

Forethought® Enhanced ForeLifeSM Product Highlights

Underwriting Classes:

- Ultra - Level Death Benefit
- Preferred - Level Death Benefit
- Standard2- Graded Death Benefit
- Basic2- Limited Death Benefit

Male/Female and Smoker/Non-Smoker (Non-smoker is defined as not having used cigarettes in the last 12 months)

- Ultra not available to smokers.

Issue Ages:

10 Pay,	
Preferred.....	40-80
Standard.....	40-75
Life Pay,	
Ultra.....	40-70
Preferred.....	40-80
Standard.....	40-80
Basic.....	40-80

Death Benefit:

- Ultra
 - Full face amount
- Preferred
 - Full face amount
- Standard1
 - Non-Accidental death
 - Year 1 = 30% of face amount
 - Year 2 = 70% of face amount
 - Year 3+ = Full face amount
 - Accidental death
 - Full face amount
- Basic2 (ROP DB)
 - Non-Accidental death
 - Year 1 = 110% of premium paid
 - Year 2 = 110% of premiums paid
 - Year 3+ = Full face amount
 - Accidental death
 - Full face amount

Supplemental benefits:

Accidental Death Benefit

If death occurs from a covered accident, this benefit will double your death benefit. This benefit is available immediately.2,3

Accelerated Death Benefit

Provides 97% of the base policy face amount payout if a licensed physician determines you have a life expectancy of 6 months or less.1,2,4

Grandchildren's Benefit

Provide coverage for eligible grandchildren ages 6 months up to 22 years old. The benefit amount is \$5,000 or the base policy face amount which ever is smaller and will be paid only one time. This benefit does not have a conversion privilege.1,2,5

Annual Policy Fee: \$39.00 (fully commissionable)

Premium Modes and Factors:

Monthly EFT.....	0.0865
Quarterly.....	0.2600
Semiannual.....	0.5150
Annual.....	1.000

Face Amounts:
\$2,500 - \$40,000

1 Not available in all states

2 Coverage may vary state by state. Not all supplemental benefits are available in all states.

3 Available to issue ages 40 through 70 only. Coverage terminates on the policy anniversary following payment of the Accelerated Death Benefit and cannot be reinstated. Not available in all risk classifications.

4 Less any policy loan premiums due, and a transaction fee. The policy terminates following payment of the Accelerated Death Benefit and cannot be reinstated. Not available for all risk classifications. May not be available during the first 12 or 24 months.

5 All coverage under this benefit terminates on the earlier of the payment of one Grandchildren's Benefit or termination of the base policy for any reason. Grandchildren over the age of 18 at policy issue will not be covered.

6 Coverage limit will vary with risk classification.