

# Interest Rates

Issued by Forethought Life Insurance Company

JANUARY 3, 2017

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

All products are a Single Premium Deferred Annuity

CHOICE INCOME	
One-Year Fixed Rate	2.10%
One-Year Annual Point-to-Point with Cap based on S&P 500®	4.25%
One-Year Monthly Point-to-Point with Cap based on S&P 500®	1.90%
BlackRock Diversa™ Volatility Control <sup>1</sup> Two-Year Point-to-Point With Spread Indexed Strategy	2.75%
Barclays ARMOUR II Volatility Control <sup>2</sup> Three-Year Point-to-Point With Spread Indexed Strategy	3.50%
Guaranteed Minimum Surrender Value	0.00% <sup>3</sup>
Annual Guaranteed Lifetime Income Benefit Rider Charge	1.05%

CHOICE ACCUMULATION	
One-Year Fixed Rate	2.15%
One-Year Annual Point-to-Point with Cap based on S&P 500®	5.50%
One-Year Monthly Point-to-Point with Cap based on S&P 500®	1.75%
BlackRock Diversa™ Volatility Control <sup>1</sup> Two-Year Point-to-Point With Spread Indexed Strategy	1.75%
Barclays ARMOUR II Volatility Control <sup>2</sup> Three-Year Point-to-Point With Spread Indexed Strategy	3.75%
Guaranteed Minimum Accumulations Value	0.75% <sup>3</sup>

FOREFREEDOM SAVERS	ULTRA BAND	HIGH BAND	LOW BAND
	\$100,000 plus	\$25,000-\$99,999	\$5,000-\$24,999
One-Year Fixed Rate	1.95%	1.70%	1.70%
One-Year Annual Point-to-Point with Cap based on S&P 500®	4.75%	4.25%	4.25%
One-Year Monthly Point-to-Point with Cap based on S&P 500®	1.65%	1.40%	1.40%
One-Year Monthly Average with Cap based on S&P 500®	4.75%	4.25%	4.25%
BlackRock Diversa™ Volatility Control <sup>1</sup> Two-Year Point-to-Point With Spread Indexed Strategy	4.75%	6.75%	6.75%
Barclays ARMOUR II Volatility Control <sup>2</sup> Three-Year Point-to-Point With Spread Indexed Strategy	5.75%	7.25%	7.25%

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

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## Interest Rate and Feature update *continued*

<b>FORESPENDING SELECT (without Bonus)</b>	<b>ULTRA BAND</b>	<b>HIGH BAND</b>	<b>LOW BAND</b>
	\$100,000 plus	\$25,000-\$99,999	\$10,000-\$24,999
One-Year Fixed Rate	1.60%	1.35%	1.35%
One-Year Annual Point-to-Point with Cap based on S&P 500®	3.25%	2.75%	2.75%
One-Year Monthly Point-to-Point with Cap based on S&P 500®	1.30%	1.05%	1.05%
One-Year Monthly Average with Cap based on S&P 500®	3.75%	3.25%	3.25%
BlackRock Diversa™ Volatility Control <sup>1</sup> Two-Year Point-to-Point With Spread Indexed Strategy	5.75%	7.25%	7.25%
Barclays ARMOUR II Volatility Control <sup>2</sup> Three-Year Point-to-Point With Spread Indexed Strategy	8.00%	10.00%	10.00%
Annual Guaranteed Lifetime Income Benefit Rider Charge	0.95%	0.95%	0.95%

<b>FORESPENDING SELECT (with Bonus)</b>	<b>ULTRA BAND</b>	<b>HIGH BAND</b>	<b>LOW BAND</b>
	\$100,000 plus	\$25,000-\$99,999	\$10,000-\$24,999
One-Year Fixed Rate	1.35%	1.10%	1.10%
One-Year Annual Point-to-Point with Cap based on S&P 500®	2.75%	2.25%	2.25%
One-Year Monthly Point-to-Point with Cap based on S&P 500®	1.40%	1.15%	1.15%
One-Year Monthly Average with Cap based on S&P 500®	3.25%	2.75%	2.75%
BlackRock Diversa™ Volatility Control <sup>1</sup> Two-Year Point-to-Point With Spread Indexed Strategy	6.50%	8.00%	8.00%
Barclays ARMOUR II Volatility Control <sup>2</sup> Three-Year Point-to-Point With Spread Indexed Strategy	8.50%	11.00%	11.00%
Annual Guaranteed Lifetime Income Benefit Rider Charge	0.95%	0.95%	0.95%

