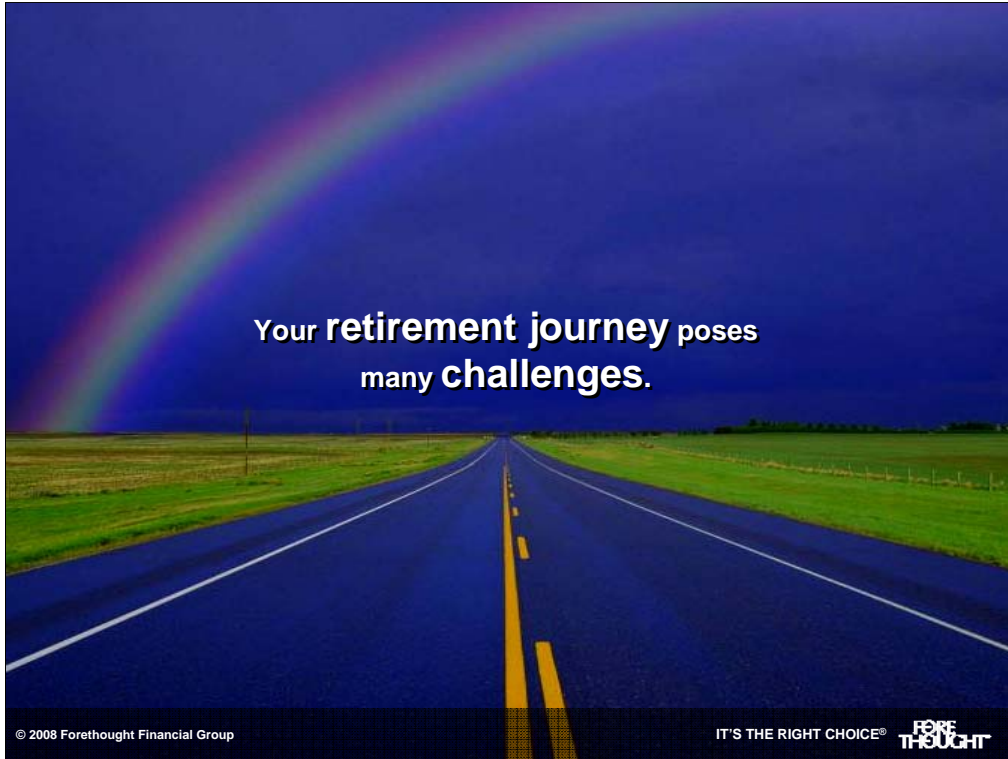


Welcome to The Road To Your Retirement Income



Your retirement journey poses many challenges.



While retirement is not all about money, these challenges include your money and your retirement income.



Part of your financial challenges is how do you achieve...



...growth...



... protection from potential loss, and ...



... guaranteed retirement income...



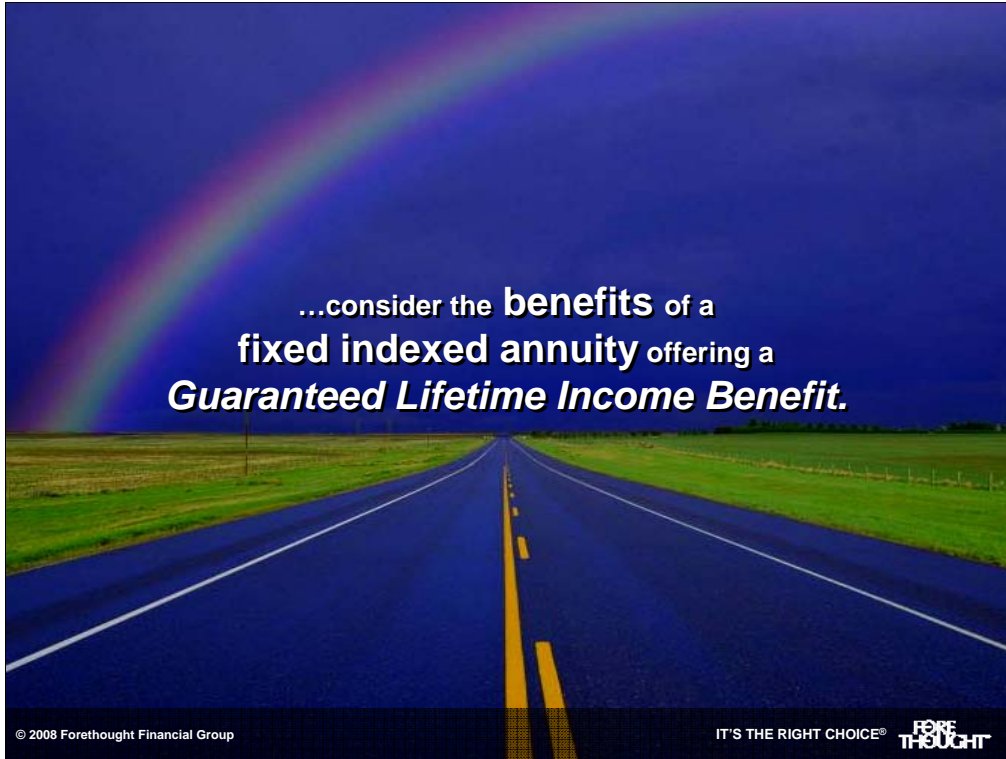


... while maintaining control of your hard-earned retirement savings?





As you map the course for creating retirement journey...



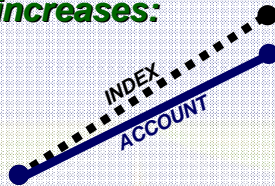
... you may want to consider the benefits of a fixed indexed annuity offering a Guaranteed Lifetime Income Benefit as part of your total retirement income plan.

## What is a fixed indexed annuity?

### Upside Growth Potential

Annual interest earnings are tied to positive changes in the S&P 500® Index

**S&P 500® Index increases:**



**Positive interest is compounded and the new value is locked-in**

LEGEND  
----- S&P 500® Index      ——— Contract Value  
HYPOTHETICAL CONCEPTUAL ILLUSTRATION

© 2008 Forethought Financial Group

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

What is a fixed indexed annuity?

It is a type of annuity that provides upside growth potential. Annual interest earnings are tied to positive changes in the S&P 500® Index.

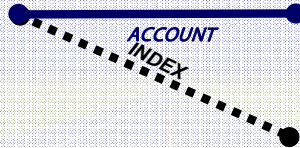
During a period in which the S&P 500® Index is positive (meaning the stock market is “up”) the positive change in the Index is converted to an interest rate based upon a crediting formula referred to as an Indexed Interest Strategy, and that positive interest rate is compounded upon your annuity account. Once interest is credited, the new compounded value is locked-in and never subject to loss.

