANTEED LIFETIME INCOME ACCOUNT VALUE: (\$312,500.00)}

WITHDRAWAL CHARGE PERIOD:

10 Years

TABLE OF WITHDRAWAL CHARGES

THE FOLLOWING CHARGES ARE ASSESSED AS A PERCENTAGE OF THE AMOUNT SUBJECT TO WITHDRAWAL CHARGES:

<u>CONTRACT YEAR</u>	<u>PERCENTAGE</u>
1	12%
2	12%
3	11%
4	10%
5	9%
6	8%
7	7%
8	6%
9	4%
10	2%
11 & LATER	0%

ANNUITY SERVICE CENTER:

**FORETHOUGHT LIFE INSURANCE COMPANY
ONE FORETHOUGHT CENTER
P.O. BOX 296
BATESVILLE, IN 47006-0296**

ENDORSEMENTS AND RIDERS ATTACHED TO THIS CONTRACT:

**1-YEAR FIXED ACCOUNT STRATEGY RIDER
{2-YEAR FIXED ACCOUNT STRATEGY RIDER}
{3-YEAR FIXED ACCOUNT STRATEGY RIDER}
{4-YEAR FIXED ACCOUNT STRATEGY RIDER}
{5-YEAR FIXED ACCOUNT STRATEGY RIDER}
{7-YEAR FIXED ACCOUNT STRATEGY RIDER}
{10-YEAR FIXED ACCOUNT STRATEGY RIDER}**

**{GUARANTEED LIFETIME INCOME BENEFIT RIDER}
{GUARANTEED LIFETIME INCOME BENEFIT AGE GRADED RIDER}
{GUARANTEED LIFETIME INCOME BENEFIT AND CONFINEMENT BENEFIT RIDER}
{GUARANTEED LIFETIME INCOME BENEFIT AND CONFINEMENT BENEFIT AGE GRADED RIDER}**

{INCREASED DEATH BENEFIT GUARANTEE RIDER
DEATH BENEFIT GUARANTEE RIDER ANNUAL CHARGE (1.00%)
DEATH BENEFIT GUARANTEE RIDER ANNUAL BENEFIT INCREASE (5.00%)
DEATH BENEFIT GUARANTEE RIDER MAXIMUM GROWTH (200%)

[confirm that intended result is max triple death benefit]}

DEFINITIONS

Accumulation Period

The period prior to the Annuity Date.

Annuity Payments

The series of payments made to the Owner or other named payee after the Annuity Date under the Annuity Option elected.

Annuity Date

The date on which Annuity Payments begin. The Annuity Date is shown on the Contract Data Page.

Annuity Period

The period starting on the Annuity Date during which Annuity Payments are payable.

Attained Age

The age of any Owner or Annuitant on his/her last birthday.

Beneficiary

The person You name to receive a death benefit payable under this Contract upon the death of the Owner or a Joint Owner, or in certain circumstances, an Annuitant.

Company

Forethought Life Insurance Company.

Contract Anniversary

An anniversary of the Issue Date of this Contract.

Contract Withdrawal Value

The greater of:

1. the Contract Value less any applicable Withdrawal Charges and less any applicable taxes; or
2. the Minimum Guaranteed Contract Withdrawal Value.

Contract Year

A one-year period starting on the Issue Date and on each Contract Anniversary thereafter.

Issue Date

The date this Contract was issued as shown on the Contract Data Page.

Joint Owner

If there is more than one Owner, each Owner shall be a Joint Owner of the Contract.

Notice

Any form of communication providing information We need, either in writing or another manner that We approve in advance. All Notices to Us must be sent to Our Annuity Service Center.

Owner

The person(s) entitled to the ownership rights under this Contract. If Joint Owners are named, all references to Owner shall mean Joint Owners.

Premium

Any amount paid to Us under this Contract as consideration for the benefits it provides, less any applicable taxes We deduct upon receipt of a Premium.

Reallocation

The transfer of Contract Value from one Strategy to another.

DEFINITIONS (continued)

Reallocation Date

Reallocation Dates are on Contract Anniversaries. You may reallocate the Contract Value among one or more Strategy(ies) on Reallocation Dates that coincide with the end of Strategy Terms.

Rider Charge

Riders attached to this Contract may have a Rider Charge. If there is a Rider Charge, it will be described in a Rider Charges section of that Rider. The Rider Charges section will indicate the amount and timing of the charge and the manner in which the charge will be allocated among Strategies.

Strategy

Any of the crediting Strategies available under the Contract. You elect the Strategy(ies) to which the Premium is allocated or Reallocation is made, subject to the terms of this Contract. We reserve the right to add Strategies as approved by the Insurance Department of the state in which the Contract is issued. Except for the 1-Year Fixed Account Strategy, We may cease to offer a specific Account Strategy or cease to accept Reallocation to a specific Account Strategy at any time. Any new Reallocations accepted are subject to the terms and conditions in existence for any Strategy(ies) available at that time. The Strategies You have elected at issue are shown on the Contract Data Page.

Strategy Term

The period over which rates declared by Us for calculation of Strategy Values are guaranteed and over which interest credits are calculated. The Strategy Term for each Strategy You have elected is shown on the Contract Data Page. The first Strategy Term begins on the Issue Date. Subsequent Strategy Terms begin immediately following the end of each prior Strategy Term.

Strategy Value

The value of the portion of the Contract Value attributable to a Strategy.

GENERAL PROVISIONS

THE CONTRACT

The entire contract consists of this Contract, any Riders or endorsements attached to this Contract, and a copy of the application, if one is attached to this Contract when issued. This Contract must be returned to Us prior to the payment of any benefit, unless waived by Us. Prior to any payment of a death benefit, due proof of death must be submitted to Us.

INCONTESTABILITY

We will not contest the validity of this Contract at any time following the Issue Date.

NONPARTICIPATING

This Contract will not share in any distribution of dividends by Us.

MISSTATEMENT OF AGE OR SEX

We may require proof of age or sex of the Annuitant before making any Annuity Payments under this Contract that are measured by the Annuitant's life. If the age or sex of the Annuitant has been misstated, the amount payable will be the amount that would have been provided at the correct age or sex.

After Annuity Payments have begun, any underpayments will be made up in one lump sum with the next Annuity Payment. Any overpayments will be deducted from future Annuity Payments until the total is repaid. Adjustments for underpayments or overpayments shall include interest calculated at a rate according to applicable law.

PROTECTION OF PROCEEDS

No Beneficiary may encumber, alienate or assign any payments under this Contract before they are due. To the extent permitted by law, no payments will be subject to the debts, contracts or engagements of any payee or to any judicial process to levy upon or attach the same.

REPORTS

At least once each calendar year, We will furnish You with a report showing the Contract Value, the amounts allocated to the applicable Strategies, and any other information as may be required by law. We will send You confirmations of certain transactions. Reports and confirmations will be sent to Your last known address.

PREMIUM AND OTHER TAXES

Any premium taxes or other taxes paid by Us to any governmental entity relating to this Contract may be deducted from the Premium or Contract Value. We will, at Our sole discretion, determine when taxes relate to the Contract, including when they have resulted from receipt by Us of the Premium or commencement of Annuity Payments. We may, at Our sole discretion, pay taxes when due and deduct that amount from the Contract Value at a later date. Payments at an earlier date does not waive any right We may have to deduct amounts at a later date. We will deduct any withholding taxes required by applicable law.

EVIDENCE OF SURVIVAL

We may require satisfactory evidence of the continued survival of any person(s) on whose life Annuity Payments are based. We reserve the right to discontinue Annuity Payments until satisfactory proof of continued survival is received.

MODIFICATION OF CONTRACT

This Contract may be modified by Us to maintain compliance with applicable state and federal law. This Contract may be changed only in writing signed by Our President or Our Secretary.

EMPLOYER-SPONSORED PLANS

This annuity Contract will have unisex mortality factors applied to its Annuity Option if the Contract is part of an employer-sponsored retirement plan under the provisions of Internal Revenue Code sections 401, 403, 457 or other pertinent section.

ANNUITANT, OWNERSHIP, ASSIGNMENT PROVISIONS

ANNUITANT

The Annuitant is the natural person on whose life Annuity Payments are based. The Annuitant is the person designated by You as of the Issue Date, unless changed prior to the Annuity Date. The Annuitant may not be changed in a Contract which is owned by a non-natural person. The Annuitant and Owner need not be the same person. Any change of Annuitant is subject to Our underwriting rules in effect at the time of the request.

OWNER

You, as the Owner, have all the interest and rights under this Contract. The Owner is the person designated as such on the Issue Date, unless changed.

You may change the Owner at any time. A change of Owner will automatically revoke any prior designation of Owner. A request for change must be by Notice. Except as otherwise elected or required by law, a change of Owner will not change a designation of an Annuitant or Beneficiary or an Annuity Option election.

The change will become effective as of the date the Notice is received by Us. A new designation of Owner will not apply to any payment made or action taken by Us prior to the time the new designation is recorded at Our Annuity Service Center. Any change of Owner is subject to Our underwriting rules in effect at the time of the request.

JOINT OWNER

A Contract may be owned by Joint Owners, limited to two natural persons. Joint Owners have equal ownership rights and must both authorize any exercising of those ownership rights unless otherwise allowed by Us. Upon the death of either Joint Owner, the surviving Joint Owner will be deemed to be the primary Beneficiary, unless You have given Us Notice otherwise.

ASSIGNMENT

You may assign Your rights under this Contract. We will not be bound by any Assignment until Notice of the Assignment is recorded by Us. We are not responsible for the validity or tax consequences of any Assignment. We will not be liable for any payment or other settlement made by Us before We record the Notice of the Assignment.

BENEFICIARY PROVISIONS

BENEFICIARY

The Beneficiary designation in effect on the Issue Date will remain in effect, unless changed. Unless You provide otherwise, the death benefit will be paid in equal shares to the Beneficiary(ies) as follows:

1. to the primary Beneficiary(ies) who survive the Owner (or if the Owner is not a natural person, the Annuitant's death); or if there are none, then
2. to the contingent Beneficiary(ies) who survive the Owner (or if the Owner is not a natural person, the Annuitant's death); or if there are none, then
3. to the Owner's estate.

If Joint Owners have been designated, unless You inform Us otherwise, the surviving Joint Owner will be treated as the primary Beneficiary. Any other Beneficiary designation will be treated as a contingent Beneficiary unless otherwise indicated in a Notice to Us.

SIMULTANEOUS DEATH OF BENEFICIARY AND OWNER

Death benefits will be paid as though any Beneficiary died before the Owner if the Beneficiary dies within 24 hours of the Owner's death.

CHANGE OF BENEFICIARY

Subject to the rights of any irrevocable Beneficiary, You may change the primary Beneficiary or contingent Beneficiary. A change may be made by filing a Notice with Us. The change will take effect as of the date the Notice is received by Us. We will not be liable for any payment made or action taken before We record the change.

PREMIUM PAYMENT PROVISIONS

PREMIUM PAYMENT

The amount of the Premium Paid is shown on the Contract Data Page. No additional premium payments may be made to the Contract at any time. If any check presented as payment of any part of a Premium Paid is not honored, the Contract will be void.

ALLOCATION OF PREMIUM

The Allocated Premium for each Strategy is that portion of the Premium Paid made in accordance with Your selection made at the Issue Date. The Allocated Premium is subject to the allocation requirements set forth in Electing Strategies.

CONTRACT VALUE PROVISIONS

CONTRACT VALUE

Your Contract Value is the sum of Your Account Strategy Values. The Contract Value will never be less than the Minimum Guaranteed Contract Withdrawal Value.

ELECTING STRATEGIES

You elect the Strategies to which Your Premium is allocated from among those offered by Us and described in the Contract and applicable Riders. Allocations to any Strategy must be in whole percentages and must not be less than the Minimum Allocation to any Strategy shown on the Contract Data Page. The contractual provisions applicable to Strategies You have elected are contained in the Account Strategy Riders attached to and made a part of this Contract.

Each available Account Strategy is established by a separate Rider. After the Company has established an Account Strategy, values may be transferred to the Account Strategy in accordance with the provisions of this Contract and the applicable Rider. The Rider shall establish the method by which interest is credited to the Account Strategy Value associated with the applicable Account Strategy.

At any time during the first thirty (30) days immediately following the end of a Strategy Term, You may reallocate all or a portion of the Account Strategy Values to any other available Strategy. No Withdrawal Charges will apply to Reallocations made during such thirty (30) day periods. Reallocations are allowed only during the first thirty (30) days of a Strategy Term. During such thirty (30) day period, and until We receive Reallocation notification from You, Your allocations will remain unchanged from the prior Strategy Term. If We do not receive notification from You during such thirty (30) day period, You will be deemed to have elected to continue Contract Value allocations to the same Strategies selected in the prior Strategy Term. Reallocations are effective on the Reallocation Date(s).

Reallocation is subject to the terms and conditions in existence for any Strategy(ies) available at that time. Reallocations to any Strategy must not be less than the Minimum Allocation shown on the Contract Data Page. You will receive from Us written confirmation of Your Reallocation elections.

MINIMUM GUARANTEED CONTRACT WITHDRAWAL VALUE

The Minimum Guaranteed Contract Withdrawal Value (MGCWV) is an accumulation at the applicable Minimum Guaranteed Contract Value Interest Rates of the Premium Paid multiplied by the Minimum Guaranteed Contract Withdrawal Value Premium Factor less prior withdrawals, not including any Withdrawal Charges. The Minimum Guaranteed Contract Withdrawal Value Premium Factor and the Minimum Guaranteed Contract Withdrawal Value Interest Rates are shown on the Contract Data Page. The MGCWV will never be less than zero.

The MGCWV is calculated as follows:

1. On the Issue Date the MGCWV equals the Premium Paid multiplied by the Minimum Guaranteed Contract Withdrawal Value Premium Factor.
2. On any day thereafter, the MGCWV equals:
 - (a) the MGCWV on the previous day; less
 - (b) amounts withdrawn since the previous day; less
 - (c) Rider Charges since the previous day; plus
 - (d) interest credited at the Minimum Guaranteed Contract Withdrawal Value Interest Rate.

DEATH BENEFIT PROVISIONS

DEATH OF OWNER DURING THE ACCUMULATION PERIOD

During the Accumulation Period, the death benefit will be paid to Your Beneficiary(ies) upon Your death or upon the first death of a Joint Owner.

DEATH BENEFIT AMOUNT DURING THE ACCUMULATION PERIOD

The death benefit is the Contract Value determined as of the date on which We have received both due proof of death and an election for the payment method. At that time and until distributed, the death benefit will receive interest as required by the state in which this Contract is issued. In the event the Contract is continued by a surviving spouse as set forth below, the Contract Value will remain in the Strategy(ies) for the remainder of the Strategy Term under the terms of this Contract.

DEATH BENEFIT OPTIONS DURING THE ACCUMULATION PERIOD

A Beneficiary must elect the death benefit to be paid under one of the options below (unless the Owner has previously made such election) in the event of the death of an Owner during the Accumulation Period. In addition, if the Beneficiary is the spouse of the Owner, he or she may elect to continue the Contract in his or her own name and exercise all the Owner's rights under the Contract. The death benefit options available under the Contract are:

Option 1 - lump sum payment of the death benefit; or

Option 2 - the payment of the entire death benefit within five (5) years of the date of the death of the Owner or the first Joint Owner to die; or

Option 3 - payment of the death benefit under an Annuity Option over the lifetime of the Beneficiary or over a period not extending beyond the life expectancy of the Beneficiary with distribution beginning within one (1) year of the date of death of the Owner or the first Joint Owner to die.

Any portion of the death benefit not applied under Option 3 within one (1) year of the date of the Owner's or Joint Owner's death must be distributed within five (5) years of the date of death.

If a lump sum payment is requested, the amount will be paid within seven (7) days of receipt of proof of death and the election.

Payment to the Beneficiary, other than in a lump sum, may only be elected during the sixty (60) day period beginning with the date of receipt of proof of death.

DEATH OF OWNER DURING THE ANNUITY PERIOD

If the Owner or a Joint Owner, who is not the Annuitant, dies during the Annuity Period, any remaining payments under the Annuity Option elected will continue at least as rapidly as under the method of distribution in effect at the time of the Owner's death. Upon the death of the Owner during the Annuity Period, the Beneficiary becomes the Owner.

DEATH OF ANNUITANT

Upon the death of an Annuitant who is not the Owner or a Joint Owner during the Accumulation Period, the Owner automatically becomes the Annuitant. The Owner may select a new Annuitant if the Owner does not want to be the Annuitant. Any new Annuitant designation will be subject to the Company's underwriting rules then in effect. If the Owner is a non-natural person, the death of the primary Annuitant will be treated as the death of the Owner.

Upon the death of the Annuitant during the Annuity Period, the death benefit, if any, will be as specified in the Annuity Option elected. Death benefits will be paid at least as rapidly as under the method of distribution in effect at the Annuitant's death.