<b>INCOME 150+</b>	<b>ULTRA BAND</b>	<b>HIGH BAND</b>	<b>LOW BAND</b>
	\$100,000 plus	\$25,000-\$99,999	\$10,000-\$24,999
One-Year Fixed Rate	1.60%	1.35%	1.35%
One-Year Annual Point-to-Point with Cap based on S&P 500®	3.25%	2.75%	2.75%
One-Year Monthly Point-to-Point with Cap based on S&P 500®	1.55%	1.30%	1.30%
BlackRock Diversa™ Volatility Control <sup>1</sup> Two-Year Point-to-Point With Spread Indexed Strategy	4.00%	5.50%	5.50%
Barclays ARMOUR II Volatility Control <sup>2</sup> Three-Year Point-to-Point With Spread Indexed Strategy	6.00%	8.00%	8.00%
Annual Guaranteed Lifetime Income Benefit Rider Charge	0.95%	0.95%	0.95%

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## Interest Rate and Feature update *continued*

<b>INCOME 125+</b>	<b>ULTRA BAND</b>	<b>HIGH BAND</b>	<b>LOW BAND</b>
	\$100,000 plus	\$25,000-\$99,999	\$10,000-\$24,999
One-Year Fixed Rate	1.60%	1.35%	1.35%
One-Year Annual Point-to-Point with Cap based on S&P 500®	3.25%	2.75%	2.75%
One-Year Monthly Point-to-Point with Cap based on S&P 500®	1.55%	1.30%	1.30%
BlackRock Diversa™ Volatility Control <sup>1</sup> Two-Year Point-to-Point With Spread Indexed Strategy	4.00%	5.50%	5.50%
Barclays ARMOUR II Volatility Control <sup>2</sup> Three-Year Point-to-Point With Spread Indexed Strategy	6.00%	8.00%	8.00%
Annual Guaranteed Lifetime Income Benefit Plus Rider Charge	0.55%	0.55%	0.55%
Annual Death Benefit Rider Charge	1.25%	1.25%	1.25%

<b>INDEX BONUS 115</b>	<b>ULTRA BAND</b>	<b>HIGH BAND</b>	<b>LOW BAND</b>
	\$100,000 plus	\$25,000-\$99,999	\$10,000-\$24,999
One-Year Fixed Rate	1.60%	1.35%	1.35%
One-Year Annual Point-to-Point with Cap based on S&P 500®	3.25%	2.75%	2.75%
One-Year Monthly Point-to-Point with Cap based on S&P 500®	1.55%	1.30%	1.30%
BlackRock Diversa™ Volatility Control <sup>1</sup> Two-Year Point-to-Point With Spread Indexed Strategy	4.00%	5.50%	5.50%
Barclays ARMOUR II Volatility Control <sup>2</sup> Three-Year Point-to-Point With Spread Indexed Strategy	6.00%	8.00%	8.00%
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%

<b>FORECARE</b>	\$200,000 plus	\$35,000-\$199,999
Banding is based on premium less optional rider charges	2.50%	2.25%

<b>SECUREFORE 3</b>	<b>3 YEAR GUARANTEE</b>
	2.00%

<b>SECUREFORE 5</b>	<b>5 YEAR GUARANTEE</b>
	2.55%

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## PREMIUM GUIDELINES

<b>Minimum Premium</b>	<b>\$10,000</b> (Excluding ForeFreedom Savers - \$5,000)
<b>Maximum Premium</b>	<b>\$1,000,000 ages 0-85<sup>4</sup></b> <b>\$500,000 ages 81 and older</b> <b>Maximum premium is measured by cumulative premium contributions per person, for all annuities issue by Forethought Life Insurance Company.</b>

### FORECARE PREMIUM LIMITS

Premium Limits - Net of charges for the Optional Nonforfeiture Benefit Rider and/or the Optional Inflation Protection Benefit Rider charges if elected at issue.