## What is a fixed indexed annuity?

### Downside Protection

Guaranteed minimum rate of return and  
guaranteed minimum Contract Value

**S&P 500® Index  
decreases:**



LEGEND  
- - - - S&P 500® Index      ——— Contract Value

HYPOTHETICAL CONCEPTUAL ILLUSTRATION

Standard & Poor's®, S&P®, S&P 500®, Standard & Poor's 500, and 500 are trademarks of The McGraw-Hill Companies, Inc.

© 2008 Forethought Financial Group

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

A fixed indexed annuity also provides downside protection in the form of a guaranteed minimum rate of return and a guaranteed minimum contract value. In a period where the S&P 500® Index is negative (meaning that the stock market is “down”), there is no loss to your annuity contract value or previously-credited interest gains. Your annuity contract values can go up, but they can never go down based upon the results of the Indexed Interest Strategy.



**What is the S&P 500® Index?**

**An Index *measures* the performance of a *group of stocks*.**

**The S&P 500® Index is a highly regarded benchmark of overall market performance.**

**The Index represents approximately 75% of the US stock market**

Standard & Poor's®, S&P®, S&P 500®, Standard & Poor's 500®, and 500® are trademarks of The McGraw-Hill Companies, Inc.

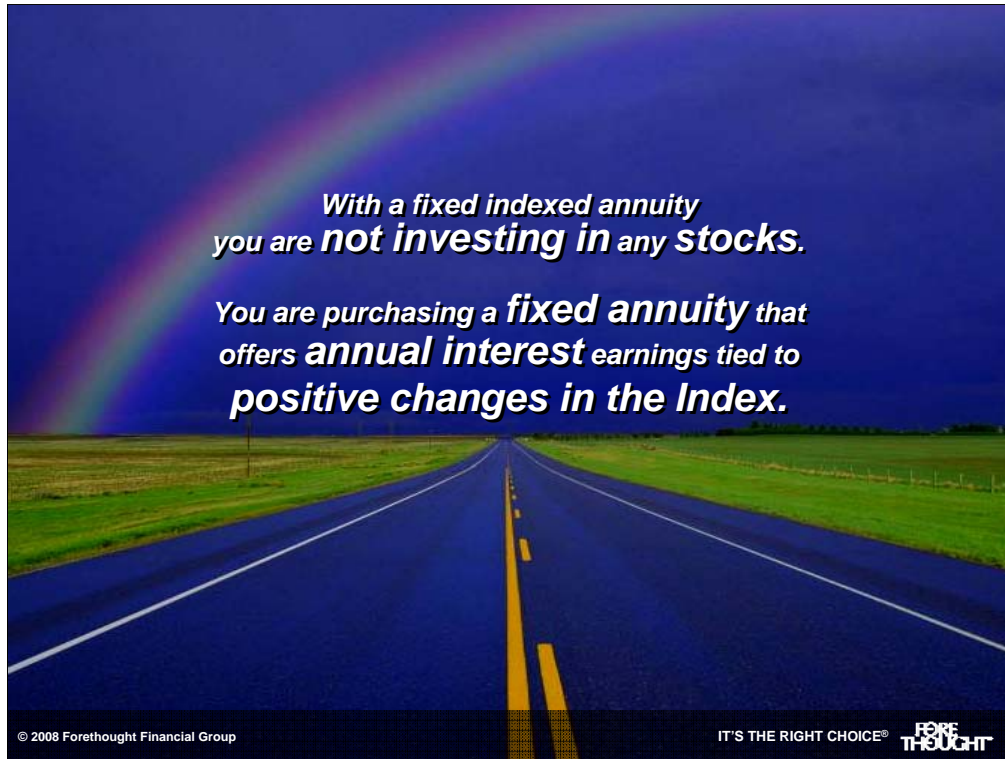
© 2008 Forethought Financial Group

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

What is the S&P 500® Index?

An Index measures the overall performance of a group of stocks. Indexes are commonly used as a gauge of overall stock market performance.

The S&P 500® Index is a highly regarded benchmark of overall stock market performance, representing approximately 75% of the total US stock market.



*With a fixed indexed annuity  
you are **not investing in any stocks.***

*You are purchasing a **fixed annuity** that  
offers **annual interest** earnings tied to  
**positive changes in the Index.***

© 2008 Forethought Financial Group

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

While with a fixed indexed annuity annual interest earnings are tied to the performance of the S&P 500<sup>®</sup> Index you are not investing in any stocks.

You are purchasing a fixed annuity that offers annual interest crediting tied to the positive changes in the Index. Positive changes in the Index produce positive annual interest credits, but if the Index declines, your account does not decline.



A fixed indexed annuity provides all of the benefits and advantages commonly associated with fixed annuities;

CLICK

These advantages include tax-deferred growth, access to your money, and protection from potential loss due to financial market declines.



A fixed Index annuity offering a **Guaranteed Lifetime Income Benefit** can provide you with **retirement income that you cannot outlive.**

**Guaranteed Income**

© 2008 Forethought Financial Group IT'S THE RIGHT CHOICE® FORETHOUGHT

A fixed indexed annuity offering a Guaranteed Lifetime Income Benefit can provide you with the additional benefit of retirement income that you cannot outlive. Guaranteed retirement income.

FORE  
THOUGHT

# Guaranteed Destinations<sup>SM</sup>

Limited Flexible Premium Deferred  
FIXED INDEXED ANNUITY

*Growth*  
*Protection*  
*Guaranteed Income*

© 2008 Forethought Financial Group

IT'S THE RIGHT CHOICE® FORE  
THOUGHT

Growth, protection from loss, and guaranteed retirement income; Introducing the Guaranteed Destinations<sup>SM</sup> Fixed Indexed Annuity offered by Forethought Life Insurance Company.

FORE  
THOUGHT

# Guaranteed Destinations<sup>SM</sup>

Limited Flexible Premium Deferred  
FIXED INDEXED ANNUITY

THE ROAD  
TO YOUR  
RETIREMENT INCOME

© 2008 Forethought Financial Group

IT'S THE RIGHT CHOICE® FORE  
THOUGHT

Guaranteed Destinations<sup>SM</sup> is the road to your retirement income security.



