

**State:** Arkansas **Filing Company:** Forethought Life Insurance Company  
**TOI/Sub-TOI:** A02.11 Individual Annuities- Deferred Non-Variable and Variable/A02.11.003 Single Premium  
**Product Name:** Single Premium Deferred Annuity Contract  
**Project Name/Number:** GMIR/FA1103ASPDA-02

## Filing at a Glance

Company: Forethought Life Insurance Company  
Product Name: Single Premium Deferred Annuity Contract  
State: Arkansas  
TOI: A02.11 Individual Annuities- Deferred Non-Variable and Variable  
Sub-TOI: A02.11.003 Single Premium  
Filing Type: Form  
Date Submitted: 08/29/2012  
SERFF Tr Num: FRTH-128656161  
SERFF Status: Closed-Approved-Closed  
State Tr Num:  
State Status: Approved-Closed  
Co Tr Num: FA1103ASPDA-02  
  
Implementation: On Approval  
Date Requested:  
Author(s): Kasey Poettker  
Reviewer(s): Linda Bird (primary)  
Disposition Date: 09/07/2012  
Disposition Status: Approved-Closed  
Implementation Date:  
  
State Filing Description:

**State:** Arkansas **Filing Company:** Forethought Life Insurance Company  
**TOI/Sub-TOI:** A02.11 Individual Annuities- Deferred Non-Variable and Variable/A02.11.003 Single Premium  
**Product Name:** Single Premium Deferred Annuity Contract  
**Project Name/Number:** GMIR/FA1103ASPDA-02

## General Information

Project Name: GMIR Status of Filing in Domicile: Pending  
Project Number: FA1103ASPDA-02 Date Approved in Domicile:  
Requested Filing Mode: Review & Approval Domicile Status Comments:  
Explanation for Combination/Other: Market Type: Individual  
Submission Type: New Submission Individual Market Type:  
Overall Rate Impact: Filing Status Changed: 09/07/2012  
State Status Changed: 09/07/2012  
Deemer Date: Created By: Kasey Poettker  
Submitted By: Kasey Poettker Corresponding Filing Tracking Number:

### Filing Description:

Please accept for review the Annuity policy forms attached under the Forms Schedule Tab. These revisions will allow Forethought to have more flexibility regarding the Guaranteed Minimum Interest Rate for the Single Premium Deferred Annuity product, FA1101SPDA-01. This product was approved by your department under SERFF tracking #FRTH-126837343, STATE #46994 on 10/18/10. We are also bracketing the strategy and rider/endorsement options to allow more flexibility according to which option(s) the consumer has chosen.

We have enclosed Actuarial Memoranda which provide additional information for the attached policy forms. The bracketed items are variable and may be modified on a non-discriminatory basis. A Statement of Variability describing the bracketing parameters has been enclosed for each form.

Also attached is the supporting documentation required, including red-line versions showing the revisions.

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 regarding this submission please contact me via SERFF, or call direct at 1-800-648-0075 ext. 6748. We look forward to receiving your approval of these forms.

Sincerely,

Kasey Poettker  
Senior Compliance Analyst  
Forethought Life Insurance Company

## 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]

**State:** Arkansas **Filing Company:** Forethought Life Insurance Company  
**TOI/Sub-TOI:** A02.11 Individual Annuities- Deferred Non-Variable and Variable/A02.11.003 Single Premium  
**Product Name:** Single Premium Deferred Annuity Contract  
**Project Name/Number:** GMIR/FA1103ASPDA-02

**Filing Company Information**

Forethought Life Insurance Company	CoCode: 91642	State of Domicile: Indiana
300 North Meridian Street	Group Code: 1266	Company Type: Insurance
Suite 1800	Group Name:	State ID Number:
Indianapolis, IN 47204	FEIN Number: 06-1016329	
(317) 223-2700 ext. [Phone]		

**Filing Fees**

Fee Required? Yes  
 Fee Amount: \$105.00  
 Retaliatory? Yes  
 Fee Explanation: \$35.00 PER FORM - 3 FORMS  
 Per Company: No

Company	Amount	Date Processed	Transaction #
Forethought Life Insurance Company	\$105.00	08/29/2012	62126141
Forethought Life Insurance Company	\$45.00	09/04/2012	62248757

SERFF Tracking #:

FRTH-128656161

State Tracking #:

Company Tracking #:

FA1103ASPDA-02

State:

Arkansas

Filing Company:

Forethought Life Insurance Company

TOI/Sub-TOI:

A02.11 Individual Annuities- Deferred Non-Variable and Variable/A02.11.003 Single Premium

Product Name:

Single Premium Deferred Annuity Contract

Project Name/Number:

GMIR/FA1103ASPDA-02

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	09/07/2012	09/07/2012

### Objection Letters and Response Letters

#### Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Linda Bird	09/04/2012	09/04/2012

#### Response Letters

Responded By	Created On	Date Submitted
Kasey Poettker	09/04/2012	09/04/2012

**SERFF Tracking #:**

FRTH-128656161

**State Tracking #:****Company Tracking #:**

FA1103ASPDA-02

**State:**

Arkansas

**Filing Company:**

Forethought Life Insurance Company

**TOI/Sub-TOI:**

A02.11 Individual Annuities- Deferred Non-Variable and Variable/A02.11.003 Single Premium

**Product Name:**

Single Premium Deferred Annuity Contract

**Project Name/Number:**

GMIR/FA1103ASPDA-02

## Disposition

Disposition Date: 09/07/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Red-Line Contract Data Pages		Yes
Supporting Document	Statement of Variability		Yes
Form	Contract Data Page		Yes
Form	Contract Data Page		Yes
Form	Contract Data Page		Yes

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**State:** Arkansas **Filing Company:** Forethought Life Insurance Company  
**TOI/Sub-TOI:** A02.11 Individual Annuities- Deferred Non-Variable and Variable/A02.11.003 Single Premium  
**Product Name:** Single Premium Deferred Annuity Contract  
**Project Name/Number:** GMIR/FA1103ASPDA-02

## Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	09/04/2012
Submitted Date	09/04/2012
Respond By Date	10/04/2012

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Dear Kasey Poettker,

**Introduction:**

*This will acknowledge receipt of the captioned filing.*

**Objection 1**

*Comments:*

*Regulation 57 was revised effective January 2010, the filing fee is now \$50.00 per form. We will hold your filing in a pending status until the additional \$45.00 is received.*

**Conclusion:**

*A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.*

*Please feel free to contact me if you have questions.*

*Sincerely,  
Linda Bird*

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**State:** Arkansas **Filing Company:** Forethought Life Insurance Company  
**TOI/Sub-TOI:** A02.11 Individual Annuities- Deferred Non-Variable and Variable/A02.11.003 Single Premium  
**Product Name:** Single Premium Deferred Annuity Contract  
**Project Name/Number:** GMIR/FA1103ASPDA-02

## Response Letter

Response Letter Status	Submitted to State
Response Letter Date	09/04/2012
Submitted Date	09/04/2012

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Dear Linda Bird,

**Introduction:**

**Response 1**

**Comments:**

The additional fee of \$45.00 has been submitted.

Thank you.

**Related Objection 1**

Comments:

Regulation 57 was revised effective January 2010, the filing fee is now \$50.00 per form. We will hold your filing in a pending status until the additional \$45.00 is received.

**Changed Items:**

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

**Conclusion:**

Sincerely,

Kasey Poettker

State: Arkansas

Filing Company:

Forethought Life Insurance Company

TOI/Sub-TOI: A02.11 Individual Annuities- Deferred Non-Variable and Variable/A02.11.003 Single Premium

Product Name: Single Premium Deferred Annuity Contract

Project Name/Number: GMIR/FA1103ASPDA-02

## Form Schedule

### Lead Form Number: FA1103ASPDA-02

Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1		FA1103ASPDA 5-02	SCH	Contract Data Page	Initial:	95.000	MYGA Page FA1103ASPDA5-02 revised 08_26_12.pdf
2		FA1103ASPDA 7-02	SCH	Contract Data Page	Initial:	95.000	MYGA Page FA1103ASPDA7-02 revised 08_26_12.pdf
3		FA1103ASPDA 9-02	SCH	Contract Data Page	Initial:	95.000	MYGA Page FA1103ASPDA9-02 revised 08_26_12.pdf

### Form Type Legend:

<b>ADV</b>	Advertising	<b>AEF</b>	Application/Enrollment Form
<b>CER</b>	Certificate	<b>CERA</b>	Certificate Amendment, Insert Page, Endorsement or Rider
<b>DDP</b>	Data/Declaration Pages	<b>FND</b>	Funding Agreement (Annuity, Individual and Group)
<b>MTX</b>	Matrix	<b>NOC</b>	Notice of Coverage
<b>OTH</b>	Other	<b>OUT</b>	Outline of Coverage
<b>PJK</b>	Policy Jacket	<b>POL</b>	Policy/Contract/Fraternal Certificate
<b>POLA</b>	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	<b>SCH</b>	Schedule Pages