<b>All States - Maximum Premium</b>	Standard & Premier: \$400,000 single life and \$600,000 joint life	
<b>Most States - Minimum Premium</b>	Standard & Premier: \$35,000 single and joint life	
<b>California - Minimum Premium</b>	Standard Policy: \$60,000 single life and \$70,000 joint life	Premier Policy: \$40,000 single life and \$50,000 joint life
<b>Oregon - Minimum Premium</b>	Standard Policy: \$60,000 single life and \$70,000 joint life	Premier Policy: \$40,000 single life and \$50,000 joint life
<b>Vermont - Minimum Premium</b>	Standard Policy: \$85,000 single life and \$100,000 joint life	Premier Policy: \$60,000 single life and \$70,000 joint life
<b>Wisconsin - Minimum Premium</b>	Standard Policy: \$70,000 single life and \$80,000 joint life	Premier Policy: \$45,000 single life and \$60,000 joint life

California, Oregon, Vermont, Washington and Wisconsin have modified minimum premium limits for single and joint life policies when Optional riders are elected.

ForeCare is not available in CT and NY. List subject to change. Please check with Sales Desk if you have questions.

<sup>1</sup>Formally known as BlackRock iBLD Diversa™ VC7 ER Index

<sup>2</sup>Formally known as Barclay's ARMOUR II Gross USD 7% ER® Index

<sup>3</sup>In states of AK, IA, HI, LA, MA, MN, MO, NH, NJ, OH, OR, PA, UT, WA, WY, the GMSV rate is 0.10%

<sup>4</sup>State and firm variations may apply

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**Guarantees are based on the claims-paying ability of Forethought Life Insurance Company and assume compliance with the product's benefit rules, as applicable.**

Choice Income fixed index annuity is issued by Forethought Life Insurance Company, 300 North Meridian Street, Suite 1800, Indianapolis, Indiana. Available in most states with contract FL-FIA-13 and IC14-FL-FIA.

Choice Accumulation fixed index annuity is issued by Forethought Life Insurance Company, 300 North Meridian Street, Suite 1800, Indianapolis, Indiana. Available in most states with contract FL-FIA-13 and IC14-FL-FIA.

ForeFreedom Savers is issued by Forethought Life Insurance Company, 300 North Meridian Street, Suite 1800, Indianapolis, Indiana. 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, 300 North Meridian Street, Suite 1800, Indianapolis, Indiana. Available in most states with Contract FA1201SPDAX-02, FA1201SPDAX-01, ICC11-FA1201SPDAX-01 and FA1201SPDAXL-02 (certificate series GA1201SPDAX-02, as applicable).

Income 150+, fixed index annuities are issued by Forethought Life Insurance Company, 300 North Meridian Street, Suite 1800, Indianapolis, Indiana. Available in most states with Contract FA1201SPDAX-01, FA1201SPDAX-02, ICC11-FA1201SPDAX-01 and FA1201SPDAXL-02 (certificate series GA1201SPDAX-02, as applicable).

Income 125+ fixed index annuity, issued by Forethought Life Insurance Company, 300 North Meridian Street, Suite 1800, Indianapolis, Indiana. Available in most states with Contract FA2001SPDAX-01 and FA2001SPDAXL-01 (certificate series GA2001SPDAX-01, as applicable).

Index Bonus 115 fixed index annuity, issued by Forethought Life Insurance Company, 300 North Meridian Street, Suite 1800, Indianapolis, Indiana. Available in most states with contract FA2001SPDAX-01 and FA2001SPDAXL-01 (certificate series GA2001SPDAX-01, as applicable).

ForeCare annuities are issued by Forethought Life Insurance Company, 300 North Meridian Street, Suite 1800, Indianapolis, Indiana. Available in most states with Contract FA1101SPDA-01 (certificate GA1101SPDA-01, as applicable) with Rider for Long Term Care Benefits Form LTC2000-01, LTC2000-01-CA, ICC13-LTC2000-01, Optional Inflation Protection Benefit Rider Form LTC2001-01, LTC2001-01-CA, ICC13-LTC2001-01, and Optional Nonforfeiture Benefit Rider Form LTC2002-01, LTC2002-01-CA, ICC13-LTC2002-01 (certificate series LTCG2000-01, LTCG2001-01 and LTCG2002-01, as applicable).

SecureFore fixed annuities are issued by Forethought Life Insurance Company, 300 North Meridian Street, Suite 1800, Indianapolis, Indiana. Available in most states with contract FA1101SPDA-01, (certificate series GA1101SPDA-01, as applicable).

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