*FADE TRANSITION SLIDE*

# Guaranteed Destinations<sup>SM</sup>

Limited Flexible Premium Deferred  
FIXED INDEXED ANNUITY

© 2008 Forethought Financial Group

IT'S THE RIGHT CHOICE<sup>®</sup> **FORETHOUGHT**

*FADE TRANSITION SLIDE*

**Guaranteed Destinations<sup>SM</sup>**

Limited Flexible Premium Deferred  
**FIXED INDEXED ANNUITY**

© 2008 Forethought Financial Group

IT'S THE RIGHT CHOICE® **FORETHOUGHT**

*FADE TRANSITION SLIDE*

**Guaranteed  
Destinations<sup>SM</sup>**

Limited Flexible Premium Deferred  
**FIXED INDEXED ANNUITY**

***Growth  
Protection  
Guaranteed Income***

© 2008 Forethought Financial Group

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

Let's briefly examine how Guaranteed Destinations provides you with growth, protection from loss, and guaranteed retirement income.



Guaranteed Destinations<sup>SM</sup>

# GROWTH

**5%** premium bonus

**Every premium dollar immediately increased by 5%**

*Example*

**\$100,000 premium equals  
Contract Value of \$105,000  
upon contract issue**

© 2008 Forethought Financial Group

IT'S THE RIGHT CHOICE® FORETHOUGHT

Growth begins with a 5% premium bonus.

Every premium dollar that you position to Guaranteed Destinations<sup>SM</sup> is immediately increased by 5%.

For example, a premium of \$100,000 equals an annuity contract value of \$105,000 upon contract issue.

Guaranteed Destinations is a limited flexible premium deferred annuity, meaning that you can place premium into Guaranteed Destinations<sup>SM</sup> over a period of four years and receive the 5% premium bonus on every dollar.

**Guaranteed Destinations<sup>SM</sup>**

# GROWTH

Annual **interest** earnings are tied to **positive** changes in the **S&P 500<sup>®</sup> Index**

**Choice** of Two **Indexed Interest Strategies** that calculate and **credit interest** at every **annual contract anniversary**.

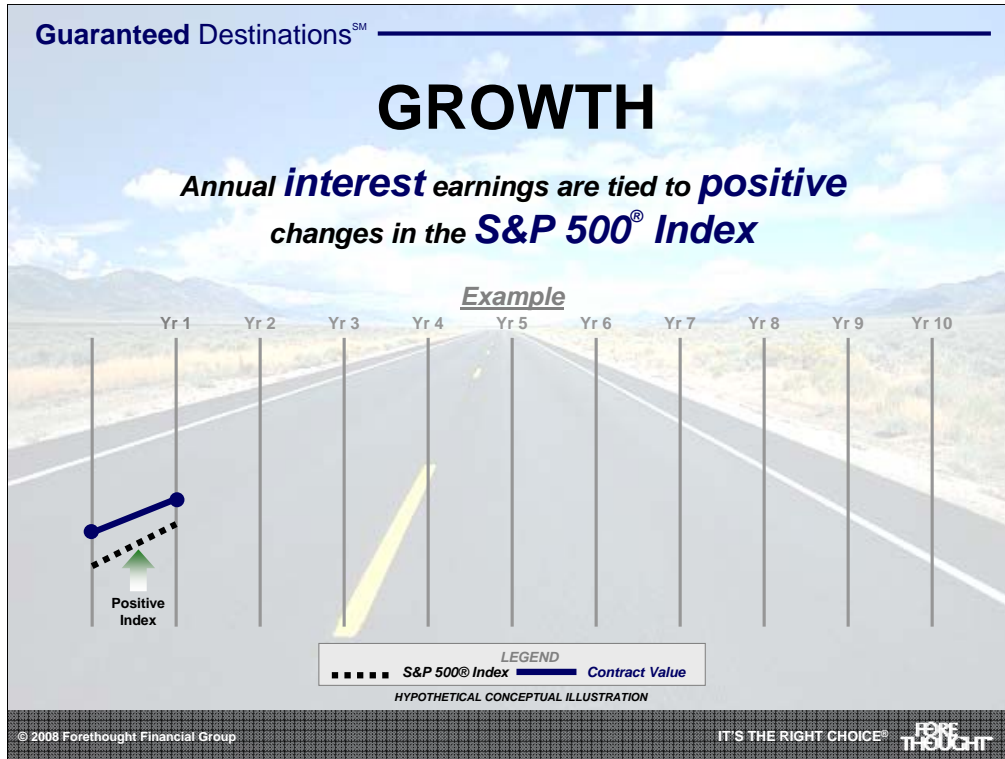
**Monthly Averaging with an Annual Spread**      **Monthly Point-to-Point with a Monthly Cap**

**Fixed interest rate option is also available**

© 2008 Forethought Financial Group      IT'S THE RIGHT CHOICE<sup>®</sup> **FORETHOUGHT**

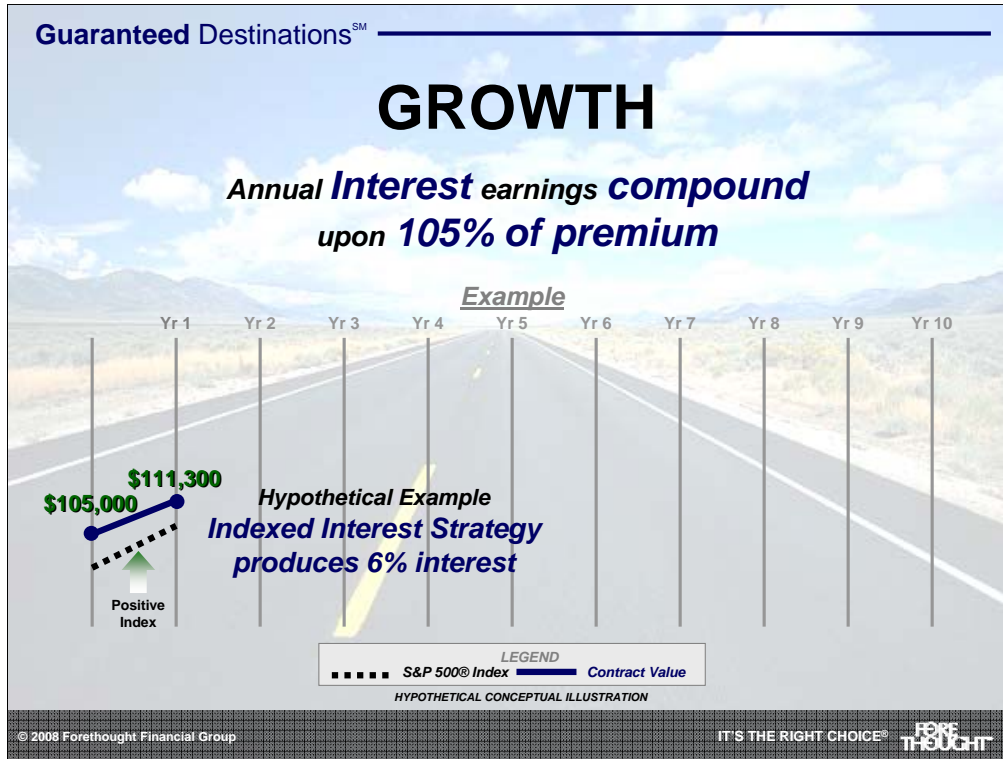
Growth continues with interest earnings. Annual interest earnings are tied to positive annual changes in the S&P 500<sup>®</sup> Index. Annual positive changes in the Index are converted to interest crediting based upon a crediting formula referred to as an Indexed Interest Strategy.

