

# ANNUITY INTEREST RATE UPDATE



RATES EFFECTIVE FEBRUARY 1, 2012

**GREEN TEXT** indicates a change in rates. **BLACK TEXT** indicates no change.

BONUS ADVANTAGE <sup>SM</sup>	RATES
Annual Point-to-Point with Cap (Annual Reset)	3.00%
Monthly Point-to-Point with Cap (Annual Reset)	1.00%
Monthly Average with Annual Cap	3.00%
Fixed Account	1.00%
Annual Optional Income Benefit Charge	0.95%

INDEX BONUS 115 <sup>SM</sup>	ULTRA BAND	HIGH BAND	LOW BAND
Single Premium Deferred Annuity	\$250,000 plus	\$100,000-\$249,999	\$25,000-\$99,999
Monthly Point-to-Point with Cap (Annual Reset)	1.25%	1.00%	0.75%
Annual Point-to-Point with Cap (Annual Reset)	3.50%	3.25%	3.00%
Fixed Account Strategy	1.00%	1.00%	1.00%
Annual Guaranteed Lifetime Income Benefit Plus Rider Charge	0.95%	0.95%	0.95%
Annual Death Benefit Rider Charge	1.25%	1.25%	1.25%

SECURE INCOME 125 <sup>SM</sup>	ULTRA BAND	HIGH BAND	LOW BAND
Single Premium Deferred Annuity	\$250,000 plus	\$100,000-\$249,999	\$25,000-\$99,999
Fixed Account Strategy	1.00%	1.00%	1.00%
Annual Death Benefit Rider Charge	1.25%	1.25%	1.25%

INCOME 125 <sup>SM</sup>	ULTRA BAND	HIGH BAND	LOW BAND
Single Premium Deferred Annuity	\$250,000 plus	\$100,000-\$249,999	\$25,000-\$99,999
Monthly Point-to-Point with Cap (Annual Reset)	1.25%	1.00%	0.75%
Annual Point-to-Point with Cap (Annual Reset)*	3.00%	3.00%	3.00%
Fixed Account Strategy	1.00%	1.00%	1.00%
Annual Death Benefit Rider Charge	1.10%	1.10%	1.10%

\* This new strategy is only available for new issues beginning on February 1, 2012. It is not available on existing Income 125 policies.

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

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## INTEREST RATE AND FEATURE UPDATE (cont)

DESTINATION INCOME 15 <sup>SM</sup> (OREGON)	ULTRA BAND	HIGH BAND	LOW BAND
Single Premium Deferred Annuity	\$250,000 plus	\$100,000-\$249,999	\$25,000-\$99,999
Fixed Account Strategy	2.00%	2.00%	2.00%

GUARANTEED DESTINATIONS <sup>SM</sup> (WASHINGTON)	ULTRA BAND	HIGH BAND	LOW BAND
Flexible Premium Deferred Annuity	\$250,000 plus	\$100,000-\$249,999	\$25,000-\$99,999
Monthly Point-to-Point with Cap <i>No Fees – 100% Participation Rate</i>	1.35%	1.25%	1.00%
Annual Cap with Monthly Averaging <i>(Annual Reset)</i>	4.00%	4.00%	4.00%
Fixed Account Strategy	2.00%	2.00%	2.00%
Short-Term Account Strategy	1.00%	1.00%	1.00%

## PREMIUM GUIDELINES

SINGLE PREMIUM DEFERRED ANNUITIES	
Minimum Premium	\$25,000
Maximum Premium	<b>\$1,000,000 ages 0-75</b> <b>\$500,000 ages 76 and older</b> <b>Measured by cumulative household premium contributions.</b>

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

Products and features are subject to state availability. Guarantees are backed by the financial strength and claims-paying ability of Forethought Life Insurance Company.

Forethought® annuities are available in most states with contract series FA1001SPDAX-01, FA1001SPDAXL-01, FA1001SPDANX-01, FA1001SPDANXL-01, FA1201SPDAX-01, FA1201SPDAX-02, FA1201SPDAXL-01, FA1201SPDAXL-02, ICC11-FA1201SPDAX-01, FA2001SPDAX-01, FA2001SPDAXL-01, FA2001SPDANX-01, FA1001FP5GD10-01-WA, FA1001SPGWA10-01 and FA2001SPDANXL-01 (certificate series GA1001SPDAX-01, GA1001SPDANX-01, GA1201SPDAX-02, GA2001SPDAX-01, GA1001FP5GD10-01-WA, GA1001SPGWA10-01 and GA2001SPDANX-01, as applicable). State variations may apply. Read the contract for complete details.

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