DEATH BENEFIT PROVISIONS (continued)

PAYMENT OF DEATH BENEFIT

We will require due proof of death before any death benefit is paid. Due proof of death will be:

1. a certified death certificate; or
2. any other proof satisfactory to Us.

Any death benefit will be paid in accordance with applicable law or regulations governing death benefit payments. In all events, this Contract will be continued and administered in accordance with Section 72(s) of the Internal Revenue Code, as amended.

WITHDRAWAL PROVISIONS

WITHDRAWALS

You have the right to withdraw part or all of Your Contract Value at any time prior to the Annuity Date. The most that may be withdrawn at any time prior to the Annuity Date is the greater of:

1. The Contract Withdrawal Value at the time of the withdrawal; or
2. The remainder of the Guaranteed Lifetime Annual Income at the time of the withdrawal equal to:
 - (a) The Guaranteed Lifetime Annual Income on the previous day; less
 - (b) The cumulative Withdrawal Amounts taken during the Contract Year and prior to this withdrawal.

Except for Withdrawal Amounts taken as part of a Systematic Withdrawal plan, a Withdrawal Amount must be at least the Minimum Withdrawal Amount shown on the Contract Data Page. If the withdrawal reduces the Contract Value below the amount of the Minimum Contract Value After Withdrawal as shown on the Contract Data Page and the Guaranteed Lifetime Annual Income after the withdrawal is less than the Minimum Systematic Withdrawal Amount shown on the Contract Data Page, We may treat the request as a withdrawal of the entire Contract Value. If You withdraw the entire Contract Value and the cumulative Withdrawal Amounts taken during the Contract Year exceed the Guaranteed Lifetime Annual Income or the Guaranteed Lifetime Income Benefit is terminated, this Contract will terminate. If You elect to withdraw all of Your Contract Value, You will not receive less than the Minimum Guaranteed Contract Withdrawal Value.

The amount withdrawn from each Strategy will be in the proportion that each Strategy Value bears to the total Contract Value. Amounts withdrawn prior to the end of the Withdrawal Charge Period may be subject to a Withdrawal Charge. Any Withdrawal Charge will be deducted from the remaining Contract Value. If the remaining Contract Value is not sufficient, the Withdrawal Charge will be deducted from the amount withdrawn.

WITHDRAWAL AMOUNT

The Withdrawal Amount is the full amount withdrawn from the Contract Value, including any Free Withdrawal Amount and any amount in excess of the Free Withdrawal Amount.

WITHDRAWAL CHARGE PERIOD

The period shown on the Contract Data Page during which Withdrawal Charges may be assessed against Withdrawal Amounts.

WITHDRAWAL CHARGE

Cumulative Withdrawals of Contract Value, in a Contract Year, that exceed the Free Withdrawal Amount may be assessed a Withdrawal Charge. Withdrawal Charges are not assessed against death benefit proceeds paid on account of the death of the Owner. Withdrawal Charges are also not assessed against any amounts applied to an Annuity Option that begins at least five (5) years after the Issue Date and that makes annuity payments for at least five (5) years.

FREE WITHDRAWAL AMOUNT

After the first Contract Anniversary and prior to the Annuity Date, You may annually withdraw a portion of the Contract Value that is free of Withdrawal Charges. The Free Withdrawal Amount for any Contract Year is equal to 10% of the Contract Value on the prior Contract Anniversary. In the event a Contract's entire Contract Value is withdrawn in a Contract Year where a Free Withdrawal Amount is made, the Withdrawal Charge will be retroactively applied to any Free Withdrawal Amounts occurring in that Contract Year. Withdrawals made pursuant to a Systematic Withdrawal plan may be made more frequently than once per Contract Year and will be treated as a Free Withdrawal Amount, provided that the total annual amount withdrawn does not exceed the 10% limitation described above.

SYSTEMATIC WITHDRAWALS

At any time after the first Contract Year and prior to the Annuity Date, You may ask, in a form acceptable to Us, to begin a Systematic Withdrawal plan to make withdrawals from the Contract Value on a regular basis. This program of Systematic Withdrawals may continue until terminated by You or until the Contract terminates. The Minimum Systematic Withdrawal Amount is shown on the Contract Data Page. It is the least amount that We will allow for a scheduled Withdrawal Amount. All Systematic Withdrawal amounts will be taken from the Strategies on a pro rata basis.

ANNUITY PROVISIONS

MATURITY DATE

The Maturity Date of the Contract is the Contract Anniversary following the Owner's or the oldest Joint Owner's 100th birthday (or the Annuitant's or oldest Joint Annuitant's 100th birthday if the Owner is a non-natural person). The Maturity Date is shown on the Contract Data Page. This is the latest permitted Annuity Date.

ANNUITY DATE SELECTION

You may select to set Your Annuity Date and commence Annuity Payments under an elected Annuity Option after the fifth Contract Year. The Contract Withdrawal Value will be applied to the applicable Annuity Option Table to determine Your first Annuity Payment.

ELECTION OF ANNUITY OPTIONS

The Annuity Option is elected by You. If no Annuity Option is elected, Option 2 - Life Annuity with Ten (10) Years of Annuity Payments Guaranteed will automatically be applied. Upon thirty (30) days Notice prior to the Annuity Date, You may change the Annuity Option. Once payments commence under an elected Annuity Option, that option is irrevocable and the Contract has no value that can be surrendered, loaned, commuted or withdrawn.

ANNUITY OPTIONS

The following Annuity Options, or any other Annuity Option acceptable to You and Us, may be elected:

Option 1 - Life Annuity - We will make Annuity Payments, payable at the frequency elected, during the lifetime of the annuitant and terminating with the last payment due prior to the Annuitant's death.

Option 2 - Life Annuity with 10 Years of Annuity Payments Guaranteed - We will make Annuity Payments, payable at the frequency elected, during the lifetime of the Annuitant with a guarantee that if at the Annuitant's death there have been less than ten (10) years of Annuity Payments made as selected, Annuity Payments will continue for the remainder of the guaranteed period.

Option 3 - Life Annuity with 20 Years of Annuity Payments Guaranteed - We will make Annuity Payments, payable at the frequency elected, during the lifetime of the Annuitant with a guarantee that if at the Annuitant's death there have been less than twenty (20) years of Annuity Payments made as selected, Annuity Payments will continue for the remainder of the guaranteed period.

Option 4 - Joint and Last Survivor Annuity - We will make Annuity Payments, payable at the frequency elected, during the lifetime of the Annuitant and the Joint Annuitant. Upon the death of either the Annuitant or Joint Annuitant, Annuity Payments will continue to be paid during the remaining lifetime of the survivor. Annuity Payments cease with the final Annuity Payment due prior to the last survivor's death.

Option 5 - Joint and Last Survivor Annuity with 10 Years of Annuity Payments Guaranteed - We will make Annuity Payments, payable at the frequency elected, during the joint lifetime of the Annuitant and the Joint Annuitant. Upon the death of either the Annuitant or the Joint Annuity, annuity Payments will continue to be paid during the remaining lifetime of the survivor. If at the last death of the Annuitant and the Joint Annuitant, there have been less than ten (10) years of Annuity Payments made as selected, Annuity Payments will continue to be made for the remainder of the guaranteed period.

Option 6 - Guaranteed Payment Period - We will make Annuity Payments for a guaranteed payment period of five (5) to thirty (30) years. The payments do not depend on the Annuitant's life.

Option 7 - Alternative Annuity Option - If the Guaranteed Lifetime Income Benefit is in force on the Maturity Date, You may elect an annuity payable for the life of the Annuitant of annual payments equal to the Guaranteed Lifetime Annual Income as of the day before the Maturity Date. The Owner, or oldest Joint Owner if applicable, will be the Annuitant for this option.

ANNUITY PROVISIONS (continued)

ANNUITY PAYMENTS

The Annuity Tables that follow contain guaranteed monthly Annuity Payment amounts per \$1,000 of Contract Withdrawal Value. They were calculated using the Annuity 2000 Mortality Table with Improvement Table G, at 2.00% interest compounded annually. Annuity Payments are based on the Annuitant's Attained Age and sex, and the Annuity Option elected. Unless another payee is designated, You will be the payee of the Annuity Payments.

The Contract Withdrawal Value will be applied to the applicable Annuity Option Table to determine Your first Annuity Payment. The Contract Withdrawal Value is determined no more than five (5) days prior to the Annuity Date. If, as of the Annuity Date, the then current Annuity Option rates applicable to this class of contracts provide an Annuity Payment greater than that which is guaranteed under the same Annuity Option under this Contract, then the greater payment will be made. For Attained Ages, combinations of sex, guaranteed payment periods, payment frequencies, and annualized effective interest rates not shown in these tables, Annuity Payment factors will be calculated in a manner consistent with these Annuity Option Tables.

FREQUENCY AND AMOUNT OF ANNUITY PAYMENTS

Annuity Payments will be paid as monthly installments or at any frequency acceptable to You and Us. If Contract Withdrawal Value to be applied under an Annuity Option is less than \$5,000, We reserve the right to make one lump sum payment in lieu of Annuity Payments. If the amount of any Annuity Payment would be or becomes less than \$100, We may reduce the frequency of payments to an interval which will result in each payment being at least \$100.

BASIS OF PAYMENTS

The Annuity Tables are based on the Annuity 2000 Mortality Table with Improvement Table G at 2.00% interest, compounded annually.

Annuity Options 1, 2, and 3

Monthly Income Payment for each \$1,000 of Contract Withdrawal Value applied

Annuitant's Attained Age	Life Annuity		Life Annuity with 10 Years of Annuity Payments Guaranteed		Life Annuity with 20 Years of Annuity Payments Guaranteed	
	Male	Female	Male	Female	Male	Female
50	\$3.19	\$3.02	\$3.18	\$3.01	\$3.12	\$2.98
51	\$3.26	\$3.07	\$3.24	\$3.06	\$3.18	\$3.03
52	\$3.32	\$3.13	\$3.30	\$3.12	\$3.23	\$3.08
53	\$3.39	\$3.19	\$3.37	\$3.18	\$3.29	\$3.13
54	\$3.46	\$3.25	\$3.44	\$3.24	\$3.35	\$3.19
55	\$3.54	\$3.32	\$3.51	\$3.30	\$3.41	\$3.25
56	\$3.62	\$3.39	\$3.59	\$3.37	\$3.47	\$3.31
57	\$3.71	\$3.46	\$3.67	\$3.44	\$3.54	\$3.37
58	\$3.80	\$3.54	\$3.76	\$3.52	\$3.61	\$3.43
59	\$3.90	\$3.62	\$3.85	\$3.60	\$3.68	\$3.50
60	\$4.00	\$3.71	\$3.94	\$3.68	\$3.75	\$3.57
61	\$4.11	\$3.81	\$4.04	\$3.77	\$3.82	\$3.64
62	\$4.23	\$3.91	\$4.15	\$3.87	\$3.89	\$3.72
63	\$4.35	\$4.01	\$4.27	\$3.97	\$3.97	\$3.79
64	\$4.49	\$4.13	\$4.38	\$4.07	\$4.04	\$3.87
65	\$4.63	\$4.25	\$4.51	\$4.18	\$4.12	\$3.95
66	\$4.79	\$4.38	\$4.64	\$4.30	\$4.19	\$4.03
67	\$4.95	\$4.52	\$4.78	\$4.43	\$4.27	\$4.11
68	\$5.12	\$4.67	\$4.92	\$4.56	\$4.34	\$4.20
69	\$5.31	\$4.83	\$5.08	\$4.71	\$4.41	\$4.28
70	\$5.51	\$5.00	\$5.23	\$4.86	\$4.48	\$4.36
71	\$5.73	\$5.19	\$5.40	\$5.01	\$4.55	\$4.44
72	\$5.95	\$5.39	\$5.56	\$5.18	\$4.61	\$4.51
73	\$6.20	\$5.61	\$5.74	\$5.36	\$4.67	\$4.58
74	\$6.46	\$5.85	\$5.92	\$5.54	\$4.72	\$4.65
75	\$6.74	\$6.11	\$6.10	\$5.73	\$4.78	\$4.71
76	\$7.04	\$6.38	\$6.29	\$5.93	\$4.82	\$4.77
77	\$7.36	\$6.68	\$6.48	\$6.14	\$4.86	\$4.82
78	\$7.70	\$7.01	\$6.67	\$6.35	\$4.90	\$4.86
79	\$8.07	\$7.36	\$6.87	\$6.56	\$4.93	\$4.90
80	\$8.47	\$7.75	\$7.06	\$6.78	\$4.96	\$4.94

**Annuity Option 4
Joint and Survivor Annuity**

Monthly Income Payment for each \$1,000 of Contract Withdrawal Value applied

Male Annuitant's Attained Age	Female Annuitant's Attained Age						
	55	60	65	70	75	80	85
55	\$3.18	\$3.34	\$3.48	\$3.59	\$3.68	\$3.74	\$3.77
60	\$3.28	\$3.50	\$3.71	\$3.89	\$4.04	\$4.15	\$4.22
65	\$3.37	\$3.64	\$3.93	\$4.21	\$4.46	\$4.65	\$4.79
70	\$3.43	\$3.75	\$4.11	\$4.51	\$4.90	\$5.24	\$5.50
75	\$3.46	\$3.82	\$4.25	\$4.76	\$5.32	\$5.86	\$6.32
80	\$3.49	\$3.87	\$4.35	\$4.95	\$5.68	\$6.46	\$7.22
85	\$3.50	\$3.90	\$4.41	\$5.09	\$5.95	\$6.99	\$8.10

**Annuity Option 5
Joint and Survivor Annuity with 10 Years of Annuity Payments Guaranteed**

Monthly Income Payment for each \$1,000 of Contract Withdrawal Value applied

Male Annuitant's Attained Age	Female Annuitant's Attained Age						
	55	60	65	70	75	80	85
55	\$3.18	\$3.34	\$3.48	\$3.59	\$3.67	\$3.73	\$3.76
60	\$3.28	\$3.50	\$3.71	\$3.89	\$4.03	\$4.13	\$4.19
65	\$3.36	\$3.64	\$3.92	\$4.20	\$4.44	\$4.62	\$4.73
70	\$3.42	\$3.74	\$4.10	\$4.49	\$4.86	\$5.16	\$5.37
75	\$3.46	\$3.81	\$4.24	\$4.73	\$5.25	\$5.72	\$6.06
80	\$3.48	\$3.86	\$4.33	\$4.90	\$5.56	\$6.21	\$6.74
85	\$3.50	\$3.88	\$4.38	\$5.01	\$5.77	\$6.59	\$7.28

**Annuity Option 6
Guaranteed Payment Period**

Monthly Income Payment for each \$1,000 of Contract Withdrawal Value applied

Guaranteed Payment Period (Years)	Monthly Payment	Guaranteed Payment Period (Years)	Monthly Payment	Guaranteed Payment Period (Years)	Monthly Payment
5	\$17.49	14	\$6.80	23	\$4.50
6	\$14.71	15	\$6.41	24	\$4.35
7	\$12.73	16	\$6.07	25	\$4.22
8	\$11.25	17	\$5.76	26	\$4.09
9	\$10.10	18	\$5.49	27	\$3.98
10	\$9.17	19	\$5.25	28	\$3.87
11	\$8.42	20	\$5.04	29	\$3.77
12	\$7.79	21	\$4.84	30	\$3.68
13	\$7.26	22	\$4.66		

ANNUITY PROVISIONS (continued)

DEFERRAL PAYMENTS

If approved by the Commissioner of Insurance of the state in which this Contract is delivered, We reserve the right to defer payments for any Withdrawal Amount for a period not exceeding six (6) months. Subject to state requirements, interest will be credited during such deferred period.

RESERVES, VALUES AND BENEFITS

All reserves are greater than or equal to those required by statute. Any values and death benefits that may be available under this Contract are not less than the minimum benefits required by any law of the state in which this Contract is delivered.

(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%.)

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

Premium Amount Remitted with Application:

\$ _____

Estimated Premium Amount of 1035 Exchange/Transfer:

\$ _____

Source of Premium Payment:

Check

Wire

1035 Exchange/Transfer

(Payable to: Forethought Life Insurance Company)

7. [SECURE INCOME 125SM] PRODUCT AND STRATEGY(IES) ALLOCATIONS

Choose only one:

Secure Income 125SM with the Guaranteed Lifetime Income Benefit]

Secure Income 125SM with the Guaranteed Lifetime Income Benefit and Age Graded Income Factors]

Secure Income 125SM with the Guaranteed Lifetime Income Benefit and Confinement Benefit]

Secure Income 125SM with the Guaranteed Lifetime Income Benefit, Confinement Benefit and Age Graded Income Factors]

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

FIXED ACCOUNT STRATEGIES:

1 year Fixed Account Strategy

2 year Fixed Account Strategy

3 year Fixed Account Strategy

4 year Fixed Account Strategy

5 year Fixed Account Strategy

7 year Fixed Account Strategy

10 year Fixed Account Strategy

Whole Percentages Only

100

%

_____%

_____%

_____%

_____%

_____%

_____%

Total Must =

100

%

8. [SECURE INCOME 125SM] PRODUCT – Optional Rider(s)

Increased Death Benefit Guarantee Rider

This Rider can not be elected if:

- 1) The oldest Owners 76th birthday occurs on or before the issue date of this policy; or
- 2) A Joint Owner is not the spouse of the Owner; or
- 3) The Owner is a non-natural person and a Joint Annuitant is not the spouse of the Annuitant.