Guaranteed Destinations<sup>SM</sup> offers you a choice of two Indexed Interest Strategies that calculate and credit interest at every annual contract anniversary. These Indexed Interest Strategy options are referred to as monthly averaging with an annual spread and monthly point-to-point with a monthly cap. Both strategies measure changes in the Index on a monthly basis and calculate and credit interest annually, but they differ somewhat in the specific method used for the calculation; your Forethought representative can provide you with details regarding the strategies. You have the option of allocating your premium dollars amongst the two Indexed Interest Strategies, and a fixed interest option is also available.



As previously mentioned, annual interest earnings are tied to positive changes in the Index.

For example, note that in a year when the Index is positive (represented by the black dotted line), your annuity contract value (represented by the solid blue line) increases. This increase represents interest credited based upon the Indexed Interest Strategy calculation, and compounded upon your contract value.

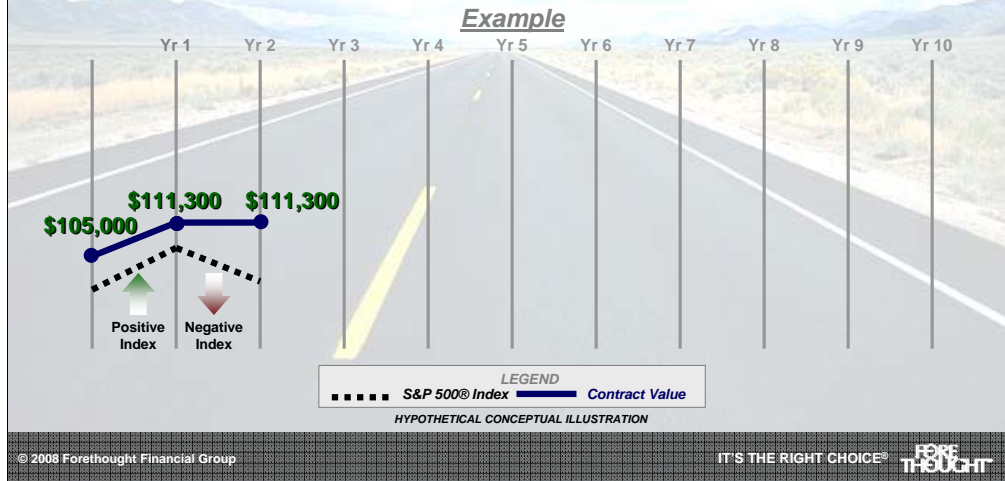


Annual interest earnings based upon positive changes in the Index are compounded upon 105% of your premium; that is, your premium plus the 5% premium bonus.

To continue the example, a premium of \$100,000 is increased by the 5% premium bonus to \$105,000 at contract issue. If during the annual crediting period the Indexed Interest Strategy produced 6% interest, that 6% interest is credited and compounded upon the previous annuity contract value of \$105,000, for a new annuity contract value of \$111,300. This new value is now locked-in and not subject to loss in subsequent years, even if the Index should decline in subsequent years.

# PROTECTION

*No decrease in account value when the annual performance of the Index is negative*



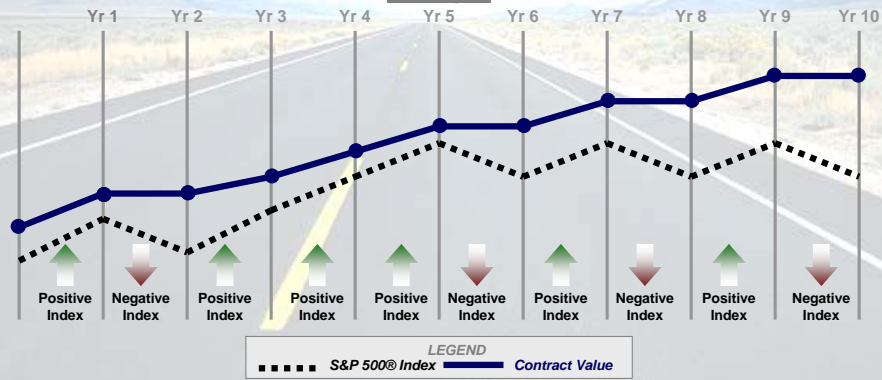
Protection from potential loss is a cornerstone of Guaranteed Destinations. There is no decrease in your annuity contract value when the annual performance of the Index is negative.

As we see in our example, in a year where the Indexed Interest Strategy produced a negative change in the Index, your annuity contract value remained level; the contract value was not decreased although the annual Index performance was negative.

# PROTECTION

*No decrease in account value when the annual performance of the Index is negative*

## Example



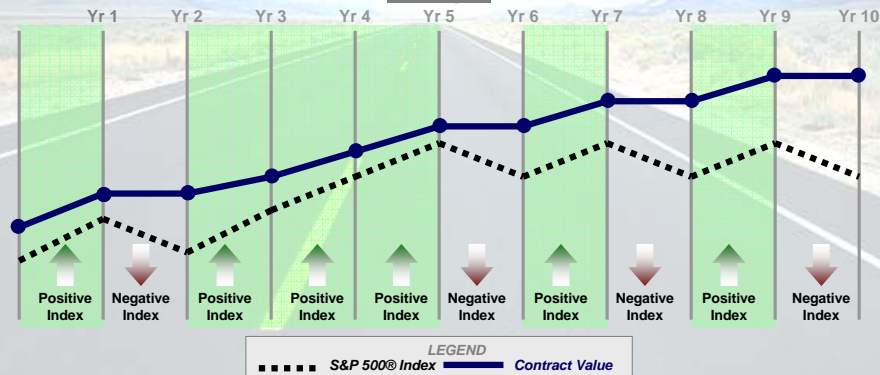
HYPOTHETICAL CONCEPTUAL ILLUSTRATION

This crediting method continues for every year of the contract.

# GROWTH WITH PROTECTION

Annual interest earnings tied  
to annual positive changes  
in the Index

## Example



LEGEND  
- - - - S&P 500® Index    ——— Contract Value

HYPOTHETICAL CONCEPTUAL ILLUSTRATION

To summarize the growth and protection benefits of Guaranteed Destinations<sup>SM</sup>, we can see in the chart that each year when the Index is positive, represented by the green shading, your annuity contract value increases.