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## CONTRACT DATA PAGE

**CONTRACT NUMBER:** (123456789)

**ISSUE DATE:** (January 1, 2011)

**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, 2076)**

**ANNUITY DATE:** (January 1, 2076)

**CONTRACT TYPE:** (Non-Qualified, IRA, Roth IRA)

**ANNUITY DEPOSIT:** (\$100,000.00)  
**[PREMIUM TAX PAID:** (\$0.00)]  
**[ANNUITY DEPOSIT LESS PREMIUM TAX:** (\$100,000.00)]

**MINIMUM WITHDRAWAL AMOUNT:** (\$250.00)  
**MINIMUM CONTRACT VALUE AFTER WITHDRAWAL:** (\$500.00)

**MINIMUM GUARANTEED CONTRACT WITHDRAWAL VALUE INTEREST RATE:** **(1.25%)**

### INTEREST RATES

The interest rate payable on the Contract Value is guaranteed as follows:

	{Base Interest Rate}	{Bonus Interest Rate}	Total Annual Interest Rate
Contract Year 1	{2.00%}	{1.00%}	{3.00%}
{ 2	{2.00%}	{0.00%}	{2.00%}
{ 3	{2.00%}	{0.00%}	{2.00%}
{ 4	{2.00%}	{0.00%}	{2.00%}
{ 5	{2.00%}	{0.00%}	{2.00%}

### INITIAL INTEREST GUARANTEE TERM

**(5) Years**

The interest rate payable on the Contract Value will be determined on an annual basis after Contract Year (x)

The Interest Rate will never be less than: **[0.50%]**

---

## CONTRACT DATA PAGE

**CONTRACT NUMBER:** (123456789)

**ISSUE DATE:** (January 1, 2011)

**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, 2076)**

**ANNUITY DATE:** (January 1, 2076)

**CONTRACT TYPE:** (Non-Qualified, IRA, Roth IRA)

**ANNUITY DEPOSIT:** (\$100,000.00)  
**[PREMIUM TAX PAID:** (\$0.00)]  
**[ANNUITY DEPOSIT LESS PREMIUM TAX:** (\$100,000.00)]

**MINIMUM WITHDRAWAL AMOUNT:** (\$250.00)  
**MINIMUM CONTRACT VALUE AFTER WITHDRAWAL:** (\$500.00)

**MINIMUM GUARANTEED CONTRACT WITHDRAWAL VALUE INTEREST RATE:** **(1.25%)**

### INTEREST RATES

The interest rate payable on the Contract Value is guaranteed as follows:

	{Base Interest Rate}	{Bonus Interest Rate}	Total Annual Interest Rate
Contract Year 1	{2.00%}	{1.00%}	{3.00%}
{ 2	{2.00%}	{0.00%}	{2.00%}
{ 3	{2.00%}	{0.00%}	{2.00%}
{ 4	{2.00%}	{0.00%}	{2.00%}
{ 5	{2.00%}	{0.00%}	{2.00%}
{ 6	{2.00%}	{0.00%}	{2.00%}
{ 7	{2.00%}	{0.00%}	{2.00%}

### INITIAL INTEREST GUARANTEE TERM

**(7) Years**

The interest rate payable on the Contract Value will be determined on an annual basis after Contract Year (x)

The Interest Rate will never be less than: **[0.50%]**

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## CONTRACT DATA PAGE

**CONTRACT NUMBER:** (123456789)

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**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, 2076)**

**ANNUITY DATE:** (January 1, 2076)

**CONTRACT TYPE:** (Non-Qualified, IRA, Roth IRA)

**ANNUITY DEPOSIT:** (\$100,000.00)  
**[PREMIUM TAX PAID:** (\$0.00)]  
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**MINIMUM WITHDRAWAL AMOUNT:** (\$250.00)  
**MINIMUM CONTRACT VALUE AFTER WITHDRAWAL:** (\$500.00)

**MINIMUM GUARANTEED CONTRACT WITHDRAWAL VALUE INTEREST RATE:** **(1.25%)**

### INTEREST RATES

The interest rate payable on the Contract Value is guaranteed as follows:

Contract Year	{Base Interest Rate}	{Bonus Interest Rate}	Total Annual Interest Rate
1	{2.00%}	{1.00%}	{3.00%}
{ 2	{2.00%}	{0.00%}	{2.00%}}
{ 3	{2.00%}	{0.00%}	{2.00%}}
{ 4	{2.00%}	{0.00%}	{2.00%}}
{ 5	{2.00%}	{0.00%}	{2.00%}}
{ 6	{2.00%}	{0.00%}	{2.00%}}
{ 7	{2.00%}	{0.00%}	{2.00%}}
{ 8	{2.00%}	{0.00%}	{2.00%}}
{ 9	{2.00%}	{0.00%}	{2.00%}}

### INITIAL INTEREST GUARANTEE TERM

**(9) Years**

The interest rate payable on the Contract Value will be determined on an annual basis after Contract Year (x)

The Interest Rate will never be less than: **[0.50%]**

SERFF Tracking #:

FRTH-128656161

State Tracking #:

Company Tracking #:

FA1103ASPDA-02

State:

Arkansas

Filing Company:

Forethought Life Insurance Company

TOI/Sub-TOI:

A02.11 Individual Annuities- Deferred Non-Variable and Variable/A02.11.003 Single Premium

Product Name:

Single Premium Deferred Annuity Contract

Project Name/Number:

GMIR/FA1103ASPDA-02

## Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification		
Comments:			
Attachment(s):			
Readability Certification 08_27_12.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Application		
Comments:	Application #FA3009-01 approved 10/18/10 under SERFF #FRTH-126837343 will be used or #FA3011-02 approved 3/19/12 under SERFF #FRTH-128153799.		

		Item Status:	Status Date:
Satisfied - Item:	Red-Line Contract Data Pages		
Comments:			
Attachment(s):			
MYGA Contract Data Page(s) red-line versions 08_26_12 .pdf			

		Item Status:	Status Date:
Satisfied - Item:	Statement of Variability		
Comments:			
Attachment(s):			
Statement of Variability - 579 Yr rev 08_27_12 clean.pdf			
Statement of Variability - 579 Yr rev 08_27_12 red-line.pdf			

## CERTIFICATION OF READABILITY

<b>FORM #</b>	<b>FORM NAME</b>	<b>FLESCH SCORE</b>
FA1103ASPDA5-02	CONTRACT DATA PAGE (5 YR)	95.0
FA1103ASPDA7-02	CONTRACT DATA PAGE (7 YR)	95.0
FA1103ASPDA9-02	CONTRACT DATA PAGE (9 YR)	95.0

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



Walter T. Dixon, Vice President

August 27, 2012

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**CONTRACT DATA PAGE**

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**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, 2076)**  
**ANNUITY DATE:** (January 1, 2076)  
**CONTRACT TYPE:** (Non-Qualified, IRA, Roth IRA)  
**ANNUITY DEPOSIT:** (\$100,000.00)  
**[PREMIUM TAX PAID:** (\$0.00)]  
**[ANNUITY DEPOSIT LESS PREMIUM TAX:** (\$100,000.00)]  
**MINIMUM WITHDRAWAL AMOUNT:** (\$250.00)  
**MINIMUM CONTRACT VALUE AFTER WITHDRAWAL:** (\$500.00)  
**MINIMUM GUARANTEED CONTRACT WITHDRAWAL VALUE INTEREST RATE:** **(1.25%)**

**INTEREST RATES**

The interest rate payable on the Contract Value is guaranteed as follows:

	{Base Interest Rate}	{Bonus Interest Rate}	Total Annual Interest Rate
Contract Year 1	{2.00%}	{1.00%}	{3.00%}
{ 2	{2.00%}	{0.00%}	{2.00%}}
{ 3	{2.00%}	{0.00%}	{2.00%}}
{ 4	{2.00%}	{0.00%}	{2.00%}}
{ 5	{2.00%}	{0.00%}	{2.00%}}

**INITIAL INTEREST GUARANTEE TERM**

**(5) Years**

The interest rate payable on the Contract Value will be determined on an annual basis after Contract Year (x)

The Interest Rate will never be less than:

**[0.501-00%**

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**CONTRACT DATA PAGE**

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{ 4	{2.00%}	{0.00%}	{2.00%}}
{ 5	{2.00%}	{0.00%}	{2.00%}}
{ 6	{2.00%}	{0.00%}	{2.00%}}
{ 7	{2.00%}	{0.00%}	{2.00%}}