9. 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 30 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.

10. 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. OWNER DECLARATIONS AND SIGNATURES

The Owner(s) understands and agrees that:

1. The above statements and answers are true, complete, and correct to the best of his or her knowledge and belief.
2. The statements made shall form the exclusive basis of any annuity contract issued hereon.
3. Checks must be made payable to Forethought Life Insurance Company, not to the agent. The canceled check and Delivery Receipt are your receipt.
4. Only a Forethought Life Insurance Company officer can make, modify, discharge, or waive any of the Company's rights.
5. Purchasing an annuity contract for use in a tax qualified retirement plan (e.g., an IRA) will not result in any necessary or additional tax deferral period.

Do you have any existing life insurance policies or annuity contracts? Yes No

Is this annuity intended to replace or change any existing annuity or life insurance contract? Yes No

(Note: If "Yes", complete the appropriate Replacement form for your state and return with application.)

In the event of replacement, I(we) understand that the agent must leave the original or a copy of all written or printed communications used for the presentation with me(us).

Initials

I(We) understand and acknowledge that Forethought Life Insurance Company does not offer legal, financial, tax, investment or estate-planning advice and I(we) have had the opportunity to seek such advice from the proper sources before purchasing this contract. I(We) have determined that the purchase of this Single Premium Deferred Annuity with fixed and account strategies is suitable given my(our) particular legal, financial, tax, investment, estate-planning or other goals or circumstances.

Initials

I(We) have received a copy of the Disclosure Statement and understand that any results shown other than the minimum guaranteed contract values are not guarantees, promises, or warranties.

Initials

Owner Signature

Date

Signed At (City, State)

Joint Owner Signature (if applicable)

Date

Signed At (City, State)

Annuitant Signature (if other than Owner)

Date

Signed At (City, State)

12. AGENT DECLARATIONS AND SIGNATURES

Primary Agent Name (Print)				
Address		City	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* 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

[Secure Income 125SM]
Single Premium Deferred Annuity Application

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

1-YEAR FIXED ACCOUNT STRATEGY RIDER

This Rider is added to and made a part of the Single Premium Deferred Annuity contract to which it is attached. The 1-Year Fixed Account Strategy Rider will be available for the amount of the Allocated Premium specified on the Contract Data Page or the Reallocation Amount determined by You as of the Reallocation Date.

1-YEAR FIXED ACCOUNT STRATEGY VALUE

The 1-Year Fixed Account Strategy Value is calculated as follows:

1. On the Issue Date, the 1-Year Fixed Account Strategy Value equals the Allocated Premium for this Strategy.
2. On any day thereafter, the 1-Year Fixed Account Strategy Value equals:
 - (a) the 1-Year Fixed Account Strategy Value on the previous day; plus
 - (b) Reallocations to the 1-Year Fixed Account Strategy since the previous day; less
 - (c) amounts withdrawn and Reallocations from the 1-Year Fixed Account Strategy Value since the previous day; less
 - (d) Withdrawal Charges assessed to the 1-Year Fixed Account Strategy Value since the previous day; less
 - (e) any Rider Charges assessed to the 1-Year Fixed Account Strategy Value since the previous day; less
 - (f) any applicable taxes assessed to the 1-Year Fixed Account Strategy Value since the previous day; plus
 - (g) interest credited to the 1-Year Fixed Account Strategy Value since the previous day.

Interest is credited to the 1-Year Fixed Account Strategy Value at the Initial Annual Interest Rate shown on the Contract Data Page for the 1-Year Fixed Account Strategy. This interest rate is an effective annual rate that is guaranteed for the first Strategy Term. The Annual Interest Rate for the 1-Year Fixed Account Strategy for each future Strategy Term will be declared in advance by Us and is guaranteed for the length of the Strategy Term. The Annual Interest Rate will never be less than the Minimum Guaranteed Annual Interest Rate shown on the Contract Data Page.

In case of a withdrawal, interest will be credited on the portion withdrawn up to the withdrawal date.

This Rider is subject to the provisions of the Contract to which it is attached.

RIDER CHARGES

There are no Rider Charges assessed for this Rider. There may be Rider Charges assessed for other Riders attached to the Contract, which would be included in the Calculations described above.



President
Forethought Life Insurance Company

2-YEAR FIXED ACCOUNT STRATEGY RIDER

This Rider is added to and made a part of the Single Premium Deferred Annuity contract to which it is attached. The 2-Year Fixed Account Strategy Rider will be available for the amount of the Allocated Premium specified on the Contract Data Page or the Reallocation Amount determined by You as of the Reallocation Date.

DEFINITIONS

STRATEGY ANNIVERSARY

Any Contract Anniversary coinciding with the end of a Strategy Term for this Rider.

STRATEGY END YEAR

The latest Contract Year in which funds may remain in this Strategy, as specified on the Contract Data Page for this Rider.

CALCULATIONS

2-YEAR FIXED ACCOUNT STRATEGY VALUE

The 2-Year Fixed Account Strategy Value is calculated as follows:

1. On the Issue Date, the 2-Year Fixed Account Strategy Value equals the Allocated Premium for this Strategy.
2. On any day thereafter, the 2-Year Fixed Account Strategy Value equals:
 - (a) the 2-Year Fixed Account Strategy Value on the previous day; plus
 - (b) Reallocations to the 2-Year Fixed Account Strategy since the previous day; less
 - (c) amounts withdrawn and Reallocations from the 2-Year Fixed Account Strategy Value since the previous day; less
 - (d) Withdrawal Charges assessed to the 2-Year Fixed Account Strategy Value since the previous day; less
 - (e) any Rider Charges assessed to the 2-Year Fixed Account Strategy Value since the previous day; less
 - (f) any applicable taxes assessed to the 2-Year Fixed Account Strategy Value since the previous day; plus
 - (g) interest credited to the 2-Year Fixed Account Strategy Value since the previous day.

Interest is credited to the 2-Year Fixed Account Strategy Value at the Initial Annual Interest Rate shown on the Contract Data Page for the 2-Year Fixed Account Strategy. This interest rate is an effective annual rate that is guaranteed for the first Strategy Term. The Annual Interest Rate for the 2-Year Fixed Account Strategy for each future Strategy Term will be declared in advance by Us and is guaranteed for the length of the Strategy Term. The Annual Interest Rate will never be less than the Minimum Guaranteed Annual Interest Rate shown on the Contract Data Page.

In case of a withdrawal, interest will be credited on the portion withdrawn up to the withdrawal date.

Reallocation to this Strategy is permitted only on a Strategy Anniversary as defined in this Rider, but not into any Strategy Term that could extend beyond the Strategy End Year for this Rider. At the conclusion of the Strategy End Year, this Rider will terminate. The 2-Year Fixed Account Strategy Value also terminates and is automatically transferred to the 1-Year Fixed Account Strategy.

This Rider is subject to the provisions of the Contract to which it is attached.

RIDER CHARGES

There are no Rider Charges assessed for this Rider. There may be Rider Charges assessed for other Riders attached to the Contract, which would be included in the Calculations described above.



President
Forethought Life Insurance Company

3-YEAR FIXED ACCOUNT STRATEGY RIDER

This Rider is added to and made a part of the Single Premium Deferred Annuity contract to which it is attached. The 3-Year Fixed Account Strategy Rider will be available for the amount of the Allocated Premium specified on the Contract Data Page or the Reallocation Amount determined by You as of the Reallocation Date.

DEFINITIONS

STRATEGY ANNIVERSARY

Any Contract Anniversary coinciding with the end of a Strategy Term for this Rider.

STRATEGY END YEAR

The latest Contract Year in which funds may remain in this Strategy, as specified on the Contract Data Page for this Rider.

CALCULATIONS

3-YEAR FIXED ACCOUNT STRATEGY VALUE

The 3-Year Fixed Account Strategy Value is calculated as follows:

1. On the Issue Date, the 3-Year Fixed Account Strategy Value equals the Allocated Premium for this Strategy.
2. On any day thereafter, the 3-Year Fixed Account Strategy Value equals:
 - (a) the 3-Year Fixed Account Strategy Value on the previous day; plus
 - (b) Reallocations to the 3-Year Fixed Account Strategy since the previous day; less
 - (c) amounts withdrawn and Reallocations from the 3-Year Fixed Account Strategy Value since the previous day; less
 - (d) Withdrawal Charges assessed to the 3-Year Fixed Account Strategy Value since the previous day; less
 - (e) any Rider Charges assessed to the 3-Year Fixed Account Strategy Value since the previous day; less
 - (f) any applicable taxes assessed to the 3-Year Fixed Account Strategy Value since the previous day; plus
 - (g) interest credited to the 3-Year Fixed Account Strategy Value since the previous day.

Interest is credited to the 3-Year Fixed Account Strategy Value at the Initial Annual Interest Rate shown on the Contract Data Page for the 3-Year Fixed Account Strategy. This interest rate is an effective annual rate that is guaranteed for the first Strategy Term. The Annual Interest Rate for the 3-Year Fixed Account Strategy for each future Strategy Term will be declared in advance by Us and is guaranteed for the length of the Strategy Term. The Annual Interest Rate will never be less than the Minimum Guaranteed Annual Interest Rate shown on the Contract Data Page.

In case of a withdrawal, interest will be credited on the portion withdrawn up to the withdrawal date.

Reallocation to this Strategy is permitted only on a Strategy Anniversary as defined in this Rider, but not into any Strategy Term that could extend beyond the Strategy End Year for this Rider. At the conclusion of the Strategy End Year, this Rider will terminate. The 3-Year Fixed Account Strategy Value also terminates and is automatically transferred to the 1-Year Fixed Account Strategy.

This Rider is subject to the provisions of the Contract to which it is attached.

RIDER CHARGES

There are no Rider Charges assessed for this Rider. There may be Rider Charges assessed for other Riders attached to the Contract, which would be included in the Calculations described above.



President
Forethought Life Insurance Company

4-YEAR FIXED ACCOUNT STRATEGY RIDER

This Rider is added to and made a part of the Single Premium Deferred Annuity contract to which it is attached. The 4-Year Fixed Account Strategy Rider will be available for the amount of the Allocated Premium specified on the Contract Data Page or the Reallocation Amount determined by You as of the Reallocation Date.

DEFINITIONS

STRATEGY ANNIVERSARY

Any Contract Anniversary coinciding with the end of a Strategy Term for this Rider.

STRATEGY END YEAR

The latest Contract Year in which funds may remain in this Strategy, as specified on the Contract Data Page for this Rider.

CALCULATIONS

4-YEAR FIXED ACCOUNT STRATEGY VALUE

The 4-Year Fixed Account Strategy Value is calculated as follows:

1. On the Issue Date, the 4-Year Fixed Account Strategy Value equals the Allocated Premium for this Strategy.
2. On any day thereafter, the 4-Year Fixed Account Strategy Value equals:
 - (a) the 4-Year Fixed Account Strategy Value on the previous day; plus
 - (b) Reallocations to the 4-Year Fixed Account Strategy since the previous day; less
 - (c) amounts withdrawn and Reallocations from the 4-Year Fixed Account Strategy Value since the previous day; less
 - (d) Withdrawal Charges assessed to the 4-Year Fixed Account Strategy Value since the previous day; less
 - (e) any Rider Charges assessed to the 4-Year Fixed Account Strategy Value since the previous day; less
 - (f) any applicable taxes assessed to the 4-Year Fixed Account Strategy Value since the previous day; plus
 - (g) interest credited to the 4-Year Fixed Account Strategy Value since the previous day.

Interest is credited to the 4-Year Fixed Account Strategy Value at the Initial Annual Interest Rate shown on the Contract Data Page for the 4-Year Fixed Account Strategy. This interest rate is an effective annual rate that is guaranteed for the first Strategy Term. The Annual Interest Rate for the 4-Year Fixed Account Strategy for each future Strategy Term will be declared in advance by Us and is guaranteed for the length of the Strategy Term. The Annual Interest Rate will never be less than the Minimum Guaranteed Annual Interest Rate shown on the Contract Data Page.

In case of a withdrawal, interest will be credited on the portion withdrawn up to the withdrawal date.

Reallocation to this Strategy is permitted only on a Strategy Anniversary as defined in this Rider, but not into any Strategy Term that could extend beyond the Strategy End Year for this Rider. At the conclusion of the Strategy End Year, this Rider will terminate. The 4-Year Fixed Account Strategy Value also terminates and is automatically transferred to the 1-Year Fixed Account Strategy.

This Rider is subject to the provisions of the Contract to which it is attached.

RIDER CHARGES

There are no Rider Charges assessed for this Rider. There may be Rider Charges assessed for other Riders attached to the Contract, which would be included in the Calculations described above.



President
Forethought Life Insurance Company

5-YEAR FIXED ACCOUNT STRATEGY RIDER

This Rider is added to and made a part of the Single Premium Deferred Annuity contract to which it is attached. The 5-Year Fixed Account Strategy Rider will be available for the amount of the Allocated Premium specified on the Contract Data Page or the Reallocation Amount determined by You as of the Reallocation Date.

DEFINITIONS

STRATEGY ANNIVERSARY

Any Contract Anniversary coinciding with the end of a Strategy Term for this Rider.

STRATEGY END YEAR

The latest Contract Year in which funds may remain in this Strategy, as specified on the Contract Data Page for this Rider.

CALCULATIONS

5-YEAR FIXED ACCOUNT STRATEGY VALUE

The 5-Year Fixed Account Strategy Value is calculated as follows:

1. On the Issue Date, the 5-Year Fixed Account Strategy Value equals the Allocated Premium for this Strategy.
2. On any day thereafter, the 5-Year Fixed Account Strategy Value equals:
 - (a) the 5-Year Fixed Account Strategy Value on the previous day; plus
 - (b) Reallocations to the 5-Year Fixed Account Strategy since the previous day; less
 - (c) amounts withdrawn and Reallocations from the 5-Year Fixed Account Strategy Value since the previous day; less
 - (d) Withdrawal Charges assessed to the 5-Year Fixed Account Strategy Value since the previous day; less
 - (e) any Rider Charges assessed to the 5-Year Fixed Account Strategy Value since the previous day; less
 - (f) any applicable taxes assessed to the 5-Year Fixed Account Strategy Value since the previous day; plus
 - (g) interest credited to the 5-Year Fixed Account Strategy Value since the previous day.

Interest is credited to the 5-Year Fixed Account Strategy Value at the Initial Annual Interest Rate shown on the Contract Data Page for the 5-Year Fixed Account Strategy. This interest rate is an effective annual rate that is guaranteed for the first Strategy Term. The Annual Interest Rate for the 5-Year Fixed Account Strategy for each future Strategy Term will be declared in advance by Us and is guaranteed for the length of the Strategy Term. The Annual Interest Rate will never be less than the Minimum Guaranteed Annual Interest Rate shown on the Contract Data Page.

In case of a withdrawal, interest will be credited on the portion withdrawn up to the withdrawal date.

Reallocation to this Strategy is permitted only on a Strategy Anniversary as defined in this Rider, but not into any Strategy Term that could extend beyond the Strategy End Year for this Rider. At the conclusion of the Strategy End Year, this Rider will terminate. The 5-Year Fixed Account Strategy Value also terminates and is automatically transferred to the 1-Year Fixed Account Strategy.

This Rider is subject to the provisions of the Contract to which it is attached.

RIDER CHARGES

There are no Rider Charges assessed for this Rider. There may be Rider Charges assessed for other Riders attached to the Contract, which would be included in the Calculations described above.



President
Forethought Life Insurance Company

7-YEAR FIXED ACCOUNT STRATEGY RIDER

This Rider is added to and made a part of the Single Premium Deferred Annuity contract to which it is attached. The 7-Year Fixed Account Strategy Rider will be available for the amount of the Allocated Premium specified on the Contract Data Page or the Reallocation Amount determined by You as of the Reallocation Date.

DEFINITIONS

STRATEGY ANNIVERSARY

Any Contract Anniversary coinciding with the end of a Strategy Term for this Rider.

STRATEGY END YEAR

The latest Contract Year in which funds may remain in this Strategy, as specified on the Contract Data Page for this Rider.