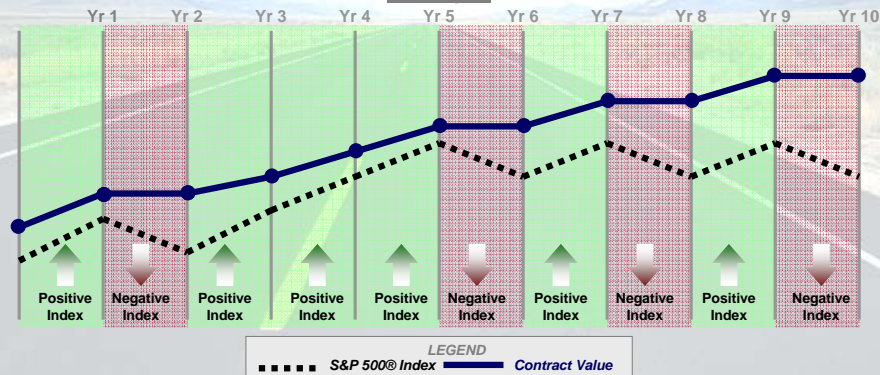


# GROWTH WITH PROTECTION

*Annual interest earnings tied to annual positive changes in the Index*

*No decrease in value when the annual performance of the Index is negative*

**Example**



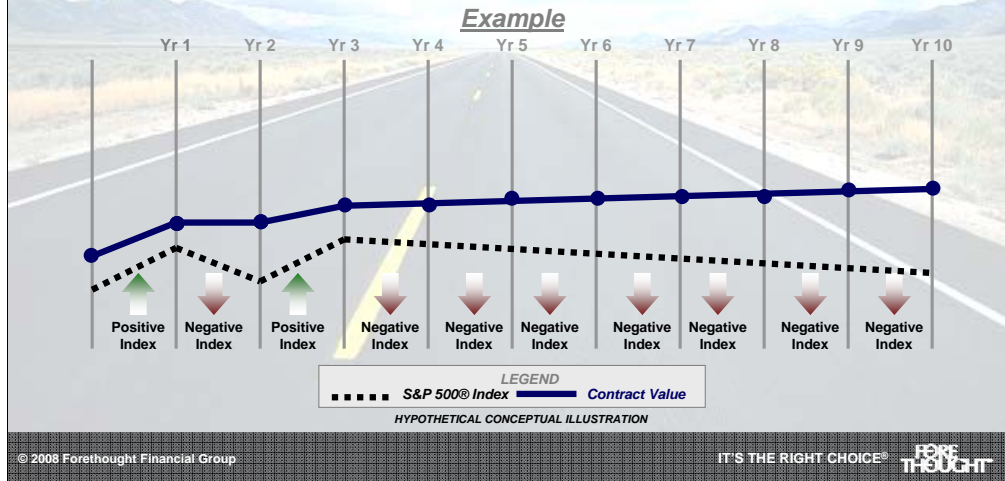
LEGEND  
 - - - - - S&P 500® Index    ——— Contract Value  
 HYPOTHETICAL CONCEPTUAL ILLUSTRATION

Note that in years where the Index is negative, represented by the red shading, that your annuity contract value remains level, incurring no decrease in value from the previous year's value.

This illustrates the benefit of the fixed indexed annuity design; you enjoy the potential for above-average interest earnings in periods where the Indexed Interest Strategy produces a positive change in the Index, and once credited, compounded interest gains are locked-in and protected from future loss even if the Index subsequently declines.

# GROWTH WITH PROTECTION

*Guaranteed minimum rate of return and  
guaranteed minimum Contract Value*



Protection is enhanced with a guaranteed minimum rate of return and guaranteed minimum contract value.

In the event that the Index remains negative for a sustained period of time, you are protected with a guarantee of minimum growth.

**Guaranteed Destinations<sup>SM</sup>**

---

# **GUARANTEED INCOME**



© 2008 Forethought Financial Group

IT'S THE RIGHT CHOICE<sup>®</sup>

**FORE  
THOUGHT**

*FADE TRANSITION SLIDE*

**Guaranteed Destinations<sup>SM</sup>**

# **GUARANTEED INCOME**

## ***Guaranteed Lifetime Income Benefit***

*Provides a **guaranteed annual withdrawal** of a  
percentage of your **Contract Value** for your **lifetime...***

*... **even if** your **Contract Value**  
eventually **falls to zero!***

© 2008 Forethought Financial Group

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

Now let's turn our attention to how Guaranteed Destinations<sup>SM</sup> provides you with retirement income that you cannot outlive.

Guaranteed Destinations<sup>SM</sup> features an integral Guaranteed Lifetime Income Benefit that provides you with a guaranteed annual withdrawal of a percentage of your contract value on the date you choose to activate the benefit, and lasting for your lifetime, even if your contract value eventually falls to zero!