**INITIAL INTEREST GUARANTEE TERM**

**(7) Years**

The interest rate payable on the Contract Value will be determined on an annual basis after Contract Year (x)

The Interest Rate will never be less than:

**[0.501-00%]**

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**BENEFICIARY(IES):** (James Doe)  
(Joan Doe)  
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**MINIMUM GUARANTEED CONTRACT WITHDRAWAL VALUE INTEREST RATE:** **(1.25%)**

**INTEREST RATES**

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	{Base Interest Rate}	{Bonus Interest Rate}	Total Annual Interest Rate
Contract Year 1	{2.00%}	{1.00%}	{3.00%}
{ 2	{2.00%}	{0.00%}	{2.00%}}
{ 3	{2.00%}	{0.00%}	{2.00%}}
{ 4	{2.00%}	{0.00%}	{2.00%}}
{ 5	{2.00%}	{0.00%}	{2.00%}}
{ 6	{2.00%}	{0.00%}	{2.00%}}
{ 7	{2.00%}	{0.00%}	{2.00%}}
{ 8	{2.00%}	{0.00%}	{2.00%}}
{ 9	{2.00%}	{0.00%}	{2.00%}}

**INITIAL INTEREST GUARANTEE TERM**

**(9) Years**

The interest rate payable on the Contract Value will be determined on an annual basis after Contract Year (x)

The Interest Rate will never be less than:

**[0.501-00%]**

**Statement of Variability**  
**Forethought Life Insurance Company, Batesville Indiana**  
**Contract Form Series FA1101SPDA-01**

- On Page 1, the Free Look Period is bracketed [ ] and will depend on the requirements of state law.
- On Page 1, the Market Value Adjustment statement will only appear if the MVA Endorsement is attached. This will be attached at issue depending on whether it is offered at the time of sale.
- Several items will change based on information from the Owner
  - Issue Date
  - Owner's Name and Age
  - Annuitant's Name, Sex and Age
  - Beneficiaries
  - Maturity Date
  - Annuity Date
  - Contract Type (IRA, Roth, etc)
  - Deposit Amount

These are typically shown with ( ) in the contract.

- The "Premium Tax Paid" and "Annuity Deposit Less Premium Tax" fields on the Contract Data Page are bracketed [ ] and may be included where applicable, or omitted.
- The "Minimum Withdrawal Amount" on the Contract Data Page may range between \$50 and \$2,000. Any changes will be applicable to new issues only.
- The "Minimum Contract Value after Withdrawal" on the Contract Data Page may range between \$500 and \$5,000. Any changes will be applicable to new issues only.
- The "Minimum Guaranteed Contract Withdrawal Value Interest Rate" on the Contract Data Page may range between 1.00% and 3.00% based on the Nonforfeiture rate in effect on the issue date. The rate is 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. Redetermination does not apply.
- Under the Interest Rates section, the value with the label "The Interest Rate will never be less than:" may range between 0.0% and 5.0%.

- The “Interest Rates” fields on the Contract Data Page is bracketed to allow for different initial interest rate guarantee periods, and to allow for the existence or absence of programs to pay bonus rates during the initial interest guarantee period. The initial guarantee period may range from one year to the number of years in the withdrawal charge period. Rates beyond the initial guaranteed period will not be shown. “Bonus Interest Rates” will vary from 0% to 10%. “Base Interest Rates” will vary from 0.0% to 20%.
- The “Initial Interest Guarantee Term” field on the Contract Data Page is bracketed to allow for different initial interest rate guarantee periods. This item does not change after issue.
- The statement that “Withdrawal Charges may not reduce the Withdrawal Value below the Annuity Deposit paid” will only be added if the Return of Deposit Endorsement is attached.
- The “Surrender Charge Waiver Rate“ field on the Contract Data Page are bracketed and will not appear if no Surrender Charge Waiver Endorsement is attached. If the Endorsement is attached, The rate will vary between 0.1% and 10.0%. Any changes will be applicable to new issues only.
- The “Surrender Charge Waiver Rate Period“ field on the Contract Data Page are bracketed and will not appear if no Surrender Charge Waiver Rate Endorsement is attached. If the Endorsement is attached, the period will vary between 1 year and the end of the surrender charge period. Any changes will be applicable to new issues only.
- The “Free Withdrawal Availability Period” on the Contract Data Page is bracketed and will be either “All Years” or “Contract Years 2 and Later”. Any changes will be applicable to new issues only.
- The “Free Withdrawal Amount” on the Contract Data Page is bracketed and will be either “Required Minimum Distributions”, 10% of Account Value on Prior Anniversary”, or Accumulated Interest”. These items will further be defined in endorsements to the Contract. Any changes will be applicable to new issues only.
- The “Market Value Adjustment” fields on the Contract Data Page are bracketed and will not appear if no MVA Endorsement is attached. If the MVA Endorsement is attached, it will say “Applies to Contract – See Endorsement”. The “Percentage Factor will vary from 50% to 100%. Any changes will be applicable to new issues only.