CALCULATIONS

7-YEAR FIXED ACCOUNT STRATEGY VALUE

The 7-Year Fixed Account Strategy Value is calculated as follows:

1. On the Issue Date, the 7-Year Fixed Account Strategy Value equals the Allocated Premium for this Strategy.
2. On any day thereafter, the 7-Year Fixed Account Strategy Value equals:
 - (a) the 7-Year Fixed Account Strategy Value on the previous day; plus
 - (b) Reallocations to the 7-Year Fixed Account Strategy since the previous day; less
 - (c) amounts withdrawn and Reallocations from the 7-Year Fixed Account Strategy Value since the previous day; less
 - (d) Withdrawal Charges assessed to the 7-Year Fixed Account Strategy Value since the previous day; less
 - (e) any Rider Charges assessed to the 7-Year Fixed Account Strategy Value since the previous day; less
 - (f) any applicable taxes assessed to the 7-Year Fixed Account Strategy Value since the previous day; plus
 - (g) interest credited to the 7-Year Fixed Account Strategy Value since the previous day.

Interest is credited to the 7-Year Fixed Account Strategy Value at the Initial Annual Interest Rate shown on the Contract Data Page for the 7-Year Fixed Account Strategy. This interest rate is an effective annual rate that is guaranteed for the first Strategy Term. The Annual Interest Rate for the 7-Year Fixed Account Strategy for each future Strategy Term will be declared in advance by Us and is guaranteed for the length of the Strategy Term. The Annual Interest Rate will never be less than the Minimum Guaranteed Annual Interest Rate shown on the Contract Data Page.

In case of a withdrawal, interest will be credited on the portion withdrawn up to the withdrawal date.

Reallocation to this Strategy is permitted only on a Strategy Anniversary as defined in this Rider, but not into any Strategy Term that could extend beyond the Strategy End Year for this Rider. At the conclusion of the Strategy End Year, this Rider will terminate. The 7-Year Fixed Account Strategy Value also terminates and is automatically transferred to the 1-Year Fixed Account Strategy.

This Rider is subject to the provisions of the Contract to which it is attached.

RIDER CHARGES

There are no Rider Charges assessed for this Rider. There may be Rider Charges assessed for other Riders attached to the Contract, which would be included in the Calculations described above.



President
Forethought Life Insurance Company

10-YEAR FIXED ACCOUNT STRATEGY RIDER

This Rider is added to and made a part of the Single Premium Deferred Annuity contract to which it is attached. The 10-Year Fixed Account Strategy Rider will be available for the amount of the Allocated Premium specified on the Contract Data Page or the Reallocation Amount determined by You as of the Reallocation Date.

DEFINITIONS

STRATEGY ANNIVERSARY

Any Contract Anniversary coinciding with the end of a Strategy Term for this Rider.

STRATEGY END YEAR

The latest Contract Year in which funds may remain in this Strategy, as specified on the Contract Data Page for this Rider.

CALCULATIONS

10-YEAR FIXED ACCOUNT STRATEGY VALUE

The 10-Year Fixed Account Strategy Value is calculated as follows:

1. On the Issue Date, the 10-Year Fixed Account Strategy Value equals the Allocated Premium for this Strategy.
2. On any day thereafter, the 10-Year Fixed Account Strategy Value equals:
 - (a) the 10-Year Fixed Account Strategy Value on the previous day; plus
 - (b) Reallocations to the 10-Year Fixed Account Strategy since the previous day; less
 - (c) amounts withdrawn and Reallocations from the 10-Year Fixed Account Strategy Value since the previous day; less
 - (d) Withdrawal Charges assessed to the 10-Year Fixed Account Strategy Value since the previous day; less
 - (e) any Rider Charges assessed to the 10-Year Fixed Account Strategy Value since the previous day; less
 - (f) any applicable taxes assessed to the 10-Year Fixed Account Strategy Value since the previous day; plus
 - (g) interest credited to the 10-Year Fixed Account Strategy Value since the previous day.

Interest is credited to the 10-Year Fixed Account Strategy Value at the Initial Annual Interest Rate shown on the Contract Data Page for the 10-Year Fixed Account Strategy. This interest rate is an effective annual rate that is guaranteed for the first Strategy Term. The Annual Interest Rate for the 10-Year Fixed Account Strategy for each future Strategy Term will be declared in advance by Us and is guaranteed for the length of the Strategy Term. The Annual Interest Rate will never be less than the Minimum Guaranteed Annual Interest Rate shown on the Contract Data Page.

In case of a withdrawal, interest will be credited on the portion withdrawn up to the withdrawal date.

Reallocation to this Strategy is permitted only on a Strategy Anniversary as defined in this Rider, but not into any Strategy Term that could extend beyond the Strategy End Year for this Rider. At the conclusion of the Strategy End Year, this Rider will terminate. The 10-Year Fixed Account Strategy Value also terminates and is automatically transferred to the 1-Year Fixed Account Strategy.

This Rider is subject to the provisions of the Contract to which it is attached.

RIDER CHARGES

There are no Rider Charges assessed for this Rider. There may be Rider Charges assessed for other Riders attached to the Contract, which would be included in the Calculations described above.



President
Forethought Life Insurance Company

GUARANTEED LIFETIME INCOME BENEFIT AGE GRADED RIDER

This Rider will provide the Guaranteed Lifetime Income Benefit provision for the Contract to which it is attached. This Rider is made a part of the Contract or Certificate (hereafter "Contract") to which it is attached and is effective on the date the Contract is issued. Terms used in this Rider shall have the same meanings as are set forth in the contract to which this Rider is attached unless otherwise defined in this Rider. In case of a conflict between the terms of this Rider and the terms of the Contract, the terms of this Rider will control.

This Rider contains a Guaranteed Lifetime Income Account Value which is used to determine the Guaranteed Lifetime Annual Income. There may be an additional charge for this Rider.

Subject to the terms of this provision, the Owner has the right under this Contract to make Systematic Withdrawals, as defined in the Contract, from the Contract beginning on the Option Date in cumulative annual amounts up to the Guaranteed Lifetime Annual Income (**GLAI**) during each remaining Contract Year while the Income Life lives and prior to the termination of this benefit. You may discontinue, restart, or change the amount or frequency of Your Systematic Withdrawals by Notice to Us. Such changes to the Systematic Withdrawal amount are limited to one change per Contract Year. You may continue to make other withdrawals from the Contract subject to the Withdrawal Provisions above. However, if You withdraw amounts (as Systematic Withdrawals or other withdrawals) in excess of Your GLAI in a Contract Year on or following the Option Date, Your GLAI will be reduced as described below.

INCOME LIFE

The Income Life is:

1. the Owner (or oldest Joint Owner) if the Owner is a natural person; or
2. the Annuitant (or oldest Joint Annuitant) if the Owner is a non-natural person.

The Income Life may change prior to the Option Date if the Owner or Annuitant is changed in accordance with the Annuitant, Ownership, Assignment Provisions or the Death Benefit Provisions if the Beneficiary is the surviving spouse and elects to continue the Contract period. The Income Life will not change after the Option Date.

OPTION DATE

The date chosen by You by Notice to Us on Our form to begin Systematic Withdrawals under this Guaranteed Lifetime Income Benefit. The date must follow both the first Contract Anniversary and the date the Income Life attains age 59 ½.

GUARANTEED LIFETIME ANNUAL INCOME (GLAI)

The GLAI on the Option Date is equal to (A) multiplied by (B) where:

- (A) is the applicable Guaranteed Lifetime Income Benefit Factor shown on the Contract Data Page based on the Income Option You select and Your Attained Age on the Option Date; and
- (B) is the greater of:
1. The Contract Value; or
 2. The Guaranteed Lifetime Income Account Value described below.

ATTAINED AGE

For Single Life Income Options, Attained Age shall mean the age of the person on whose life Systematic Withdrawals are based as of his or her last birthday. For Joint Life Income Options, Attained Age shall mean the age of the younger of the two persons on whose lives the Systematic Withdrawals are based as of his or her last birthday.

GUARANTEED LIFETIME INCOME ACCOUNT VALUE

The Guaranteed Lifetime Income Account Value is calculated as follows:

1. On the Issue Date, the Guaranteed Lifetime Income Account Value equals the Premium multiplied by the Guaranteed Lifetime Income Account Premium Factor from the Contract Data Page.

-
2. For each Contract Anniversary after the Issue Date, up to and including the earlier of the tenth Contract Anniversary or the Option Date, before any withdrawals made on such Contract Anniversary have been processed, the Guaranteed Lifetime Income Account Value equals the Guaranteed Lifetime Income Account Value from the previous day multiplied by 1 plus the Guaranteed Lifetime Income Account Accumulation Rate. If there are withdrawals on such Contract Anniversary, the Guaranteed Lifetime Income Account Value will be reduced further, according to the procedure described below.
 3. On the date of any withdrawal after the Issue Date, up to and including the Option Date, the Guaranteed Lifetime Income Account Value immediately after the withdrawal equals the Guaranteed Lifetime Income Account Value immediately before the withdrawal multiplied by the Contract Value immediately after the withdrawal divided by the Contract Value immediately before the withdrawal.
 4. On any other day after the Issue Date, up to and including the Option Date, the Guaranteed Lifetime Income Account Value equals the Guaranteed Lifetime Income Account Value from the previous day.

RIDER CHARGE

The monthly Rider Charge for any Contract Year shall be equal to the Guaranteed Lifetime Income Benefit Rider Charge Rate divided by 12, and then multiplied by the Contract's Contract Value as of the Contract Anniversary at the beginning of the current Contract Year. The Rider Charge will be deducted beginning on the Issue Date. The Rider Charge will be deducted monthly from the Contract's Contract Value by reducing the Contract Value of each Account Strategy in equal proportions.

The Guaranteed Lifetime Income Benefit Rider Charge Rate is specified on the Contract Data Page and is guaranteed to not change for the life of the Contract.

INCOME OPTIONS

On the Option Date You have a choice of four different Income Options:

1. Level Single Life;
2. Increasing Single Life;
3. Level Joint Life;
4. Increasing Joint Life.

The amount of GLAI depends on the option You choose.

Level Income Options - The GLAI of a Level Income Option will remain the same each Contract Year from the Option Date until termination of the Guaranteed Lifetime Income Benefit except as provided by the Step-Up and Excess Withdrawal provisions below.

Increasing Income Options - The GLAI of an Increasing Income Option will increase on Contract Anniversaries beginning on the second Contract Anniversary following the Option Date and ending once the Contract Value equals zero. Once the Contract Value equals zero, the GLAI no longer receives annual increases but will remain level until termination of the Guaranteed Lifetime Income Benefit. During both the increasing and level payment periods, the GLAI will be subject to adjustments as described in the Step-Up and Excess Withdrawal provisions below. During the increasing payment period, the increase on each Contract Anniversary will equal (A) multiplied by (B) where:

- (A) is the Cost of Living Increase Factor on the Contract Data Page; and
(B) is the GLAI on the day prior to the Contract Anniversary.

Single Life Income Options - Under a Single Life Income Option, the GLAI will be available for Systematic Withdrawal each Contract Year from the Option Date until the earlier of:

1. the death of the Income Life; or
2. the termination of the Guaranteed Lifetime Income Benefit.

Joint Life Income Options - Under a Joint Life Income Option, the GLAI will be available for Systematic Withdrawal each Contract Year from the Option Date until the earlier of:

1. the date of death of the last to die of:
 - (a) the Income Life; or
 - (b) the Spouse of the Income Life; or
2. the termination of the Guaranteed Lifetime Income Benefit.

The Joint Life Income Options permit the Spouse of the Income Life to continue the Guaranteed Lifetime Income Benefit upon the death of the Income Life following the Option Date. The GLAI will continue to be available to the Spouse for Systematic Withdrawal each Contract Year until the earlier of the death of the Spouse or the termination of the Guaranteed Lifetime Income Benefit. All of the following requirements must be met in order for the Spouse to have the right to continue the Guaranteed Lifetime Income Benefit:

1. A Joint Life Income Option must be selected on the Option Date.
2. The Spouse must be identified on Our form on which You elect Your Joint Life Income Option on the Option Date.
3. The Spouse of the Income Life must qualify as the legal spouse of the Income Life on both the Option Date and the date of death of the Income Life.
4. The roles of the Owner, Annuitant and Beneficiary on both the Option Date and the date of death of the Income Life must be as follows:
 - (a) If the Owner is a natural person then:
 - i. The Income Life and the Spouse must be Joint Owners; or
 - ii. The Income Life must be the sole Owner and the Spouse must be the sole primary Beneficiary;
 - (b) If the Owner is a non-natural person then:
 - i. The Income Life must be the sole Annuitant and the Spouse must be the sole primary Beneficiary;
5. Upon the death of the Income Life, the Spouse must exercise his/her right to continue the Contract and no death benefit shall be paid.

STEP-UP

On each Contract Anniversary following the Option Date, the GLAI (before the increase from any applicable Cost of Living Increase Factor) will be set equal to the greater of:

1. the GLAI as of the previous day; or
2. the Contract Value multiplied by Guaranteed Lifetime Income Benefit Factor for the applicable Income Option and for the Attained Age on the Option Date.

EXCESS WITHDRAWALS

On any day after the Option Date that an Excess Withdrawal occurs (as described below) the GLAI will be reduced in the same proportion that the Excess Amount reduced the Contract Value. The GLAI on the date of an Excess Withdrawal will equal (A) multiplied by (B) where:

- (A) is the GLAI as of the previous day; and
- (B) is 1 minus the Withdrawal Ratio defined below.

A withdrawal (Systematic Withdrawal or otherwise) is considered an **Excess Withdrawal** if:

1. it is taken on or after the Option Date; and
2. On the day it is taken the cumulative withdrawals for the Contract Year exceed the GLAI as of the previous day.

Any Withdrawal that is taken to satisfy any Required Minimum Distribution requirement based on the Contract Value of this Contract pursuant to the Internal Revenue Code of 1986 and the regulations thereunder will be recognized as a Withdrawal but not as an Excess Withdrawal if the cumulative Withdrawals for the Contract Year do not exceed the Required Minimum Distribution.

The **Withdrawal Ratio** is calculated as (A) divided by the sum of (A) and (B):

- (A) is the Excess Amount of the Excess Withdrawal; and
- (B) is the Contract Value on the current day (after the Excess Withdrawal has been deducted).

The **Excess Amount** of an Excess Withdrawal is equal to the lesser of:

1. The result of (A) minus (B) where:
 - (A) is the cumulative withdrawals for the Contract Year; and
 - (B) is the GLAI as of the previous day; or
2. The amount of the Excess Withdrawal.

BENEFIT TERMINATION

The Guaranteed Lifetime Income Benefit terminates on the date on which the earliest of the following events occurs:

1. The termination of the Contract to which this is attached;
2. Any day after the Option Date that the GLAI is less than the Minimum Systematic Withdrawal Amount shown on the Contract Data Page;
3. The commencement of payments under an Annuity Option;
4. Any date following the Option Date that the Owner is changed other than for the continuation of the Contract by a surviving spouse where a Joint Life Income Option has been selected;
5. The payment of a death benefit under this Contract; or
6. The death following the Option Date of the person on whose life the income depends:
 - (a) For a Single Life Income Option, the death of the Income Life; or
 - (b) For a Joint Life Income Option, the latest death of:
 - i. The Income Life; or
 - ii. The Spouse of the Income Life if the Spouse has continued the Guaranteed Lifetime Income Benefit following the death of the Income Life.

Once this benefit terminates, it may not be reinstated.

MISSTATEMENT OF AGE OF INCOME LIFE OR SPOUSE

We may require proof of age of the Income Life or the Spouse of the Income Life before making payment of any requested Withdrawal Amount. If the age of the Income Life or the Spouse has been misstated, the GLAI will be recalculated assuming the correct ages since the Issue Date.

EVIDENCE OF SURVIVAL OF INCOME LIFE OR SPOUSE

After the Option Date, We may require satisfactory evidence of the continued survival of the Income Life on whose life the GLAI is based. If the Spouse of the Income Life has continued the Guaranteed Lifetime Income Benefit following the death of the Income Life, We may require satisfactory evidence of the continued survival of the Spouse. We reserve the right to refuse payment of a Systematic Withdrawal or other requested Withdrawal Amount until satisfactory proof of continued survival is received.

EVIDENCE OF MARITAL STATUS OF INCOME LIFE AND SPOUSE

If a Joint Life Income Option is selected, We may require satisfactory evidence of the marital status of the Income Life and the Spouse of the Income Life as of the Option Date and the date of death of the Income Life if the Spouse elects to continue the Guaranteed Lifetime Income Benefit. We reserve the right to refuse payment of a Systematic Withdrawal or other requested Withdrawal Amount until satisfactory proof of marital status is received.