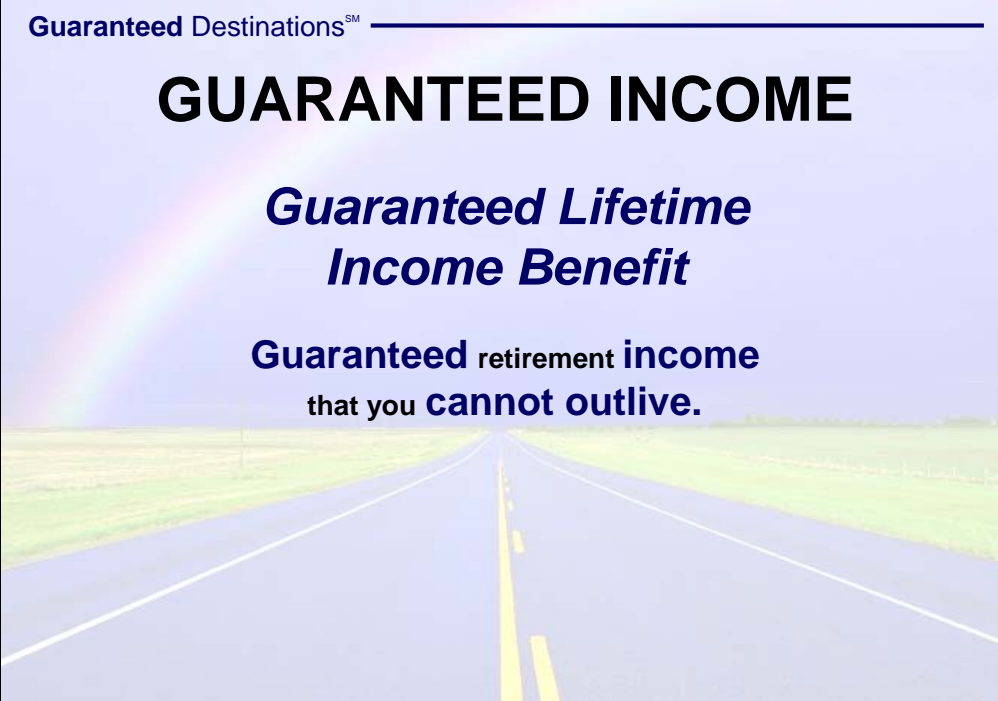
Guaranteed Destinations<sup>SM</sup>

---

# GUARANTEED INCOME

*Guaranteed Lifetime  
Income Benefit*

**Guaranteed** retirement income  
that you **cannot outlive.**



© 2008 Forethought Financial Group

IT'S THE RIGHT CHOICE<sup>®</sup>

**FORE  
THOUGHT**

Most retirement experts agree that in mapping your retirement income journey, that at least a portion of your retirement income should be guaranteed for your lifetime. The Guaranteed Lifetime Income Benefit provides you with guaranteed retirement income that you cannot outlive.

Guaranteed Destinations<sup>SM</sup>

# GUARANTEED INCOME

## *Guaranteed Lifetime Income Benefit*

*Guaranteed to equal a percentage of the  
greater of either your **Contract Value** or ...*

*... the value produced by **105% of your premium  
compounded annually at 5%.***

© 2008 Forethought Financial Group

IT'S THE RIGHT CHOICE<sup>®</sup>

FORE  
THOUGHT

To protect your potential retirement income, Guaranteed Destinations provides a minimum level for the Guaranteed Lifetime Income Benefit. It will be a percentage of the greater of either your Contract Value or the value produced by 105% of your premium compounded annually at 5%.

Guaranteed Destinations<sup>SM</sup>

# GUARANTEED INCOME

## *Guaranteed Lifetime Income Benefit*

*May be **elected** at anytime after the first  
contract **year** if you are at least **age 59½***

© 2008 Forethought Financial Group

IT'S THE RIGHT CHOICE<sup>®</sup>

FORE  
THOUGHT

You may elect to start your Guaranteed Lifetime Income Benefit at any time after the first contract year as long as you have attained the age of 59½.



Guaranteed Destinations<sup>SM</sup>

# GUARANTEED INCOME

## *Guaranteed Lifetime Income Benefit*

*Lifetime withdrawal benefit  
based upon the higher of:*

*Your annuity contract  
value based upon  
compounded indexed  
interest*

**OR**

*105% of your premium  
with guaranteed 5%  
annual compounded  
growth*

© 2008 Forethought Financial Group

IT'S THE RIGHT CHOICE<sup>®</sup>

FORE  
THOUGHT

When you choose to begin your Lifetime Income Benefit, your lifetime withdrawal benefit will be based upon the higher of two values:

Your annuity contract value based upon compounded indexed interest produced by the Indexed Interest Strategy,

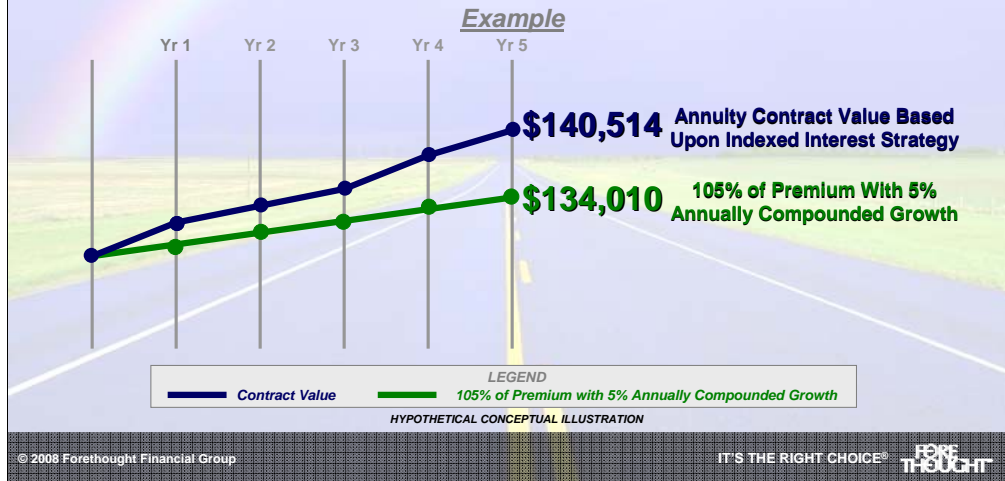
Or

105% of your premium with guaranteed 5% annual compounded growth.

Whichever value is higher will be the basis for your Guaranteed Lifetime Income Benefit withdrawal guarantee.

# GUARANTEED INCOME

*Guaranteed Lifetime Income Benefit  
Elected after 5<sup>th</sup> Contract Year*



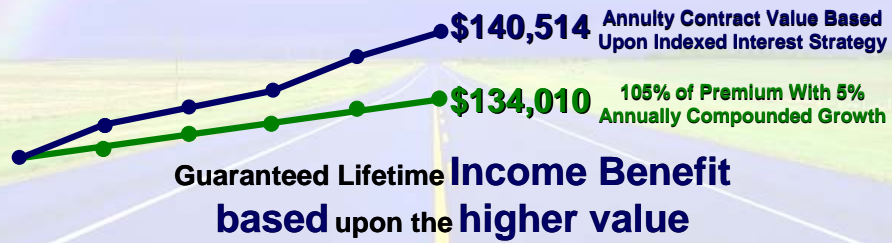
As an example, let's assume that you elected to begin your Guaranteed Lifetime Income Benefit after the fifth contract year.

At that time, assume that your annuity contract value based upon the Indexed Interest Strategy had produced a value of \$140,514, represented in blue, and that 105% of your premium plus five years of compounded interest at 5% had produced a value of \$134,010.

# GUARANTEED INCOME

*Guaranteed Lifetime Income Benefit  
Elected after 5<sup>th</sup> Contract Year*

Example



**Guaranteed Lifetime Income Benefit  
based upon the higher value**

LEGEND  
— Contract Value — 105% of Premium with 5% Annual Compounded Growth

HYPOTHETICAL CONCEPTUAL ILLUSTRATION

As you will recall, your Guaranteed Lifetime Income Benefit is based upon the higher of the two values, in this example that is the \$140,514 produced by the Indexed Interest Strategy.

