



PRODUCT DETAILS SHEET

Product Description

Tenured Income 115SM is a single premium fixed indexed annuity available for non-qualified, IRA and Roth IRA plans.

Issue Ages

0–85

Premium

- \$25,000 minimum initial premium
- \$1,000,000 maximum initial premium (home office approval required for premiums in excess of \$1,000,000)

Premium Banding

Tenured Income 115 is banded, which means the more single premium you place in the contract, the more favorable index caps you receive, giving you more credited interest potential.

- Low Band: \$25,000 – \$99,999
- High Band: \$100,000 – \$249,999
- Ultra Band: \$250,000 plus

Guaranteed Lifetime Income Benefit Rider

- Activate at any time after age 59½ (and after the first contract year).
- Provides a guaranteed annual income you can systematically withdraw for as long as you live, even if the Contract Value falls to zero (assuming annual withdrawals do not exceed the Guaranteed Lifetime Annual Income).
- Contract Value continues to receive interest credits even after you elect to begin the Guaranteed Lifetime Income Benefit.
- An annual rider charge applies for the Guaranteed Lifetime Income Benefit Rider. Charge is calculated using the Contract Value as of the prior contract anniversary and is deducted monthly from the Contract Value.

Guaranteed Lifetime Annual Income

- Includes a 15% income bonus based on the initial premium received and applied to the Guaranteed Lifetime Income Account Value. The Guaranteed Lifetime Income Account Value grows at the rate of 6% at each contract anniversary for the first 10 years, or until the date you activate the benefit if earlier. The Guaranteed Lifetime Income Account Value is for future income and is not available on cash surrender.
- Is equal to the Income Benefit Factor multiplied by the greater of the Guaranteed Lifetime Income Account Value and the Contract Value, where the factors and the values are determined on the day you activate the benefit.
- **Step Up Benefit:** On each contract anniversary the Guaranteed Lifetime Annual Income is equal to the greater of the current Guaranteed Lifetime Annual Income or the applicable income factor multiplied by the Contract Value.

INCOME BENEFIT FACTORS				
	SINGLE LIFE LEVEL INCOME	SINGLE LIFE WITH COST OF LIVING INCREASE ¹	JOINT LIFE LEVEL INCOME ²	JOINT LIFE WITH COST OF LIVING INCREASE ^{1,2}
ATTAINED AGE AT OPTION DATE	CURRENT COMPANY DECLARED RATES³ (guaranteed at issue for at least 13 contract months)			
59–70	5%	4%	4%	3%
71–80	6%	5%	5%	4%
81+	7%	6%	6%	5%
CONTRACT YEARS	GUARANTEED MINIMUM RATES (all ages)			
1–10	5%	4%	4%	3%
11+	4%	3%	3%	2%

¹ 2% annual cost of living increases begin on the 2nd anniversary following activation of the benefit and end once the Contract Value is depleted.
² The age of the younger owner at the time of benefit election determines the joint life income benefit factor.
³ Company declared income benefit factors effective March 17, 2010. These factors are subject to change. The income benefit factors at contract issue are guaranteed to remain the same for at least 13 contract months. Factors may change in the 14th contract month and beyond, subject to guaranteed minimums described above. Once an income option is selected, the income benefit factor is guaranteed for life.

Strategies

Premiums can be allocated to your choice of two interest crediting strategies; one fixed interest and one based on the S&P 500® Index. The available strategies are:

1. 1-year Fixed Interest
2. 1-year Point-to-Point with Cap

Interest Rates and Index Caps

All interest rates and caps are declared in advance and guaranteed annually. This is an annual reset design. Indexed interest is calculated and credited on an annual basis. Fixed interest is credited on a daily basis. Index caps define the maximum credit that can be earned in a given time period. Interest rates and caps are subject to change. Please contact your representative for details.

Minimum Guaranteed Contract Withdrawal Value

87.5% of the premiums paid, less withdrawals and rider charges, compounded at the applicable Minimum Guaranteed Contract Withdrawal Value Interest Rates, ranging from 1% to 3%.

Withdrawal Privileges

- 10% of the beginning-of-year Contract Value after the first contract year can be withdrawn each year without incurring withdrawal charges, except in any year where a full surrender occurs.
- Systematic withdrawals may be specified by dollar amount or percentage of Contract Value with your choice of payout frequency.
- Waiver of withdrawal charges due to nursing home confinement and/or terminal illness.

Withdrawal Charges

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Withdrawal Charge	12%	12%	11%	10%	9%	8%	7%	6%	4%	2%	0%

Forethought Financial Group, Inc., through its subsidiaries, provides innovative insurance solutions for families managing retirement and end-of-life needs. Headquartered in Indianapolis, Indiana, our companies provide life insurance and annuities. Forethought's insurance subsidiary, Forethought Life Insurance Company has been consistently recognized by A.M. Best for financial strength. Forethought Life Insurance Company is licensed to sell in 49 states, the District of Columbia and Puerto Rico.

Tenured Income 115SM, issued by Forethought Life Insurance Company is available in most states with contract FA2001SPDAX-01 (certificate series GA2001SPDAX-01, as applicable). State variations may apply. Read the contract for complete details.

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Market Value Adjustment*

Market value adjustments are assessed only when withdrawal charges are assessed. They can increase or decrease the withdrawal amount depending on whether interest rates have risen or fallen since the contract issue date. Market value adjustments will not be applied to any death benefit proceeds paid.

Annuity Options

- Life Annuity
- Life Annuity with 10 Years Certain
- Life Annuity with 20 Years Certain
- Joint and Last Survivor Annuity
- Joint and Last Survivor Annuity with 10 Years Certain
- Guaranteed Payment Period
- Alternative Life Annuity (Continuation of Guaranteed Lifetime Annual Income at the maturity age.)

Death Benefit

- Full Contract Value without any withdrawal charges.
- **Optional Increased Death Benefit Guarantee Rider:** Guarantee your death benefit is equal to no less than initial premium paid less withdrawals, 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 less withdrawals, whichever comes first. Available at issue only for an annual charge, for ages 0–75.

Riders

- Nursing Home Waiver Rider
- Terminal Illness Waiver Rider
- Guaranteed Lifetime Income Benefit Plus Rider
- Optional Increased Death Benefit Guarantee Rider

*Market value adjustments do not apply in all states.