President
Forethought Life Insurance Company

GUARANTEED LIFETIME INCOME BENEFIT AND CONFINEMENT BENEFIT AGE GRADED RIDER

This Rider will provide the Guaranteed Lifetime Income Benefit provision for the Contract to which it is attached. This Rider is made a part of the Contract or Certificate (hereafter "Contract") to which it is attached and is effective on the date the Contract is issued. Terms used in this Rider shall have the same meanings as are set forth in the contract to which this Rider is attached unless otherwise defined in this Rider. In case of a conflict between the terms of this Rider and the terms of the Contract, the terms of this Rider will control.

This Rider contains a Guaranteed Lifetime Income Account Value which is used to determine the Guaranteed Lifetime Annual Income. There may be an additional charge for this Rider.

Subject to the terms of this provision, the Owner has the right under this Contract to make Systematic Withdrawals, as defined in the Contract, from the Contract beginning on the Option Date in cumulative annual amounts up to the Guaranteed Lifetime Annual Income (**GLAI**) during each remaining Contract Year while the Income Life lives and prior to the termination of this benefit. You may discontinue, restart, or change the amount or frequency of Your Systematic Withdrawals by Notice to Us. Such changes to the Systematic Withdrawal amount are limited to one change per Contract Year. You may continue to make other withdrawals from the Contract subject to the Withdrawal Provisions above. However, if You withdraw amounts (as Systematic Withdrawals or other withdrawals) in excess of Your GLAI in a Contract Year on or following the Option Date, Your GLAI will be reduced as described below.

INCOME LIFE

The Income Life is:

1. the Owner (or oldest Joint Owner) if the Owner is a natural person; or
2. the Annuitant (or oldest Joint Annuitant) if the Owner is a non-natural person.

The Income Life may change prior to the Option Date if the Owner or Annuitant is changed in accordance with the Annuitant, Ownership, Assignment Provisions or the Death Benefit Provisions if the Beneficiary is the surviving spouse and elects to continue the Contract period. The Income Life will not change after the Option Date.

OPTION DATE

The date chosen by You by Notice to Us on Our form to begin Systematic Withdrawals under this Guaranteed Lifetime Income Benefit. The date must follow both the first Contract Anniversary and the date the Income Life attains age 59 ½.

GUARANTEED LIFETIME ANNUAL INCOME (GLAI)

The GLAI on the Option Date is equal to (A) multiplied by (B) where:

- (A) is the applicable Guaranteed Lifetime Income Benefit Factor shown on the Contract Data Page based on the Income Option You select and Your Attained Age on the Option Date; and
- (B) is the greater of:
1. The Contract Value; or
 2. The Guaranteed Lifetime Income Account Value described below.

ATTAINED AGE

For Single Life Income Options, Attained Age shall mean the age of the person on whose life Systematic Withdrawals are based as of his or her last birthday. For Joint Life Income Options, Attained Age shall mean the age of the younger of the two persons on whose lives the Systematic Withdrawals are based as of his or her last birthday.

GUARANTEED LIFETIME INCOME ACCOUNT VALUE

The Guaranteed Lifetime Income Account Value is calculated as follows:

1. On the Issue Date, the Guaranteed Lifetime Income Account Value equals the Premium multiplied by the Guaranteed Lifetime Income Account Premium Factor from the Contract Data Page.
2. For each Contract Anniversary after the Issue Date, up to and including the earlier of the tenth Contract Anniversary or the Option Date, before any withdrawals made on such Contract Anniversary have been processed, the Guaranteed Lifetime Income Account Value equals the Guaranteed Lifetime Income Account Value from the previous day multiplied by 1 plus the Guaranteed Lifetime Income Account Accumulation Rate. If there are withdrawals on such Contract Anniversary, the Guaranteed Lifetime Income Account Value will be reduced further, according to the procedure described below.
3. On the date of any withdrawal after the Issue Date, up to and including the Option Date, the Guaranteed Lifetime Income Account Value immediately after the withdrawal equals the Guaranteed Lifetime Income Account Value immediately before the withdrawal multiplied by the Contract Value immediately after the withdrawal divided by the Contract Value immediately before the withdrawal.
4. On any other day after the Issue Date, up to and including the Option Date, the Guaranteed Lifetime Income Account Value equals the Guaranteed Lifetime Income Account Value from the previous day.

RIDER CHARGE

The monthly Rider Charge for any Contract Year shall be equal to the Guaranteed Lifetime Income Benefit Rider Charge Rate divided by 12, and then multiplied by the Contract's Contract Value as of the Contract Anniversary at the beginning of the current Contract Year. The Rider Charge will be deducted beginning on the Issue Date. The Rider Charge will be deducted monthly from the Contract's Contract Value by reducing the Contract Value of each Account Strategy in equal proportions.

The Guaranteed Lifetime Income Benefit Rider Charge Rate is specified on the Contract Data Page and is guaranteed to not change for the life of the Contract.

INCOME OPTIONS

On the Option Date You have a choice of four different Income Options:

1. Level Single Life;
2. Increasing Single Life;
3. Level Joint Life;
4. Increasing Joint Life.

The amount of GLAI depends on the option You choose.

Level Income Options - The GLAI of a Level Income Option will remain the same each Contract Year from the Option Date until termination of the Guaranteed Lifetime Income Benefit except as provided by the Step-Up and Excess Withdrawal provisions below.

Increasing Income Options - The GLAI of an Increasing Income Option will increase on Contract Anniversaries beginning on the second Contract Anniversary following the Option Date and ending once the Contract Value equals zero. Once the Contract Value equals zero, the GLAI no longer receives annual increases but will remain level until termination of the Guaranteed Lifetime Income Benefit. During both the increasing and level payment periods, the GLAI will be subject to adjustments as described in the Step-Up and Excess Withdrawal provisions below. During the increasing payment period, the increase on each Contract Anniversary will equal (A) multiplied by (B) where:

- (A) is the Cost of Living Increase Factor on the Contract Data Page; and
- (B) is the GLAI on the day prior to the Contract Anniversary.

Single Life Income Options - Under a Single Life Income Option, the GLAI will be available for Systematic Withdrawal each Contract Year from the Option Date until the earlier of:

1. the death of the Income Life; or
2. the termination of the Guaranteed Lifetime Income Benefit.

Joint Life Income Options - Under a Joint Life Income Option, the GLAI will be available for Systematic Withdrawal each Contract Year from the Option Date until the earlier of:

1. the date of death of the last to die of:
 - (a) the Income Life; or
 - (b) the Spouse of the Income Life; or
2. the termination of the Guaranteed Lifetime Income Benefit.

The Joint Life Income Options permit the Spouse of the Income Life to continue the Guaranteed Lifetime Income Benefit upon the death of the Income Life following the Option Date. The GLAI will continue to be available to the Spouse for Systematic Withdrawal each Contract Year until the earlier of the death of the Spouse or the termination of the Guaranteed Lifetime Income Benefit. All of the following requirements must be met in order for the Spouse to have the right to continue the Guaranteed Lifetime Income Benefit:

1. A Joint Life Income Option must be selected on the Option Date.
2. The Spouse must be identified on Our form on which You elect Your Joint Life Income Option on the Option Date.
3. The Spouse of the Income Life must qualify as the legal spouse of the Income Life on both the Option Date and the date of death of the Income Life.
4. The roles of the Owner, Annuitant and Beneficiary on both the Option Date and the date of death of the Income Life must be as follows:
 - (a) If the Owner is a natural person then:
 - i. The Income Life and the Spouse must be Joint Owners; or
 - ii. The Income Life must be the sole Owner and the Spouse must be the sole primary Beneficiary;
 - (b) If the Owner is a non-natural person then:
 - i. The Income Life must be the sole Annuitant and the Spouse must be the sole primary Beneficiary;
5. Upon the death of the Income Life, the Spouse must exercise his/her right to continue the Contract and no death benefit shall be paid.

STEP-UP

On each Contract Anniversary following the Option Date, the GLAI (before the increase from any applicable Cost of Living Increase Factor) will be set equal to the greater of:

1. the GLAI as of the previous day; or
2. the Contract Value multiplied by Guaranteed Lifetime Income Benefit Factor for the applicable Income Option and for the Attained Age on the Option Date.

EXCESS WITHDRAWALS

On any day after the Option Date that an Excess Withdrawal occurs (as described below) the GLAI will be reduced in the same proportion that the Excess Amount reduced the Contract Value. The GLAI on the date of an Excess Withdrawal will equal (A) multiplied by (B) where:

- (A) is the GLAI as of the previous day; and
- (B) is 1 minus the Withdrawal Ratio defined below.

A withdrawal (Systematic Withdrawal or otherwise) is considered an **Excess Withdrawal** if:

1. It is taken on or after the Option Date; and
2. On the day it is taken the cumulative withdrawals for the Contract Year exceed the GLAI as of the previous day.

Any Withdrawal that is taken to satisfy any Required Minimum Distribution requirement based on the Contract Value of this Contract pursuant to the Internal Revenue Code of 1986 and the regulations thereunder will be recognized as a Withdrawal but not as an Excess Withdrawal if the cumulative Withdrawals for the Contract Year do not exceed the Required Minimum Distribution.

The **Withdrawal Ratio** is calculated as (A) divided by the sum of (A) and (B):

(A) is the Excess Amount of the Excess Withdrawal; and

(B) is the Contract Value on the current day (after the Excess Withdrawal has been deducted).

The **Excess Amount** of an Excess Withdrawal is equal to the lesser of:

1. The result of (A) minus (B) where:
(A) is the cumulative withdrawals for the Contract Year; and
(B) is the GLAI as of the previous day; or
2. The amount of the Excess Withdrawal.

CONFINEMENT

The Guaranteed Lifetime Annual Income will be increased in any Contract Year that the Owner (or any Annuitant if the Owner is a non-natural person) is confined to a Hospital, Hospice Facility or Convalescent Care Facility and all the following conditions are met:

1. The Owner is not confined to a Hospital, Hospice Facility or Convalescent Care Facility on the Issue Date;
2. The Owner is confined to a Hospital, Hospice Facility or Convalescent Care Facility on the date a Systematic Withdrawal is to be received under the Guaranteed Lifetime Income Benefit;
3. The Owner is confined for a period of time at least equal to the Confinement Period shown on the Contract Data Page, but beginning no earlier than the Option Date;
4. The Qualification Waiting Period shown on the Contract Data Page of this Rider has elapsed;
5. Confinement in a Hospital, Hospice Facility or Convalescent Care Facility is recommended by a Physician who is duly licensed by the state to treat the injury or sickness causing the confinement and who is not an employee of the Hospital, Hospice Facility or Convalescent Care Facility where the Owner is confined; and
6. A request to receive an increased Guaranteed Lifetime Annual Income based on the Confinement Period Multiplier described in this Rider is accompanied by written proof of confinement and the Physician's recommendation.

Convalescent Care Facility means an institution which: (i) is licensed by the state as a convalescent nursing facility, a convalescent hospital, a convalescent unit of a Hospital, an intermediate care facility, or a custodial care facility; (ii) is primarily engaged in providing, in addition to room and board accommodations, continuous nursing service by or under the supervision of a Physician or a licensed registered nurse (R.N.); (iii) maintains a daily record of each patient which is available for review by the Company; and (iv) administers a planned program of observation and treatment by a Physician (other than the proprietor or an employee of such facility) which is in accordance with existing standards of medical practice for the confinement.

Convalescent Care Facility does not mean a facility or any part of a facility used primarily for: rest care, training or education, or the treatment of alcoholism or chemical dependency.

Hospice Facility means an institution which provides a formal program of care for terminally ill patients whose life expectancy is less than 6 months, provided on an inpatient basis and directed by a Physician. It must be licensed, certified or registered in accordance with state law.

Hospital means an institution which: (i) is licensed as a Hospital and operated pursuant to law; (ii) is primarily engaged in providing or operating (either on its premises or in facilities available to the Hospital on a prearranged contractual basis and under the supervision of a staff of one or more duly licensed Physicians) diagnostic and surgery facilities for the medical care and treatment of injured and sick persons on an inpatient basis for which a charge is made; and (iii) provides 24-hour nursing service by or under the supervision of a licensed registered nurse (R.N.).

Hospital shall not include any institution which: is principally a rest home, nursing home, convalescent home, home for the aged, or is principally an institution for the care and treatment of alcohol or chemical dependency.

Physician means a practitioner of the healing arts, who is licensed by the state and is not a member of the Owner, Joint Owner, Annuitant or Joint Annuitant's family.

The Guaranteed Lifetime Annual Income during any Contract Year in which all of the above conditions continue to be satisfied during some portion of that year will be equal to the Guaranteed Lifetime Annual Income calculated assuming no Confinement Benefit, multiplied by the Confinement Period Multiplier shown on the Contract Data Page. The Company may require proof from time to time of that the Owner's confinement condition is still being met.

BENEFIT TERMINATION

The Guaranteed Lifetime Income Benefit terminates on the date on which the earliest of the following events occurs:

1. The termination of the Contract to which this is attached;
2. Any day after the Option Date that the GLAI is less than the Minimum Systematic Withdrawal Amount shown on the Contract Data Page;
3. The commencement of payments under an Annuity Option;
4. Any date following the Option Date that the Owner is changed other than for the continuation of the Contract by a surviving spouse where a Joint Life Income Option has been selected;
5. The payment of a death benefit under this Contract; or
6. The death following the Option Date of the person on whose life the income depends:
 - (a) For a Single Life Income Option, the death of the Income Life; or
 - (b) For a Joint Life Income Option, the latest death of:
 - i. The Income Life; or
 - ii. The Spouse of the Income Life if the Spouse has continued the Guaranteed Lifetime Income Benefit following the death of the Income Life.

Once this benefit terminates, it may not be reinstated.

MISSTATEMENT OF AGE OF INCOME LIFE OR SPOUSE

We may require proof of age of the Income Life or the Spouse of the Income Life before making payment of any requested Withdrawal Amount. If the age of the Income Life or the Spouse has been misstated, the GLAI will be recalculated assuming the correct ages since the Issue Date.

EVIDENCE OF SURVIVAL OF INCOME LIFE OR SPOUSE

After the Option Date, We may require satisfactory evidence of the continued survival of the Income Life on whose life the GLAI is based. If the Spouse of the Income Life has continued the Guaranteed Lifetime Income Benefit following the death of the Income Life, We may require satisfactory evidence of the continued survival of the Spouse. We reserve the right to refuse payment of a Systematic Withdrawal or other requested Withdrawal Amount until satisfactory proof of continued survival is received.

EVIDENCE OF MARITAL STATUS OF INCOME LIFE AND SPOUSE

If a Joint Life Income Option is selected, We may require satisfactory evidence of the marital status of the Income Life and the Spouse of the Income Life as of the Option Date and the date of death of the Income Life if the Spouse elects to continue the Guaranteed Lifetime Income Benefit. We reserve the right to refuse payment of a Systematic Withdrawal or other requested Withdrawal Amount until satisfactory proof of marital status is received.



President
Forethought Life Insurance Company

GUARANTEED LIFETIME INCOME BENEFIT AND CONFINEMENT BENEFIT RIDER

This Rider will provide the Guaranteed Lifetime Income Benefit provision for the Contract to which it is attached. This Rider is made a part of the Contract or Certificate (hereafter "Contract") to which it is attached and is effective on the date the Contract is issued. Terms used in this Rider shall have the same meanings as are set forth in the contract to which this Rider is attached unless otherwise defined in this Rider. In case of a conflict between the terms of this Rider and the terms of the Contract, the terms of this Rider will control.

This Rider contains a Guaranteed Lifetime Income Account Value which is used to determine the Guaranteed Lifetime Annual Income. There may be an additional charge for this Rider.

Subject to the terms of this provision, the Owner has the right under this Contract to make Systematic Withdrawals, as defined in the Contract, from the Contract beginning on the Option Date in cumulative annual amounts up to the Guaranteed Lifetime Annual Income (**GLAI**) during each remaining Contract Year while the Income Life lives and prior to the termination of this benefit. You may discontinue, restart, or change the amount or frequency of Your Systematic Withdrawals by Notice to Us. Such changes to the Systematic Withdrawal amount are limited to one change per Contract Year. You may continue to make other withdrawals from the Contract subject to the Withdrawal Provisions above. However, if You withdraw amounts (as Systematic Withdrawals or other withdrawals) in excess of Your GLAI in a Contract Year on or following the Option Date, Your GLAI will be reduced as described below.

INCOME LIFE

The Income Life is:

1. the Owner (or oldest Joint Owner) if the Owner is a natural person; or
2. the Annuitant (or oldest Joint Annuitant) if the Owner is a non-natural person.

The Income Life may change prior to the Option Date if the Owner or Annuitant is changed in accordance with the Annuitant, Ownership, Assignment Provisions or the Death Benefit Provisions if the Beneficiary is the surviving spouse and elects to continue the Contract period. The Income Life will not change after the Option Date.

OPTION DATE

The date chosen by You by Notice to Us on Our form to begin Systematic Withdrawals under this Guaranteed Lifetime Income Benefit. The date must follow both the first Contract Anniversary and the date the Income Life attains age 59 ½.

