

**SECURE** INCOME 125<sup>SM</sup>**PRODUCT DETAILS SHEET****Product Description**

Secure Income 125<sup>SM</sup> is a single premium deferred 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)

**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.

**Guaranteed Lifetime Annual Income**

- Secure Income 125 with a Guaranteed Lifetime Income Benefit Rider includes a 25% 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 5% 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 Guaranteed Lifetime Income Benefit Factor multiplied by the greater of the Guaranteed Lifetime Income Account Value and the Contract Value, where the values are determined on the day you activate the benefit.
- The Guaranteed Lifetime Income Benefit Factor depends on the Guaranteed Lifetime Income option you choose:
  - 5% level income benefit annually
  - 4% income with a 2% annual cost of living increase<sup>1</sup>
  - 4% level income benefit annually with spousal continuation of income upon death of owner
  - 3% income with a 2% annual cost of living increase and spousal continuation of income upon death of owner<sup>1</sup>

<sup>1</sup> Cost of Living increases begin on the 2nd anniversary following activation of the benefit and end once the Contract Value is depleted.

- **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 income factor selected above multiplied by the Contract Value.

**Fixed Account Strategy**

Premiums are allocated to a 1-year fixed interest account strategy.

**Interest Rates**

All interest rates are declared in advance and guaranteed annually. Interest is credited on a daily basis. Interest rates 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 Rate set at issue, and 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 Charges	12%	12%	11%	10%	9%	8%	7%	6%	4%	2%	0%

## 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.)

Forethought Financial Group, Inc., through its subsidiary, 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.

Secure Income 125<sup>SM</sup>, issued by Forethought Life Insurance Company, is available in most states with contract FA1001SPDANX-01 (certificate series GA1001SPDANX-01, as applicable). State variations may apply. Read the contract for complete details.

## 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 Rider
- Increased Death Benefit Guarantee Rider

IT'S THE RIGHT CHOICE® **FORE THOUGHT®**