Guaranteed Destinations<sup>SM</sup>

---

# GUARANTEED INCOME

*Guaranteed Lifetime Income Benefit*

Example

**\$140,514**

**Guaranteed Lifetime Income Benefit**  
equals a **percentage** of the **value**.

© 2008 Forethought Financial Group

IT'S THE RIGHT CHOICE®

FORETHOUGHT

Again, the higher of the two values in this example is \$140,514.  
Your Guaranteed Lifetime Income Benefit will equal a percentage of this higher value.

Guaranteed Destinations<sup>SM</sup>

---

# GUARANTEED INCOME

*Guaranteed Lifetime Income Benefit*

Example

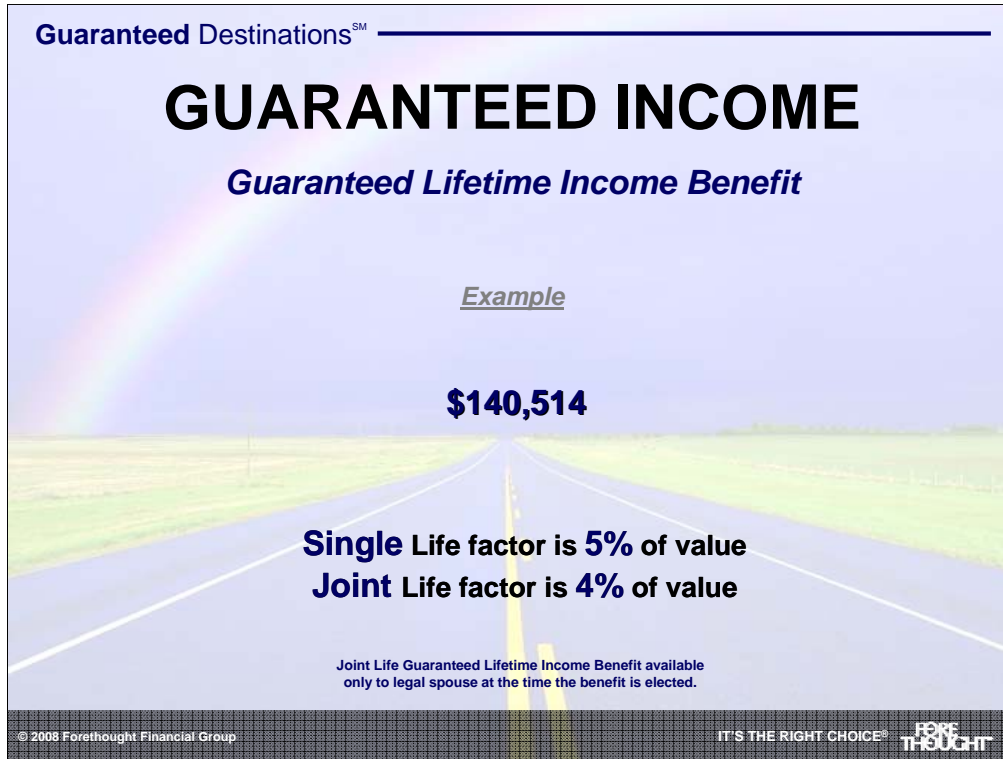
**\$140,514**

**Single Life factor is 5% of value**  
**Joint Life factor is 4% of value**

Joint Life Guaranteed Lifetime Income Benefit available only to legal spouse at the time the benefit is elected.

© 2008 Forethought Financial Group

IT'S THE RIGHT CHOICE®



This percentage is referred to as a guaranteed lifetime income benefit factor.

If you elect a guaranteed income withdrawal based upon a single life, the factor is 5%.

If you elect a guaranteed income withdrawal based upon the joint lives of you and your spouse, then the factor is 4%.

Guaranteed Destinations<sup>SM</sup>

# GUARANTEED INCOME

*Guaranteed Lifetime Income Benefit*

*Example*

**\$140,514**

X 4% Joint Life

**\$5,620**

**Guaranteed Lifetime  
Annual Income**

© 2008 Forethought Financial Group

IT'S THE RIGHT CHOICE<sup>®</sup>

FORE  
THOUGHT

Your Guaranteed Lifetime Annual Income is determined by multiplying your value by the guaranteed lifetime benefit income factor. In this example let's assume that you choose a Guaranteed Lifetime Income Benefit based upon the joint lifetimes of you and your spouse, a 4% factor. 4% of \$140,514 produces a Guaranteed Lifetime Annual Income Benefit of \$5,620.



# GUARANTEED INCOME

## Guaranteed Lifetime Income Benefit

Your annual **income benefit** is guaranteed for **life**

Income withdrawals are deducted from your **Contract Value**.

*Example* **Income benefit guaranteed for lifetime**

Yr 5	Yr 6	Yr 7	Yr 8	Yr 9	Yr 10
\$5,620	\$5,620	\$5,620	\$5,620	\$5,620	\$5,620

Assumes no excess withdrawals

Your annual income withdrawal benefit is guaranteed for life. In our example, the Guaranteed Lifetime Annual Income of \$5,620 is guaranteed for every year that your annuity contract remains in force, as long as you do not withdraw more than your Guaranteed Lifetime Income each contract year.

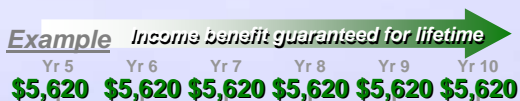
Each withdrawal under the Guaranteed Lifetime Income Benefit is deducted from your contract value...

# GUARANTEED INCOME

## Guaranteed Lifetime Income Benefit

Your Contract **Value** continues to earn annual **interest** based upon positive changes in the Index...

... and remains **protected** from **negative** changes in the Index.



Assumes no excess withdrawals

... but your contract value continues to earn annual interest based upon positive changes produced by the Indexed Interest Strategy, and remains protected from negative changes in the index.

# GUARANTEED INCOME

## Guaranteed Lifetime Income Benefit

Your annual **income benefit** is **guaranteed for life...**

... **even if your Contract Value falls to zero!**

*Example* **Income benefit guaranteed for lifetime**

Yr 5	Yr 6	Yr 7	Yr 8	Yr 9	Yr 10
\$5,620	\$5,620	\$5,620	\$5,620	\$5,620	\$5,620

**Guaranteed retirement income that you cannot outlive.**

Assumes no excess withdrawals

Your annual income benefit is guaranteed for life, even if the net result of the income withdrawals plus credited interest should result in your contract value eventually falling to zero.

This creates guaranteed income that you cannot outlive.

**Guaranteed Destinations<sup>SM</sup>**

# **GUARANTEED INCOME**

## ***Guaranteed Lifetime Income Benefit***

**An option to elect a lifetime income benefit that  
increases 2% annually**

© 2008 Forethought Financial Group

IT'S THE RIGHT CHOICE<sup>®</sup> **FORE  
THOUGHT**

A few other important points about the Guaranteed Lifetime Income Benefit.