GUARANTEED LIFETIME ANNUAL INCOME (GLAI)

The GLAI on the Option Date is equal to (A) multiplied by (B) where:

- (A) is the applicable Guaranteed Lifetime Income Benefit Factor shown on the Contract Data Page based on the Income Option You select and Your Attained Age on the Option Date; and
- (B) is the greater of:
1. The Contract Value; or
 2. The Guaranteed Lifetime Income Account Value described below.

ATTAINED AGE

For Single Life Income Options, Attained Age shall mean the age of the person on whose life Systematic Withdrawals are based as of his or her last birthday. For Joint Life Income Options, Attained Age shall mean the age of the younger of the two persons on whose lives the Systematic Withdrawals are based as of his or her last birthday.

GUARANTEED LIFETIME INCOME ACCOUNT VALUE

The Guaranteed Lifetime Income Account Value is calculated as follows:

1. On the Issue Date, the Guaranteed Lifetime Income Account Value equals the Premium multiplied by the Guaranteed Lifetime Income Account Premium Factor from the Contract Data Page.
2. For each Contract Anniversary after the Issue Date, up to and including the earlier of the tenth Contract Anniversary or the Option Date, before any withdrawals made on such Contract Anniversary have been processed, the Guaranteed Lifetime Income Account Value equals the Guaranteed Lifetime Income Account Value from the previous day multiplied by 1 plus the Guaranteed Lifetime Income Account Accumulation Rate. If there are withdrawals on such Contract Anniversary, the Guaranteed Lifetime Income Account Value will be reduced further, according to the procedure described below.
3. On the date of any withdrawal after the Issue Date, up to and including the Option Date, the Guaranteed Lifetime Income Account Value immediately after the withdrawal equals the Guaranteed Lifetime Income Account Value immediately before the withdrawal multiplied by the Contract Value immediately after the withdrawal divided by the Contract Value immediately before the withdrawal.
4. On any other day after the Issue Date, up to and including the Option Date, the Guaranteed Lifetime Income Account Value equals the Guaranteed Lifetime Income Account Value from the previous day.

RIDER CHARGE

The monthly Rider Charge for any Contract Year shall be equal to the Guaranteed Lifetime Income Benefit Rider Charge Rate divided by 12, and then multiplied by the Contract's Contract Value as of the Contract Anniversary at the beginning of the current Contract Year. The Rider Charge will be deducted beginning on the Issue Date. The Rider Charge will be deducted monthly from the Contract's Contract Value by reducing the Contract Value of each Account Strategy in equal proportions.

The Guaranteed Lifetime Income Benefit Rider Charge Rate is specified on the Contract Data Page and is guaranteed to not change for the life of the Contract.

INCOME OPTIONS

On the Option Date You have a choice of four different Income Options:

1. Level Single Life;
2. Increasing Single Life;
3. Level Joint Life;
4. Increasing Joint Life.

The amount of GLAI depends on the option You choose.

Level Income Options - The GLAI of a Level Income Option will remain the same each Contract Year from the Option Date until termination of the Guaranteed Lifetime Income Benefit except as provided by the Step-Up and Excess Withdrawal provisions below.

Increasing Income Options - The GLAI of an Increasing Income Option will increase on Contract Anniversaries beginning on the second Contract Anniversary following the Option Date and ending once the Contract Value equals zero. Once the Contract Value equals zero, the GLAI no longer receives annual increases but will remain level until termination of the Guaranteed Lifetime Income Benefit. During both the increasing and level payment periods, the GLAI will be subject to adjustments as described in the Step-Up and Excess Withdrawal provisions below. During the increasing payment period, the increase on each Contract Anniversary will equal (A) multiplied by (B) where:

- (A) is the Cost of Living Increase Factor on the Contract Data Page; and
- (B) is the GLAI on the day prior to the Contract Anniversary.

Single Life Income Options - Under a Single Life Income Option, the GLAI will be available for Systematic Withdrawal each Contract Year from the Option Date until the earlier of:

1. the death of the Income Life; or
2. the termination of the Guaranteed Lifetime Income Benefit.

Joint Life Income Options - Under a Joint Life Income Option, the GLAI will be available for Systematic Withdrawal each Contract Year from the Option Date until the earlier of:

1. the date of death of the last to die of:
 - (a) the Income Life; or
 - (b) the Spouse of the Income Life; or
2. the termination of the Guaranteed Lifetime Income Benefit.

The Joint Life Income Options permit the Spouse of the Income Life to continue the Guaranteed Lifetime Income Benefit upon the death of the Income Life following the Option Date. The GLAI will continue to be available to the Spouse for Systematic Withdrawal each Contract Year until the earlier of the death of the Spouse or the termination of the Guaranteed Lifetime Income Benefit. All of the following requirements must be met in order for the Spouse to have the right to continue the Guaranteed Lifetime Income Benefit:

1. A Joint Life Income Option must be selected on the Option Date.
2. The Spouse must be identified on Our form on which You elect Your Joint Life Income Option on the Option Date.
3. The Spouse of the Income Life must qualify as the legal spouse of the Income Life on both the Option Date and the date of death of the Income Life.
4. The roles of the Owner, Annuitant and Beneficiary on both the Option Date and the date of death of the Income Life must be as follows:
 - (a) If the Owner is a natural person then:
 - i. The Income Life and the Spouse must be Joint Owners; or
 - ii. The Income Life must be the sole Owner and the Spouse must be the sole primary Beneficiary;
 - (b) If the Owner is a non-natural person then:
 - i. The Income Life must be the sole Annuitant and the Spouse must be the sole primary Beneficiary;
5. Upon the death of the Income Life, the Spouse must exercise his/her right to continue the Contract and no death benefit shall be paid.

STEP-UP

On each Contract Anniversary following the Option Date, the GLAI (before the increase from any applicable Cost of Living Increase Factor) will be set equal to the greater of:

1. the GLAI as of the previous day; or
2. the Contract Value multiplied by Guaranteed Lifetime Income Benefit Factor for the applicable Income Option and for the Attained Age on the Option Date.

EXCESS WITHDRAWALS

On any day after the Option Date that an Excess Withdrawal occurs (as described below) the GLAI will be reduced in the same proportion that the Excess Amount reduced the Contract Value. The GLAI on the date of an Excess Withdrawal will equal (A) multiplied by (B) where:

- (A) is the GLAI as of the previous day; and
- (B) is 1 minus the Withdrawal Ratio defined below.

A withdrawal (Systematic Withdrawal or otherwise) is considered an **Excess Withdrawal** if:

1. It is taken on or after the Option Date; and
2. On the day it is taken the cumulative withdrawals for the Contract Year exceed the GLAI as of the previous day.

Any Withdrawal that is taken to satisfy any Required Minimum Distribution requirement based on the Contract Value of this Contract pursuant to the Internal Revenue Code of 1986 and the regulations thereunder will be recognized as a Withdrawal but not as an Excess Withdrawal if the cumulative Withdrawals for the Contract Year do not exceed the Required Minimum Distribution.

The **Withdrawal Ratio** is calculated as (A) divided by the sum of (A) and (B):

(A) is the Excess Amount of the Excess Withdrawal; and

(B) is the Contract Value on the current day (after the Excess Withdrawal has been deducted).

The **Excess Amount** of an Excess Withdrawal is equal to the lesser of:

1. The result of (A) minus (B) where:
(A) is the cumulative withdrawals for the Contract Year; and
(B) is the GLAI as of the previous day; or
2. The amount of the Excess Withdrawal.

CONFINEMENT

The Guaranteed Lifetime Annual Income will be increased in any Contract Year that the Owner (or any Annuitant if the Owner is a non-natural person) is confined to a Hospital, Hospice Facility or Convalescent Care Facility and all the following conditions are met:

1. The Owner is not confined to a Hospital, Hospice Facility or Convalescent Care Facility on the Issue Date;
2. The Owner is confined to a Hospital, Hospice Facility or Convalescent Care Facility on the date a Systematic Withdrawal is to be received under the Guaranteed Lifetime Income Benefit;
3. The Owner is confined for a period of time at least equal to the Confinement Period shown on the Contract Data Page, but beginning no earlier than the Option Date;
4. The Qualification Waiting Period shown on the Contract Data Page of this Rider has elapsed;
5. Confinement in a Hospital, Hospice Facility or Convalescent Care Facility is recommended by a Physician who is duly licensed by the state to treat the injury or sickness causing the confinement and who is not an employee of the Hospital, Hospice Facility or Convalescent Care Facility where the Owner is confined; and
6. A request to receive an increased Guaranteed Lifetime Annual Income based on the Confinement Period Multiplier described in this Rider is accompanied by written proof of confinement and the Physician's recommendation.

Convalescent Care Facility means an institution which: (i) is licensed by the state as a convalescent nursing facility, a convalescent hospital, a convalescent unit of a Hospital, an intermediate care facility, or a custodial care facility; (ii) is primarily engaged in providing, in addition to room and board accommodations, continuous nursing service by or under the supervision of a Physician or a licensed registered nurse (R.N.); (iii) maintains a daily record of each patient which is available for review by the Company; and (iv) administers a planned program of observation and treatment by a Physician (other than the proprietor or an employee of such facility) which is in accordance with existing standards of medical practice for the confinement.

Convalescent Care Facility does not mean a facility or any part of a facility used primarily for: rest care, training or education, or the treatment of alcoholism or chemical dependency.

Hospice Facility means an institution which provides a formal program of care for terminally ill patients whose life expectancy is less than 6 months, provided on an inpatient basis and directed by a Physician. It must be licensed, certified or registered in accordance with state law.

Hospital means an institution which: (i) is licensed as a Hospital and operated pursuant to law; (ii) is primarily engaged in providing or operating (either on its premises or in facilities available to the Hospital on a prearranged contractual basis and under the supervision of a staff of one or more duly licensed Physicians) diagnostic and surgery facilities for the medical care and treatment of injured and sick persons on an inpatient basis for which a charge is made; and (iii) provides 24-hour nursing service by or under the supervision of a licensed registered nurse (R.N.).

Hospital shall not include any institution which: is principally a rest home, nursing home, convalescent home, home for the aged, or is principally an institution for the care and treatment of alcohol or chemical dependency.

Physician means a practitioner of the healing arts, who is licensed by the state and is not a member of the Owner, Joint Owner, Annuitant or Joint Annuitant's family.

The Guaranteed Lifetime Annual Income during any Contract Year in which all of the above conditions continue to be satisfied during some portion of that year will be equal to the Guaranteed Lifetime Annual Income calculated assuming no Confinement Benefit, multiplied by the Confinement Period Multiplier shown on the Contract Data Page. The Company may require proof from time to time of that the Owner's confinement condition is still being met.

BENEFIT TERMINATION

The Guaranteed Lifetime Income Benefit terminates on the date on which the earliest of the following events occurs:

1. The termination of the Contract to which this is attached;
2. Any day after the Option Date that the GLAI is less than the Minimum Systematic Withdrawal Amount shown on the Contract Data Page;
3. The commencement of payments under an Annuity Option;
4. Any date following the Option Date that the Owner is changed other than for the continuation of the Contract by a surviving spouse where a Joint Life Income Option has been selected;
5. The payment of a death benefit under this Contract; or
6. The death following the Option Date of the person on whose life the income depends:
 - (a) For a Single Life Income Option, the death of the Income Life; or
 - (b) For a Joint Life Income Option, the latest death of:
 - i. The Income Life; or
 - ii. The Spouse of the Income Life if the Spouse has continued the Guaranteed Lifetime Income Benefit following the death of the Income Life.

Once this benefit terminates, it may not be reinstated.

MISSTATEMENT OF AGE OF INCOME LIFE OR SPOUSE

We may require proof of age of the Income Life or the Spouse of the Income Life before making payment of any requested Withdrawal Amount. If the age of the Income Life or the Spouse has been misstated, the GLAI will be recalculated assuming the correct ages since the Issue Date.

EVIDENCE OF SURVIVAL OF INCOME LIFE OR SPOUSE

After the Option Date, We may require satisfactory evidence of the continued survival of the Income Life on whose life the GLAI is based. If the Spouse of the Income Life has continued the Guaranteed Lifetime Income Benefit following the death of the Income Life, We may require satisfactory evidence of the continued survival of the Spouse. We reserve the right to refuse payment of a Systematic Withdrawal or other requested Withdrawal Amount until satisfactory proof of continued survival is received.

EVIDENCE OF MARITAL STATUS OF INCOME LIFE AND SPOUSE

If a Joint Life Income Option is selected, We may require satisfactory evidence of the marital status of the Income Life and the Spouse of the Income Life as of the Option Date and the date of death of the Income Life if the Spouse elects to continue the Guaranteed Lifetime Income Benefit. We reserve the right to refuse payment of a Systematic Withdrawal or other requested Withdrawal Amount until satisfactory proof of marital status is received.



President
Forethought Life Insurance Company

GUARANTEED LIFETIME INCOME BENEFIT RIDER

This Rider will provide the Guaranteed Lifetime Income Benefit provision for the Contract to which it is attached. This Rider is made a part of the Contract or Certificate (hereafter "Contract") to which it is attached and is effective on the date the Contract is issued. Terms used in this Rider shall have the same meanings as are set forth in the contract to which this Rider is attached unless otherwise defined in this Rider. In case of a conflict between the terms of this Rider and the terms of the Contract, the terms of this Rider will control.

This Rider contains a Guaranteed Lifetime Income Account Value which is used to determine the Guaranteed Lifetime Annual Income. There may be an additional charge for this Rider.

Subject to the terms of this provision, the Owner has the right under this Contract to make Systematic Withdrawals, as defined in the Contract, from the Contract beginning on the Option Date in cumulative annual amounts up to the Guaranteed Lifetime Annual Income (**GLAI**) during each remaining Contract Year while the Income Life lives and prior to the termination of this benefit. You may discontinue, restart, or change the amount or frequency of Your Systematic Withdrawals by Notice to Us. Such changes to the Systematic Withdrawal amount are limited to one change per Contract Year. You may continue to make other withdrawals from the Contract subject to the Withdrawal Provisions above. However, if You withdraw amounts (as Systematic Withdrawals or other withdrawals) in excess of Your GLAI in a Contract Year on or following the Option Date, Your GLAI will be reduced as described below.

INCOME LIFE

The Income Life is:

1. the Owner (or oldest Joint Owner) if the Owner is a natural person; or
2. the Annuitant (or oldest Joint Annuitant) if the Owner is a non-natural person.

The Income Life may change prior to the Option Date if the Owner or Annuitant is changed in accordance with the Annuitant, Ownership, Assignment Provisions or the Death Benefit Provisions if the Beneficiary is the surviving spouse and elects to continue the Contract period. The Income Life will not change after the Option Date.

OPTION DATE

The date chosen by You by Notice to Us on Our form to begin Systematic Withdrawals under this Guaranteed Lifetime Income Benefit. The date must follow both the first Contract Anniversary and the date the Income Life attains age 59 ½.

GUARANTEED LIFETIME ANNUAL INCOME (GLAI)

The GLAI on the Option Date is equal to (A) multiplied by (B) where:

- (A) is the applicable Guaranteed Lifetime Income Benefit Factor shown on the Contract Data Page based on the Income Option You select and Your Attained Age on the Option Date; and
- (B) is the greater of:
1. The Contract Value; or
 2. The Guaranteed Lifetime Income Account Value described below.

ATTAINED AGE

For Single Life Income Options, Attained Age shall mean the age of the person on whose life Systematic Withdrawals are based as of his or her last birthday. For Joint Life Income Options, Attained Age shall mean the age of the younger of the two persons on whose lives the Systematic Withdrawals are based as of his or her last birthday.

GUARANTEED LIFETIME INCOME ACCOUNT VALUE

The Guaranteed Lifetime Income Account Value is calculated as follows:

1. On the Issue Date, the Guaranteed Lifetime Income Account Value equals the Premium multiplied by the Guaranteed Lifetime Income Account Premium Factor from the Contract Data Page.

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2. For each Contract Anniversary after the Issue Date, up to and including the earlier of the tenth Contract Anniversary or the Option Date, before any withdrawals made on such Contract Anniversary have been processed, the Guaranteed Lifetime Income Account Value equals the Guaranteed Lifetime Income Account Value from the previous day multiplied by 1 plus the Guaranteed Lifetime Income Account Accumulation Rate. If there are withdrawals on such Contract Anniversary, the Guaranteed Lifetime Income Account Value will be reduced further, according to the procedure described below.
 3. On the date of any withdrawal after the Issue Date, up to and including the Option Date, the Guaranteed Lifetime Income Account Value immediately after the withdrawal equals the Guaranteed Lifetime Income Account Value immediately before the withdrawal multiplied by the Contract Value immediately after the withdrawal divided by the Contract Value immediately before the withdrawal.
 4. On any other day after the Issue Date, up to and including the Option Date, the Guaranteed Lifetime Income Account Value equals the Guaranteed Lifetime Income Account Value from the previous day.

