

Income125+SM

Fixed Index Annuity

Highlights

Product and feature details																									
Issue ages	0-85																								
Premiums¹	\$25,000 - \$1,000,000 (approval required for amounts greater)																								
Available plans	Non-qualified, IRA, Roth IRA ²																								
Available interest crediting methods	<ul style="list-style-type: none"> Fixed rate, declared annually and credited daily Annual Point-to-Point with cap³ based on S&P 500[®] Index Monthly Point-to-Point with cap³ based on S&P 500[®] Index 																								
Charges and fees	Guaranteed Lifetime Income Benefit (GLIB) included for an annual charge of 0.55%, calculated using the contract value as of prior contract anniversary and deducted monthly from the contract value. Surrender charges and Market Value Adjustments (MVA) apply to amounts in excess of the free withdrawal amount. ⁴																								
Surrender charge schedule⁴	<p>Surrender charges apply to amounts withdrawn in excess of the free withdrawal amount during the first 10 contract years. The free withdrawal amount is 10% of the contract value as of the previous contract anniversary, available after the first contract year (except in year of full surrender).^{4,5}</p> <table border="1"> <thead> <tr> <th>Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10</th> <th>11+</th> </tr> </thead> <tbody> <tr> <td>Charge</td> <td>12%</td> <td>12%</td> <td>11%</td> <td>10%</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>4%</td> <td>2%</td> <td>0%</td> </tr> </tbody> </table>	Year	1	2	3	4	5	6	7	8	9	10	11+	Charge	12%	12%	11%	10%	9%	8%	7%	6%	4%	2%	0%
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Market Value Adjustment (MVA)^{4,5}	Applies during the surrender charge period on withdrawals in excess of the free partial withdrawal amount.																								
Income Bonus	<p>An income bonus is provided at issue. This guarantees growth of your Income Base (contractually known as the Guaranteed Lifetime Income Account Value), which is a unique value within the contract that is separate from your contract value. The Income Base grows at 5% at the end of each contract year for the first 10 years or until the date the GLIB is activated. Annual accumulation rate does not apply to the contract value or death benefit and Income Base is not available on cash surrender. Here's a hypothetical example of how this works, assuming no prior withdrawals:</p> <table border="1"> <thead> <tr> <th></th> <th>Activity</th> <th>Income Base Growth</th> <th>Income Base Value</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Day 1</td> <td>Initial Premium</td> <td>\$100,000</td> <td rowspan="2">\$125,000</td> </tr> <tr> <td>Income Bonus</td> <td>25% of initial premium = \$25,000</td> </tr> <tr> <td>Years 2-11</td> <td>Income Bonus</td> <td>5% of Income Base compounded annually</td> <td>\$203,611</td> </tr> </tbody> </table>		Activity	Income Base Growth	Income Base Value	Day 1	Initial Premium	\$100,000	\$125,000	Income Bonus	25% of initial premium = \$25,000	Years 2-11	Income Bonus	5% of Income Base compounded annually	\$203,611										
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Standard death benefit	Remaining contract value passes to beneficiaries at no additional charge.																								
Optional Increased Death Benefit Guarantee Rider	Guarantees your death benefit is equal to no less than initial premium paid, plus 5% of premium less withdrawals for each full contract year completed, until age 85 or until the rider's death benefit is equal to 200% of premium paid (reduced for withdrawals), whichever comes first. Available at issue only for an annual charge, for ages 0-75. The maximum total death benefit payable is the Increased Death Benefit or contract value, whichever is greater.																								

Product and feature details *(continued)*

<p>Guaranteed Lifetime Income Benefit</p>	<p>The annual Guaranteed Lifetime Income Benefit amount (GLIB amount) will equal a percentage, known as the Income Benefit Factor, of the Income Base.</p> <table border="1" data-bbox="447 283 1546 495"> <thead> <tr> <th colspan="5">INCOME BENEFIT FACTORS</th> </tr> <tr> <th>Attained age at option date</th> <th>Single life level income</th> <th>Single life with cost of living increase⁶</th> <th>Joint life level income⁷</th> <th>Joint life with cost of living increase^{6,7}</th> </tr> </thead> <tbody> <tr> <td>59-75</td> <td>4.50%</td> <td>3.50%</td> <td>3.50%</td> <td>2.50%</td> </tr> <tr> <td>76+</td> <td>5.50%</td> <td>4.50%</td> <td>4.50%</td> <td>3.50%</td> </tr> </tbody> </table> <p>Once benefits begin, the Income Benefit Factor is locked. GLIB payments are not subject to surrender charges or Market Value Adjustments.</p>	INCOME BENEFIT FACTORS					Attained age at option date	Single life level income	Single life with cost of living increase ⁶	Joint life level income ⁷	Joint life with cost of living increase ^{6,7}	59-75	4.50%	3.50%	3.50%	2.50%	76+	5.50%	4.50%	4.50%	3.50%
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<p>Other Riders</p>	<ul style="list-style-type: none"> • Nursing Home Waiver Rider⁸ • Terminal Illness Waiver Rider 																				
<p>Withdrawals</p>	<p>The free withdrawal amount is the greater of:</p> <ul style="list-style-type: none"> • 10% of the contract value after the first contract year (except in year of full surrender) • Any Required Minimum Distribution (RMD) imposed by the IRS on this contract <p>Systematic withdrawals may be specified by dollar amount or percentage of contract value with the owner's choice of payout frequency.</p> <p>Withdrawals taken prior to beginning income benefits and those greater than the GLIB amount will reduce the Income Base and GLIB amount. The reduction will be proportionate to the resulting reduction in the contract value, which may reduce the Income Base and GLIB amount by more than the amount withdrawn.</p>																				

¹ Maximum premium is measured by cumulative premium contributions per person for all Forethought annuities.

² If you are investing in a fixed index annuity through a tax-advantaged retirement plan such as an IRA, you will receive no additional tax advantage from a fixed index annuity. Under these circumstances, you should only consider buying a fixed index annuity if it makes sense because of the annuity's other features, such as lifetime income payments and death benefit protection.

³ The two methods providing potential interest credits based on the performance of the S&P 500® Index are subject to 0% minimum and a stated maximum (cap). The cap for the S&P 500® strategies is declared annually, and any interest credit is calculated annually and credited on each contract anniversary.

⁴ Variations apply in states of AK, CT, DE, FL, MN, NV, OH, OR, SC, TX, UT and WA.

⁵ A free withdrawal followed by a complete surrender in the same contract year will result in the charge being applied to both the amount previously taken as "free" and the remaining contract value withdrawn.

⁶ 2% annual cost of living increases begin on the 2nd anniversary following activation of the benefit and end once the contract value is depleted.

⁷ The age of the younger owner at the time of benefit election determines the joint life income benefit factor. Only legal spouse at time of benefit election is eligible for spousal continuation.

⁸ Referred to as the Confinement Waiver Rider in CT. Subject to state availability.

Guarantees are based on the claims-paying ability of Forethought Life Insurance Company and subject to compliance with benefit rules.

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

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

A fixed index annuity is intended for retirement or other long-term needs. It is intended for a person who has sufficient cash or other liquid assets for living expenses and other unexpected emergencies, such as medical expenses. A fixed index annuity is not a registered security or stock market investment and does not directly participate in any stock or equity investments or index.

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