You have the option to elect a lifetime income benefit that increases by 2% annually to help offset the risk of inflation.

You do not have to elect your guaranteed lifetime income benefit factor and options until you are ready to begin the income benefit; your choices are preserved until you need them.

Guaranteed Destinations<sup>SM</sup>

# GUARANTEED INCOME

## *Guaranteed Lifetime Income Benefit*

You are **never required to exercise** the benefit;  
**it is your choice.**

© 2008 Forethought Financial Group

IT'S THE RIGHT CHOICE<sup>®</sup>

FORE  
THOUGHT

You are never required to exercise the Guaranteed Lifetime Income Benefit; the benefit is integral to Guaranteed Destinations and is provided without an additional fee, so it your choice of if, when, and how you choose to exercise the benefit.

Guaranteed Destinations<sup>SM</sup>

# GUARANTEED INCOME

## *Guaranteed Lifetime Income Benefit*

You **control** and have **access** to your **Contract Value** both **before and after** you exercise your **income benefit.**

© 2008 Forethought Financial Group

IT'S THE RIGHT CHOICE<sup>®</sup>

FORE  
THOUGHT

You control and have access to your annuity contract values both before and after you choose to exercise your Guaranteed Lifetime Income Benefit.

If you start your income benefit and later in life your situation changes, you have the option to discontinue the withdrawals and pursue a different course. You retain the right to restart your withdrawals at the same level at a later date as long as your contract remains in force.



**Guaranteed Destinations<sup>SM</sup>**

**Guaranteed Destinations<sup>SM</sup>**

Limited Flexible Premium Deferred  
FIXED INDEXED ANNUITY

You may **withdraw** up to **10%** of your annuity contract value per year **without charge.**

*Withdrawal charges apply for the first ten contract years.*

*Withdrawal charges decline each contract year, with no withdrawal charge after the tenth year.*

© 2008 Forethought Financial Group

IT'S THE RIGHT CHOICE<sup>®</sup> **FORE THOUGHT**

Guaranteed Destinations<sup>SM</sup> provides you with continued control of and access to your money.

You may withdraw up to 10% of your annuity contract value per year without a withdrawal charge.

Like most fixed indexed annuities, Guaranteed Destinations<sup>SM</sup> includes withdrawal charges. These are necessary in order to provide you with the protection and guarantees inherent in a fixed indexed annuity.

Withdrawal charges apply for the first ten contract years, and decline each contract year with no Withdrawal charge after the end of the tenth contract year.

**Guaranteed Destinations<sup>SM</sup>**

**Guaranteed Destinations<sup>SM</sup>**

Limited Flexible Premium Deferred  
FIXED INDEXED ANNUITY

**100% Return of Premium  
is Guaranteed at any time!**

*Less any previous withdrawals  
Return of Premium guarantee applies to full contract surrender.*

© 2008 Forethought Financial Group IT'S THE RIGHT CHOICE® FORETHOUGHT

Guaranteed Destinations<sup>SM</sup> provides you with a 100% Return of Premium guarantee at any time. Should you choose to surrender your contract, you will never receive less than your premium less any previous withdrawals.

This provides you with the peace of mind that should you include Guaranteed Destinations<sup>SM</sup> as part of your retirement income map, and later in life your course fundamentally changes, that you are guaranteed the return 100% of your premium, less any previous withdrawals taken.

FORE  
THOUGHT™

# Guaranteed Destinations<sup>SM</sup>

Limited Flexible Premium Deferred  
FIXED INDEXED ANNUITY

*Growth*  
*Protection*  
*Guaranteed Income*

© 2008 Forethought Financial Group

IT'S THE RIGHT CHOICE® FORE  
THOUGHT™

*FADE TRANSITION SLIDE*



Guaranteed Destinations<sup>SM</sup> is offered by Forethought Life Insurance Company, part of Forethought Financial Group. Guarantees are based upon the financial strength of Forethought.

You can count on Forethought Life Insurance Company to be there for you.

Forethought has consistently been recognized by the A.M. Best Company for financial strength, with assets in excess of \$3.6 billion dollars and more than 2 million policyholders served.

FORE  
THOUGHT

# Guaranteed Destinations<sup>SM</sup>

Limited Flexible Premium Deferred  
FIXED INDEXED ANNUITY

*Review the brochure and disclosure  
documents for important details.*

© 2008 Forethought Financial Group

IT'S THE RIGHT CHOICE® FORE  
THOUGHT

In closing, remember to closely examine the materials detailing Guaranteed Destinations<sup>SM</sup> for important details. Your Forethought representative can provide you with these important materials and answer questions that you may have.

FORE  
THOUGHT

# Guaranteed Destinations<sup>SM</sup>

Limited Flexible Premium Deferred  
FIXED INDEXED ANNUITY

THE ROAD  
TO YOUR  
RETIREMENT INCOME

© 2008 Forethought Financial Group

IT'S THE RIGHT CHOICE® FORE  
THOUGHT

Consider including Guaranteed Destinations<sup>SM</sup> in your retirement journey.  
It is the road to your retirement income.





Forethought Financial Group, Inc. through its subsidiaries, provides innovative insurance and financial solutions for families managing retirement and end-of-life needs.

Headquartered in Indianapolis, Indiana, our companies provide life insurance, bank trust programs and annuities. Forethought's insurance subsidiaries have been consistently recognized by A.M. Best for financial strength. Insurance affiliates include Forethought Life Insurance Company, Forethought Life Insurance Company of New York, Forethought National Life Insurance Company, and Arkansas National Life Insurance Company. Collectively, the insurance companies are licensed to sell in 50 states, the District of Columbia and Puerto Rico. Forethought Federal Savings Bank, a federal thrift, provides trust programs that are available in 28 states and the District of Columbia.

Forethought Destination Indexed Annuities<sup>SM</sup> are single premium deferred annuities with fixed and indexed strategies issued by Forethought Life Insurance Company. Forethought Life is a wholly owned subsidiary of Forethought Financial Group, Inc. Destination Income<sup>SM</sup> is available in most states with contract FA1001SPGWA10-01, (certificate series GA1001SPGWA10-01, as applicable). State variations may apply. Read the contract for complete details.

"Standard & Poor's®," "S&P®," "S&P 500®," "Standard & Poor's 500," and "500" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by Forethought Life Insurance Company. Forethought Life's Fixed Indexed Annuities are not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the product. Past performance of the S&P 500 is no guarantee of future results. Any examples utilizing the S&P 500 Index are for illustrative purposes only. The S&P 500 Index is a price index and does not reflect dividends paid by the stocks underlying the index.

*This remains on screen for several seconds; no voiceover, just closing music.*