RIDER CHARGE

The monthly Rider Charge for any Contract Year shall be equal to the Guaranteed Lifetime Income Benefit Rider Charge Rate divided by 12, and then multiplied by the Contract's Contract Value as of the Contract Anniversary at the beginning of the current Contract Year. The Rider Charge will be deducted beginning on the Issue Date. The Rider Charge will be deducted monthly from the Contract's Contract Value by reducing the Contract Value of each Account Strategy in equal proportions.

The Guaranteed Lifetime Income Benefit Rider Charge Rate is specified on the Contract Data Page and is guaranteed to not change for the life of the Contract.

INCOME OPTIONS

On the Option Date You have a choice of four different Income Options:

1. Level Single Life;
2. Increasing Single Life;
3. Level Joint Life;
4. Increasing Joint Life.

The amount of GLAI depends on the option You choose.

Level Income Options - The GLAI of a Level Income Option will remain the same each Contract Year from the Option Date until termination of the Guaranteed Lifetime Income Benefit except as provided by the Step-Up and Excess Withdrawal provisions below.

Increasing Income Options - The GLAI of an Increasing Income Option will increase on Contract Anniversaries beginning on the second Contract Anniversary following the Option Date and ending once the Contract Value equals zero. Once the Contract Value equals zero, the GLAI no longer receives annual increases but will remain level until termination of the Guaranteed Lifetime Income Benefit. During both the increasing and level payment periods, the GLAI will be subject to adjustments as described in the Step-Up and Excess Withdrawal provisions below. During the increasing payment period, the increase on each Contract Anniversary will equal (A) multiplied by (B) where:

- (A) is the Cost of Living Increase Factor on the Contract Data Page; and
(B) is the GLAI on the day prior to the Contract Anniversary.

Single Life Income Options - Under a Single Life Income Option, the GLAI will be available for Systematic Withdrawal each Contract Year from the Option Date until the earlier of:

1. the death of the Income Life; or
2. the termination of the Guaranteed Lifetime Income Benefit.

Joint Life Income Options - Under a Joint Life Income Option, the GLAI will be available for Systematic Withdrawal each Contract Year from the Option Date until the earlier of:

1. the date of death of the last to die of:
 - (a) the Income Life; or
 - (b) the Spouse of the Income Life; or
2. the termination of the Guaranteed Lifetime Income Benefit.

The Joint Life Income Options permit the Spouse of the Income Life to continue the Guaranteed Lifetime Income Benefit upon the death of the Income Life following the Option Date. The GLAI will continue to be available to the Spouse for Systematic Withdrawal each Contract Year until the earlier of the death of the Spouse or the termination of the Guaranteed Lifetime Income Benefit. All of the following requirements must be met in order for the Spouse to have the right to continue the Guaranteed Lifetime Income Benefit:

1. A Joint Life Income Option must be selected on the Option Date.
2. The Spouse must be identified on Our form on which You elect Your Joint Life Income Option on the Option Date.
3. The Spouse of the Income Life must qualify as the legal spouse of the Income Life on both the Option Date and the date of death of the Income Life.
4. The roles of the Owner, Annuitant and Beneficiary on both the Option Date and the date of death of the Income Life must be as follows:
 - (a) If the Owner is a natural person then:
 - i. The Income Life and the Spouse must be Joint Owners; or
 - ii. The Income Life must be the sole Owner and the Spouse must be the sole primary Beneficiary;
 - (b) If the Owner is a non-natural person then:
 - i. The Income Life must be the sole Annuitant and the Spouse must be the sole primary Beneficiary;
5. Upon the death of the Income Life, the Spouse must exercise his/her right to continue the Contract and no death benefit shall be paid.

STEP-UP

On each Contract Anniversary following the Option Date, the GLAI (before the increase from any applicable Cost of Living Increase Factor) will be set equal to the greater of:

1. the GLAI as of the previous day; or
2. the Contract Value multiplied by Guaranteed Lifetime Income Benefit Factor for the applicable Income Option and for the Attained Age on the Option Date.

EXCESS WITHDRAWALS

On any day after the Option Date that an Excess Withdrawal occurs (as described below) the GLAI will be reduced in the same proportion that the Excess Amount reduced the Contract Value. The GLAI on the date of an Excess Withdrawal will equal (A) multiplied by (B) where:

- (A) is the GLAI as of the previous day; and
- (B) is 1 minus the Withdrawal Ratio defined below.

A withdrawal (Systematic Withdrawal or otherwise) is considered an **Excess Withdrawal** if:

1. it is taken on or after the Option Date; and
2. On the day it is taken the cumulative withdrawals for the Contract Year exceed the GLAI as of the previous day.

Any Withdrawal that is taken to satisfy any Required Minimum Distribution requirement based on the Contract Value of this Contract pursuant to the Internal Revenue Code of 1986 and the regulations thereunder will be recognized as a Withdrawal but not as an Excess Withdrawal if the cumulative Withdrawals for the Contract Year do not exceed the Required Minimum Distribution.

The **Withdrawal Ratio** is calculated as (A) divided by the sum of (A) and (B):

- (A) is the Excess Amount of the Excess Withdrawal; and
- (B) is the Contract Value on the current day (after the Excess Withdrawal has been deducted).

The **Excess Amount** of an Excess Withdrawal is equal to the lesser of:

1. The result of (A) minus (B) where:
 - (A) is the cumulative withdrawals for the Contract Year; and
 - (B) is the GLAI as of the previous day; or
2. The amount of the Excess Withdrawal.

BENEFIT TERMINATION

The Guaranteed Lifetime Income Benefit terminates on the date on which the earliest of the following events occurs:

1. The termination of the Contract to which this is attached;
2. Any day after the Option Date that the GLAI is less than the Minimum Systematic Withdrawal Amount shown on the Contract Data Page;
3. The commencement of payments under an Annuity Option;
4. Any date following the Option Date that the Owner is changed other than for the continuation of the Contract by a surviving spouse where a Joint Life Income Option has been selected;
5. The payment of a death benefit under this Contract; or
6. The death following the Option Date of the person on whose life the income depends:
 - (a) For a Single Life Income Option, the death of the Income Life; or
 - (b) For a Joint Life Income Option, the latest death of:
 - i. The Income Life; or
 - ii. The Spouse of the Income Life if the Spouse has continued the Guaranteed Lifetime Income Benefit following the death of the Income Life.

Once this benefit terminates, it may not be reinstated.

MISSTATEMENT OF AGE OF INCOME LIFE OR SPOUSE

We may require proof of age of the Income Life or the Spouse of the Income Life before making payment of any requested Withdrawal Amount. If the age of the Income Life or the Spouse has been misstated, the GLAI will be recalculated assuming the correct ages since the Issue Date.

EVIDENCE OF SURVIVAL OF INCOME LIFE OR SPOUSE

After the Option Date, We may require satisfactory evidence of the continued survival of the Income Life on whose life the GLAI is based. If the Spouse of the Income Life has continued the Guaranteed Lifetime Income Benefit following the death of the Income Life, We may require satisfactory evidence of the continued survival of the Spouse. We reserve the right to refuse payment of a Systematic Withdrawal or other requested Withdrawal Amount until satisfactory proof of continued survival is received.

EVIDENCE OF MARITAL STATUS OF INCOME LIFE AND SPOUSE

If a Joint Life Income Option is selected, We may require satisfactory evidence of the marital status of the Income Life and the Spouse of the Income Life as of the Option Date and the date of death of the Income Life if the Spouse elects to continue the Guaranteed Lifetime Income Benefit. We reserve the right to refuse payment of a Systematic Withdrawal or other requested Withdrawal Amount until satisfactory proof of marital status is received.



President
Forethought Life Insurance Company

INCREASED DEATH BENEFIT GUARANTEE RIDER

THE RIDER

This Rider will provide an Increased Death Benefit Guarantee for the Contract to which it is attached. This Rider is made part of the Contract or Certificate (hereafter "Contract") to which it is attached and is effective on the date the Contract is issued. Terms used in this Rider shall have the same meanings as are set forth in the Contract to which this Rider is attached unless otherwise defined in this Rider. In the case of a conflict between the terms of this Rider and the terms of the Contract, the terms of this Rider will control.

If the Owner is a non-natural person, the term Owner as used in this Rider will refer to the Annuitant.

TEN-DAY RIGHT TO EXAMINE RIDER

If You are not satisfied, You may cancel this Rider by returning it within 10 days after the You receive it. Mail or deliver the Rider to Us at the address shown on page 1 of your Contract or to Your agent. This Rider will then be void from its start.

PAYMENT OF THE INCREASED DEATH BENEFIT GUARANTEE

Prior to the Annuity Date, this Rider will pay the greater of the Increased Death Benefit Guarantee and the Contract's Death Benefit, if a death benefit is paid under the Contract. The Increased Death Benefit Guarantee will be determined as of the death of the Owner, or as of the first death of a Joint Owner. If the Death Benefit is payable to an Owner's surviving spouse and the surviving spouse elects to continue the Contract, then, subject to the limitations of this Rider, the Increased Death Benefit Guarantee will continue without payment on the death of the Owner, and will be determined as of the death of the surviving spouse.

INCREASED DEATH BENEFIT GUARANTEE

The Increased Death Benefit Guarantee is determined at the beginning of each Contract Year, and immediately after any withdrawal. The Increased Death Benefit Guarantee is equal to:

1. Premium paid; less
2. Any withdrawals taken, including Withdrawal Charges; multiplied by
3. the lesser of
 - (a) One plus the Increased Death Benefit Guarantee Factor; and
 - (b) The Death Benefit Guarantee Rider Maximum Growth shown on the Contract Data Page.

DEATH BENEFIT GUARANTEE RIDER ANNUAL BENEFIT INCREASE

The Death Benefit Guarantee Rider Annual Benefit Increase is the rate used to determine the Increased Death benefit Guarantee Factor. The Death Benefit Guarantee Rider Annual Benefit Increase is shown on the Contract Data Page and cannot be changed.

INCREASED DEATH BENEFIT GUARANTEE FACTOR

The Increased Death Benefit Guarantee Factor is used to calculate the Increased Death Benefit Guarantee. The Increased Death Benefit Guarantee Factor is equal $(R) \times (Y)$ where:

- (R) is the Death Benefit Guarantee Rider Annual Benefit Increase; and
(Y) is the number of Contract Anniversaries that have occurred on or before the date an Owner dies.

LIMITATIONS

The Increased Death Benefit Guarantee Factor will not increase after the Contract Anniversary next following the oldest original Owner's 85th birthday.

TERMINATION OF RIDER

This Rider terminates on the earliest of:

1. The date a death benefit is paid; or
2. The Annuity Date; or
3. The date a Joint Owner is named after the Issue Date of the Contract; or
4. The date there is a change in the Owner of the Contract to which the Rider is attached, unless the change is the result of the death of the prior Owner; or
5. The date the Contract terminates.

Once terminated, the Rider cannot be reinstated.

The Rider can not be cancelled, except as indicated in this section and as indicated above under "Ten-Day Right to Examine Rider".

RIDER CHARGES

On each Contract Anniversary while this Rider is in force a Rider Charge will be assessed to the Contract Value. The Rider Charge deducted on each Contract Anniversary equals (A) multiplied by (B) where:

- (A) is the Death Benefit Guarantee Rider Annual Charge, as shown on the Contract Data Page; and
- (B) is the Increased Death Benefit Guarantee in effect at the beginning of the Contract Year just ending.

If there are multiple Strategies, then the Rider Charge assessed to each Strategy will be in the proportion that each Strategy Value bears to the total Contract Value at the time of the Rider Charge.



President
Forethought Life Insurance Company

[SECURE INCOME 125SM]
DISCLOSURE STATEMENT
SINGLE PREMIUM DEFERRED ANNUITY CONTRACT

Thank you for applying for a Forethought Life Single Premium Deferred Annuity Contract series FA1001SPDANX-01 (may be referred to as Certificate series GA1001SPDANX-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 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.

Premium: Your premium is credited to your contract on the issue date. (Contract Years are one-year periods beginning on each Contract Anniversary. The first Contract Year begins on the issue date.)

Accumulation Value: Your accumulation value, or Contract Value, equals the sum of the Account Strategy Values. There are no annual administrative fees, front-end sales charges or loads. There may be rider charges associated with any riders you have chosen to attach to your contract. 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.

Fixed Account Strategies: The Forethought Life Single Premium Deferred Annuity Contract provides one or more fixed interest strategies.

Each available strategy has a company-declared interest rate used in calculating interest earnings for that strategy. These company-declared interest rates are set in advance and are guaranteed not to change during the Strategy Term. Daily interest, declared by us, is credited to any Fixed Account Strategy Value at a rate guaranteed not to change during the Strategy Term. The minimum guaranteed annual interest rate for these accounts is 1.00% per annum. The Strategy Term of each strategy is stated in the contract. On each Contract Anniversary, you will be sent a report with information about your Contract Value.

Except for the 1-Year Fixed Account Strategy, we may cease to offer a specific Fixed Account Strategy on a future Contract Anniversary, subject to the approval of the Insurance Department of the state in which this contract was issued. We may offer additional Fixed Account Strategies on a future Contract Anniversary, also subject to the approval of the Insurance Department of the state in which this contract was issued.

Allocation of Premium: When multiple interest strategies are available, the Forethought Life Single Premium Deferred Annuity Contract provides a choice of how you allocate your premiums among those interest strategies. You choose your premium allocation percentages at issue.

Reallocation of Contract Value: You may reallocate your Contract Value among the available Fixed Account Strategies at the end of each Strategy Term. The Strategy Term for each available strategy is specified in the contract.

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. The first Contract Year begins on the issue date. 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.

Contract Withdrawal Value: If you surrender your contract you will receive the Contract Withdrawal Value. The Contract Withdrawal Value is the greater of:

- the Contract Value less Withdrawal Charges; and
- the Guaranteed Minimum Contract Withdrawal Value defined in the contract.

Withdrawal Charge: Withdrawal Charges may be assessed on Contract Value withdrawals that exceed the Free Withdrawal Amount. The Withdrawal Charge is equal to the reduction in Contract Value resulting from the Withdrawal, less any available Free Withdrawal Amount, multiplied by the Withdrawal Charge percentages shown in the table below. 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	12%	12%	11%	10%	9%	8%	7%	6%	4%	2%	0%

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, 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 on the Maturity Date at your attained age 100.

Guaranteed Lifetime Income Benefit: A Guaranteed Lifetime Income Benefit is provided by an available Rider selected by you and attached to your contract. The Rider is available in the following form[s]:

<u>Income Benefit Rider Name</u>	<u>Guaranteed Lifetime Income Benefit Factors</u>	<u>Confinement Benefit</u>
[<u>Guaranteed Lifetime Income Benefit Rider</u>	Level by attained age on Option Date.	Not Provided]
[<u>Guaranteed Lifetime Income Benefit Age Graded Rider</u>	Graded by attained age on Option Date.	Not Provided]
[<u>Guaranteed Lifetime Income Benefit and Confinement Benefit Rider</u>	Level by attained age on Option Date.	Provided]
[<u>Guaranteed Lifetime Income Benefit and Confinement Benefit Age Graded Rider</u>	Graded by attained age on Option Date.	Provided]

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 (GLAI) each year beginning on the Option Date and lasting as long as you live – even after the Contract Value has been exhausted (assuming annual withdrawals do not exceed the GLAI). The Option Date is a date you choose; it does, however, have to be after the first Contract Year and after you turn age 59½. You can change the amount or frequency of your Systematic Withdrawals once per Contract Year.

The amount of the GLAI on the Option Date is equal to the Guaranteed Lifetime Income Benefit Factor multiplied by the Guaranteed Lifetime Income Account Value. The Guaranteed Lifetime Income Benefit Factor depends on 1) the Income Option you choose on the Option Date, 2) the Income Benefit Rider attached to the contract on the issue date, and 3) your attained age on the Option Date:

There may be a monthly charge for this benefit.

[
Guaranteed Lifetime Income Benefit Rider and
Guaranteed Lifetime Income Benefit and Confinement Benefit Rider

<u>Income Option</u>	<u>Guaranteed Lifetime Income Benefit Factor</u>
Level Single Life	{ 5% }
Increasing Single Life	{ 4% }
Level Joint Life	{ 4% }
Increasing Joint Life	{ 3% }

]

[
Guaranteed Lifetime Income Benefit Age Graded Rider and
Guaranteed Lifetime Income Benefit and Confinement Benefit Age Graded Rider

<u>Income Option</u>	<u>Guaranteed Lifetime Income Benefit Factor</u>		
	<u>Attained Age on Option Date</u>		
	{0-70}	{71-80}	{81-100}
Level Single Life	{ 5% }	{ 6% }	{ 7% }
Increasing Single Life	{ 4% }	{ 5% }	{ 6% }

Level Joint Life	{ 4% }	{ 5% }	{ 6% }
Increasing Joint Life	{ 3% }	{ 4% }	{ 5% }

The GLAI under Level Income Options does not change after the Option Date other than as a result of the Step-Up and Excess Withdrawal provisions. The GLAI under an Increasing Income Option will increase on each Contract Anniversary by { 2% } of the prior year GLAI starting on the 2nd Contract Anniversary following the Option Date and ending once the Contract Value has been exhausted.