- The “Death Benefit During the Accumulation Period” field on the Contract Data Page is bracketed and will be either “Contract Value” or “Contract Withdrawal Value”. Any changes will be applicable to new issues only.
- The following Endorsements may or may not be available at the time of sale. If attached to the contract, they will appear as follows:
  - “Return of Deposit Endorsement”
  - “Market Value Adjustment Endorsement”
  - “10% Free Withdrawal Endorsement”
  - “Accumulated Interest Free Withdrawal Endorsement”
  - “Surrender Charge Waiver Endorsement”
  - “Nursing Home Waiver Rider”
  - “Terminal Illness Waiver Rider”
  - “Unemployment Waiver Rider”
  - “Guarantee Payout Period not to Exceed Life Expectancy”
- The Minimum Guaranteed Contract Withdrawal premium factor of under Contract Provisions on page 9 is bracketed and will vary between 87.5% and 100%. Any changes will be applicable to new issues only.

**Statement of Variability**  
**Forethought Life Insurance Company, Batesville Indiana**  
**Contract Form Series FA1101SPDA-01**

- On Page 1, the Free Look Period is bracketed [ ] and will depend on the requirements of state law.
- On Page 1, the Market Value Adjustment statement will only appear if the MVA Endorsement is attached. This will be attached at issue depending on whether it is offered at the time of sale.
- Several items will change based on information from the Owner
  - Issue Date
  - Owner's Name and Age
  - Annuitant's Name, Sex and Age
  - Beneficiaries
  - Maturity Date
  - Annuity Date
  - Contract Type (IRA, Roth, etc)
  - Deposit Amount

These are typically shown with ( ) in the contract.

- The "Premium Tax Paid" and "Annuity Deposit Less Premium Tax" fields on the Contract Data Page are bracketed [ ] and may be included where applicable, or omitted.
- The "Minimum Withdrawal Amount" on the Contract Data Page may range between \$50 and \$2,000. Any changes will be applicable to new issues only.
- The "Minimum Contract Value after Withdrawal" on the Contract Data Page may range between \$500 and \$5,000. Any changes will be applicable to new issues only.
- The "Minimum Guaranteed Contract Withdrawal Value Interest Rate" on the Contract Data Page may range between 1.00% and 3.00% based on the Nonforfeiture rate in effect on the issue date. The rate is 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. Redetermination does not apply.
- Under the Interest Rates section, the value with the label "The Interest Rate will never be less than:" may range between 0.0% and 5.0%.

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- The "Interest Rates" fields on the Contract Data Page is bracketed to allow for different initial interest rate guarantee periods, and to allow for the existence or absence of programs to pay bonus rates during the initial interest guarantee period. The initial guarantee period may range from one year to the number of years in the withdrawal charge period. Rates beyond the initial guaranteed period will not be shown. "Bonus Interest Rates" will vary from 0% to 10%. "Base Interest Rates" will vary from 04.0% to 20%.
- The "Initial Interest Guarantee Term" field on the Contract Data Page is bracketed to allow for different initial interest rate guarantee periods. This item does not change after issue.
- The statement that "Withdrawal Charges may not reduce the Withdrawal Value below the Annuity Deposit paid" will only be added if the Return of Deposit Endorsement is attached.
- The "Surrender Charge Waiver Rate" field on the Contract Data Page are bracketed and will not appear if no Surrender Charge Waiver Endorsement is attached. If the Endorsement is attached, The rate will vary between 04.1% and 10.0%. Any changes will be applicable to new issues only.
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  - “Terminal Illness Waiver Rider”
  - “Unemployment Waiver Rider”
  - “Guarantee Payout Period not to Exceed Life Expectancy”
- The Minimum Guaranteed Contract Withdrawal premium factor of under Contract Provisions on page 9 is bracketed and will vary between 87.5% and 100%. Any changes will be applicable to new issues only.