

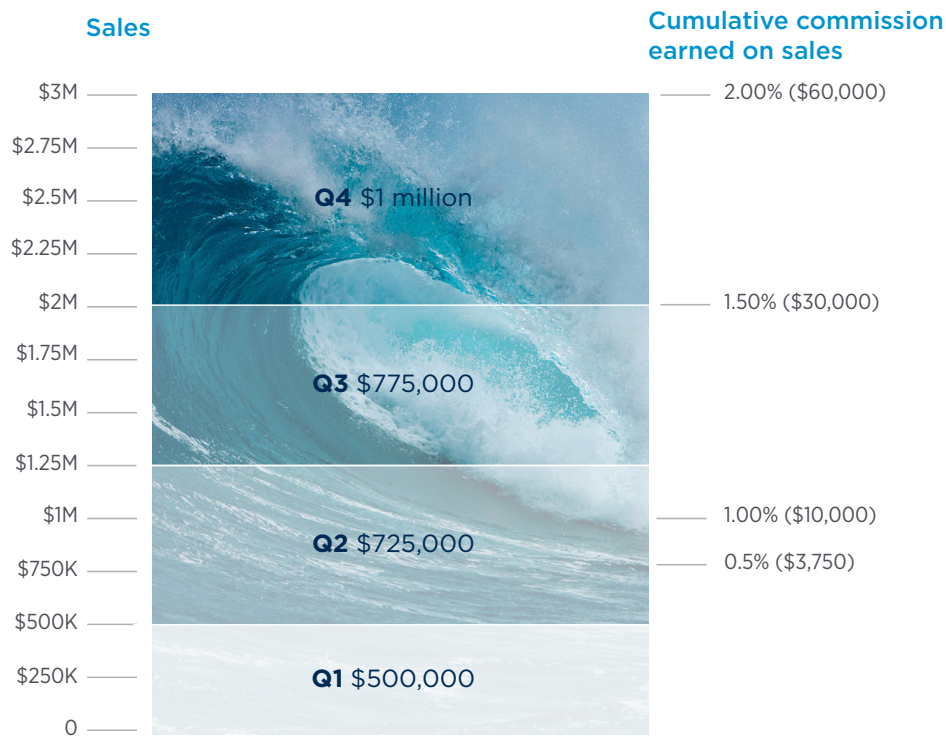
Catch the wave

With Forethought’s Elite Product Platform, rolling four-quarter bonus program

Now there are three products included within Forethought’s Elite Product Platform, **Income 150+**[™], **ForeSpending Select**[™] and **ForeFreedom Savers**[™]. This commission bonus program rewards you for sales performance based on the last rolling four quarters.

When you sell a product from Forethought’s Elite Product Platform, your commission bonus is always based on production from the four most recent quarters. This means your last quarter’s hard work won’t just disappear when a new quarter begins.

Additionally, up to three trailing quarters will receive a true-up retro to dollar one to cumulatively match the current quarter bonus.



In this example, all premium displayed would receive a total of 2% commission bonus, in addition to the point of sale commissions.

Agents are eligible if they have no debit balance and have not been the subject of any customer complaint. Production of multiple agents may not be aggregated to qualify. Agents, corporations and licensed only agents assigned to their own hierarchies must be at EGA level or below. The program and its criteria apply to individual writing agents signing applications. Premiums may not be split between agents for qualification, even if commissions are split at point of sale.

Forethought reserves the right to terminate or change the terms of this program at any time, at its sole discretion, and will make all determinations as to eligibility.

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

Forethought is Forethought Financial Group, Inc. and its subsidiaries, including the issuing company of Forethought Life Insurance Company. Income 150+™ fixed index annuity, issued by Forethought Life Insurance Company is available in most states with Contract FA1201SPDAX-02, FA1201SPDAX-01, ICC11-FA1201SPDAX-01 and FA1201SPDAXL-02 (certificate series GA1201SPDAX-02, as applicable).

ForeFreedom Savers™, issued by Forethought Life Insurance Company is available in most states with Contract FA1201SPDAX-02, FA1201SPDAX-01, ICC11-FA1201SPDAX-01 and FA1201SPDAXL-02 (certificate series GA1201SPDAX-02, as applicable).

ForeSpending Select™ is issued by Forethought Life Insurance Company is available in most states with Contract FA1201SPDAX-02, FA1201SPDAX-01, ICC11-FA1201SPDAX-01 and FA1201SPDAXL-02 (certificate series GA1201SPDAX-02, as applicable).

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

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