The Single Life Income Options allow annual Systematic Withdrawal of the GLAI during your lifetime. Joint Life Income Options allow your spouse to continue Systematic Withdrawal of the GLAI following your death and for the remainder of your spouse's life. To take advantage of this option, your eligible spouse must be named on the Option Date and your spouse must exercise her/his right to continue the contract following your death.

The GLAI 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 GLAI available for future years and could result in termination of the Guaranteed Lifetime Income Benefit and your contract. If Excess Withdrawals result in your GLAI 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.

On the Issue Date of the contract the Guaranteed Lifetime Income Account Value (GLIAV) is immediately 25% more than the premium you paid, while the Contract Value is equal to the premium.

After that, and until the earlier of the Option Date and the tenth Contract Anniversary, the GLIAV accumulates at 5% interest on each Contract Anniversary. The GLIAV will not increase thereafter. There is no increase in the GLIAV between Contract Anniversaries.

The GLIAV 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 Value is available as a lump sum payment. You can change the frequency of your Systematic Withdrawals once per Contract Year.

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;
- Upon the death following the Option Date of the person on whose life the benefit depends; or
- On any date following the Option Date that the owner is changed, other than for spousal continuation of the contract where a Joint Life Income Option has been selected.

[Guaranteed Lifetime Income Benefit and Confinement Benefit: For the Guaranteed Lifetime Income Benefit that includes the Confinement Benefit, the Guaranteed Lifetime Annual Income will be increased in any Contract Year that the Owner (or any Annuitant if the Owner is a non-natural person) is confined to a Hospital, Hospice Facility or Convalescent Care Facility and all the following conditions are met:

1. The Owner is not confined to a Hospital, Hospice Facility or Convalescent Care Facility on the Issue Date;
2. The Owner is confined to a Hospital, Hospice Facility or Convalescent Care Facility on the date a Systematic Withdrawal is to be received under the Guaranteed Lifetime Income Benefit;
3. The Owner is confined for a period of time at least equal to the Confinement Period shown on the Contract Data Page, but beginning no earlier than the Option Date;
4. The Qualification Waiting Period shown on the Contract Data Page of this Rider has elapsed;
5. Confinement in a Hospital, Hospice Facility or Convalescent Care Facility is recommended by a Physician who is duly licensed by the state to treat the injury or sickness causing the confinement

and who is not an employee of the Hospital, Hospice Facility or Convalescent Care Facility where the Owner is confined; and

6. A request to receive an increased Guaranteed Lifetime Annual Income based on the Confinement Period Multiplier described in this Rider is accompanied by written proof of confinement and the Physician's recommendation.

The Guaranteed Lifetime Annual Income during any Contract Year in which all of the above conditions continue to be satisfied during some portion of that year will be equal to the Guaranteed Lifetime Annual Income calculated assuming no Confinement Benefit, multiplied by the Confinement Period Multiplier of { 2 } shown on the Contract Data Page. The Company may require proof from time to time of that the Owner's confinement condition is still being met.]

Other 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.

Increased Death Benefit Guarantee Rider: This Rider will pay the greater of the Increased Death Benefit Guarantee and the contract's Death Benefit, if a death benefit is paid under the contract.

The Increased Death Benefit Guarantee is determined at the beginning of each Contract Year, and immediately after any withdrawal. The Increased Death Benefit Guarantee is equal to:

1. Premium paid; less
2. Any withdrawals taken, including Withdrawal Charges; multiplied by
3. the lesser of
 - a. One plus the Increased Death Benefit Guarantee Factor; and
 - b. The Death Benefit Guarantee Rider Maximum Growth shown on the Contract Data Page.

The Increased Death Benefit Guarantee Factor is used to calculate the Increased Death Benefit Guarantee. The Increased Death Benefit Guarantee Factor is equal to $(R) \times (Y)$ where

(R) is the Death Benefit Guarantee Rider Annual Benefit Increase; and

(Y) is the number of Contract Anniversaries that have occurred on or before the date an Owner dies.

The Increased Death Benefit Guarantee Factor will not increase after the Contract Anniversary next following the oldest original Owner's 85th birthday.

On each Contract Anniversary while this Rider is in force, a Rider Charge will be assessed to the Contract Value.

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 rider 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 rider 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 [Secure Income 125] annuity. The [Secure Income 125] Single Premium Deferred Annuity may not be available in all states. The contract may be subject to Withdrawal Charges.

This Disclosure Statement contains a summary description of the [Secure Income 125] Single Premium Deferred 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.

**[SECURE INCOME 125]
 DISCLOSURE STATEMENT SIGNATURE PAGE
 SINGLE PREMIUM DEFERRED ANNUITY**

Owner's Statement – I certify that:

- I understand that:
 - The Contract Withdrawal Value is the amount to be paid to me if I fully surrender the contract.
 - The Minimum Guaranteed Annual Interest Rate for new contracts is currently 1.00%.
 - 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 at the end of each Strategy Term to an available strategy.
- I have received, read, and understand the Contract Disclosure Statement and I have kept a copy of it.
- I have received a copy of the Buyer's Guide to Fixed Deferred 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
100	1-Year Fixed Account Strategy
[0]	2-Year Fixed Account Strategy]
[0]	3-Year Fixed Account Strategy]
[0]	4-Year Fixed Account Strategy]
[0]	5-Year Fixed Account Strategy]
[0]	7-Year Fixed Account Strategy]
[0]	10-Year Fixed Account Strategy]
100	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

**[SECURE INCOME 125]
DISCLOSURE STATEMENT AGENT'S SIGNATURE PAGE
SINGLE PREMIUM DEFERRED ANNUITY CONTRACT**

Agent's Statement – I certify that:

- I have read the Forethought 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 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 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

GUARANTEED PAYMENT PERIOD, NOT TO EXCEED LIFE EXPECTANCY ANNUITY OPTION RIDER

In This Rider

This Rider is made part of the Contract or Certificate (hereafter "Contract") to which it is attached and is effective on the date the Contract is issued. Terms used in this Rider shall have the same meanings as are set forth in the Contract to which this Rider is attached unless otherwise defined in this Rider. In the case of a conflict between the terms of this Rider and the terms of the Contract, the terms of this Rider will control.

The Benefit

The following additional Annuity Option is available for You to elect on the Annuity Date:

Option 6a – Guaranteed Payment Period, Not to Exceed Life Expectancy – We will make payments for a guaranteed payment period equal to the life expectancy of the Annuitant.

Once payments commence under this Annuity Option, the option is irrevocable and the Contract has no value that can be surrendered, loaned, commuted or withdrawn.

The payments made under this annuity are non-assignable.

The effective date of this Rider is the Issue Date.



President
Forethought Life Insurance Company

SERFF Tracking Number: FRTH-126141712 State: Arkansas
 Filing Company: Forethought Life Insurance Company State Tracking Number: 42536
 Company Tracking Number:
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
 Variable
 Product Name: FA1001SPDANX-01 Single Premium Deferred Annuity
 Project Name/Number: FA1001SPDANX-01 Single Premium Deferred Annuity/FA1001SPDANX-01 Single Premium Deferred Annuity

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments:		
Attachment: Certification 060109.pdf		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: The Application that will be used with this product is new and attached to the Form Schedule tab.		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: READABILITY CERTIFICATION		
Comments:		
Attachment: Certificate of Readability w-FA4012.pdf		

	Item Status:	Status Date:
Satisfied - Item: STATEMENT OF VARIABILITY		
Comments:		
Attachment: Statement of Variability - Income 125 fixed V052909.pdf		



CERTIFICATION

I, David K. Mullen, Assistant Secretary of Forethought Life Insurance Company of Batesville, Indiana hereby certify that Form Filing FA1001SPDANX-01, et al complies with Regulation 19s10B of the Arkansas Department of Insurance.

June 1, 2009

A handwritten signature in black ink that reads "David K. Mullen". The signature is written in a cursive style with a horizontal line underneath it.

David K. Mullen
Assistant Secretary

CERTIFICATION OF READABILITY

Forethought Life Insurance Company hereby certifies that these forms below achieve the Flesch reading ease scores listed.



Signature

David K. Mullen, Secretary

Type name and title

May 29, 2009

Date

Line of Insurance: Life/Annuity

Form Number(s):

FA1001SPDANX-01 50.0
FA3005-01 50.0

FA4022-01 59.0
FA4023-01 59.0
FA4024-01 59.0
FA4025-01 59.0
FA4026-01 59.0
FA4027-01 59.0
FA4028-01 59.0

FA4029-01 57.0
FA4030-01 55.4
FA4031-01 55.4
FA4032-01 57.0
FA4033-01 59.0
FA4012-02 67.0

Statement of Variability
Forethought Life Insurance Company, Batesville Indiana
Contract Form Series FA1001SPDANX-01

The following values on the Contract Data Page are bracketed to indicate they may vary by contract.

- The “Premium Tax Paid” and “Premium Less Premium Tax” fields on the Contract Data Page are bracketed [] and may be included were applicable, or omitted.

The following values on the Contract Data Page are bracketed. Any changes in these values will be applicable to new issues only.

- The “Minimum Allocation to Any Strategy” will vary from \$1,000 to \$20,000.
- The “Minimum Withdrawal Amount” will vary from \$1,000 to \$2,500.
- The “Minimum Systematic Withdrawal Amount” will vary from \$25 to \$250.
- The “Minimum Contract Value After Withdrawal” will vary from \$1,000 to \$10,000.
- The “Minimum Guaranteed Contract Withdrawal Value Premium Factor” will vary from 87.5% to 100.0%.
- The “Minimum Guaranteed Contract Withdrawal Value Interest Rate” will vary from 1.00% to 3.00%. These rates are tied to the five-year Constant Maturity Treasury Rate. The methodology for determining the rate is included in the Actuarial Memorandum. Any changes will be applicable only to new issues. The rate will always be equal to or exceed the rate produced by procedures filed with the Department. In addition, any changes in our procedures for determining the minimum guaranteed Accumulation Period interest rate will be filed with the Department prior to use.

For each Account Strategy shown on the Contract Data Pages, the following values are bracketed. These will vary by Contract, according to the Strategies offered and per the Owner’s specifications:

- The Allocated Premium will vary from \$0 to the full amount of premium paid, according to the Owner’s specified premium allocation.
- The Allocated Percentage will vary from 0% to 100%, according to the Owner’s specified premium allocation.

The following rider information sections on the Contract Data Page are bracketed to indicate that each version of the “Fixed Account Strategy Rider” may not be offered initially, but may be added for new and existing contracts in the future.

- 2-Year Fixed Account Strategy.
- 3-Year Fixed Account Strategy.
- 4-Year Fixed Account Strategy.
- 5-Year Fixed Account Strategy.
- 7-Year Fixed Account Strategy.
- 10-Year Fixed Account Strategy.

For each Account Strategy shown on the Contract Data Page, the following values are bracketed. Any changes in these values will apply to new issues only:

- The “Initial Annual Interest Rate” will vary from 1.00% to 8.00%.
- The “Strategy End Year” will vary from “2nd Year” to “100th Year”.
 - The “Strategy End Year” will not appear for the 1-Year Fixed Account Strategy and is not applicable to that Strategy.
- The “Interest Rate Bonus” will appear, if offered.
 - If offered for the Strategy, will vary from 0.10% to 10.0%.
 - If not offered for the Strategy, the “Interest Rate Bonus” section will not appear for the Strategy.

The following values on the Contract Data Page are bracketed to indicate that each version of the “Guaranteed Lifetime Income Rider” may not be offered initially, but may be added for new contracts in the future. At least one of these Riders will be offered initially.

- The “Guaranteed Lifetime Income Benefit Rider” section on the Contract Data Page is bracketed to indicate this rider may be available at the time of issue. For this Rider, any changes in the following values will be applicable to new issues only:
 - The “Guaranteed Lifetime Income Benefit Factors” for the
 - Level Single Life Income Option will vary from 1% to 10%
 - Increasing Single Life Income Option will vary from 1% to 10%
 - Level Joint Life Income Option will vary from 1% to 10%
 - Increasing Joint Life Income Option will vary from 1% to 10%
 - The “Cost of Living Increase Factor” will vary from 0.5% to 7.0%
 - The “Guaranteed Lifetime Income Account Premium Factor” will vary from 100% to 150%.

- The “Guaranteed Lifetime Income Account Accumulation Rate” will vary from 0.2% to 10%.
 - The “Guaranteed Lifetime Income Benefit Rider Charge Rate” will vary from 0% to 3%.

- The “Guaranteed Lifetime Income Benefit Age Graded Rider” section on the Contract Data Page is bracketed to indicate this rider may be available at the time of issue. For this Rider, any changes in the following values will be applicable to new issues only:
 - The “Guaranteed Lifetime Income Benefit Factors” will vary within the stated ranges below by “Attained Age on the Option Date”. These factors for the
 - Level Single Life Income Option will vary from 1% to 10%, and.
 - Increasing Single Life Income Option will vary from 1% to 10%
 - Level Joint Life Income Option will vary from 1% to 10%
 - Increasing Joint Life Income Option will vary from 1% to 10%
 - The “Cost of Living Increase Factor” will vary from 0.5% to 7.0%
 - The “Guaranteed Lifetime Income Account Premium Factor” will vary from 100% to 150%.
 - The “Guaranteed Lifetime Income Account Accumulation Rate” will vary from 0.2% to 10%.
 - The “Guaranteed Lifetime Income Benefit Rider Charge Rate” will vary from 0% to 3%.

- The “Guaranteed Lifetime Income Benefit and Confinement Benefit Rider” section on the Contract Data Page is bracketed to indicate this rider may be available at the time of issue. For this Rider, any changes in the following values will be applicable to new issues only:
 - The “Guaranteed Lifetime Income Benefit Factors” for the
 - Level Single Life Income Option will vary from 1% to 10%
 - Increasing Single Life Income Option will vary from 1% to 10%
 - Level Joint Life Income Option will vary from 1% to 10%
 - Increasing Joint Life Income Option will vary from 1% to 10%
 - The “Cost of Living Increase Factor” will vary from 0.5% to 7.0%
 - The “Guaranteed Lifetime Income Account Premium Factor” will vary from 100% to 150%.

- The “Guaranteed Lifetime Income Account Accumulation Rate” will vary from 0.2% to 10%.
 - The “Guaranteed Lifetime Income Benefit Rider Charge Rate” will vary from 0% to 3%.
 - The “Confinement Period” will vary from 7 days to 365 days.
 - The “Qualification Waiting Period” will vary from 1 year to 5 years.
 - The “Confinement Period Multiplier” will vary from 1.5 to 3.0.
- The “Guaranteed Lifetime Income Benefit and Confinement Benefit Age Graded Rider” section on the Contract Data Page is bracketed to indicate this rider may be available at the time of issue. For this Rider, any changes in the following values will be applicable to new issues only:
 - The “Guaranteed Lifetime Income Benefit Factors” will vary within the stated ranges below by “Attained Age on the Option Date”. These factors for the
 - Level Single Life Income Option will vary from 1% to 10%
 - Increasing Single Life Income Option will vary from 1% to 10%
 - Level Joint Life Income Option will vary from 1% to 10%
 - Increasing Joint Life Income Option will vary from 1% to 10%
 - The “Cost of Living Increase Factor” will vary from 0.5% to 7.0%
 - The “Guaranteed Lifetime Income Account Premium Factor” will vary from 100% to 150%.
 - The “Guaranteed Lifetime Income Account Accumulation Rate” will vary from 0.2% to 10%.
 - The “Guaranteed Lifetime Income Benefit Rider Charge Rate” will vary from 0% to 3%.
 - The “Confinement Period” will vary from 7 days to 365 days.
 - The “Qualification Waiting Period” will vary from 1 year to 5 years.
 - The “Confinement Period Multiplier” will vary from 1.5 to 3.0.

The following values on the Contract Data Page are bracketed to indicate that the “Increased Death Benefit Guarantee Rider” is optional, and that this information will appear only when the Rider is selected on the issue date by the Owner.

- The “Increased Death Benefit Guarantee Rider” section on the Contract Data Page is bracketed to indicate this rider is optional, and can be selected at the discretion of an eligible Owner.

- The “Death Benefit Guarantee Rider Annual Charge” will vary from 0.10% to 2.00%
- The “Death Benefit Guarantee Rider Annual Benefit Increase” will vary from 0% to 10%.
- The “Death Benefit Guarantee Rider Maximum Growth” will vary from 150% to 400%.