

ForeCareSM Fixed Annuity

A fixed annuity with important long term care benefits.



THINKING AHEADSM **FORE
THOUGHT[®]**

Long Term Care Planning: A New Approach

Most people know that long term care is quickly becoming a fact of life. We have been impacted personally by the long term care needs of a family member or we know someone who has been directly affected.

We also know that long term care costs are going up faster than we can save or invest for them.

We need a new approach.

INTRODUCING THE
ForeCareSM Fixed Annuity



THE PENSION PROTECTION ACT

The good news is that since the long term care provisions of the Pension Protection Act took effect on January 1, 2010, there are new choices available to you. Now you have choices that address your potential long term care needs in a way that could give you more advantages.

More Advantages

The ForeCareSM Fixed Annuity improves your ability to pay for the long term care you deserve.

IF YOU NEED LONG TERM CARE...

ForeCare Fixed Annuity gives you two significant advantages in your ability to pay for your long term care needs.

ADVANTAGE #1

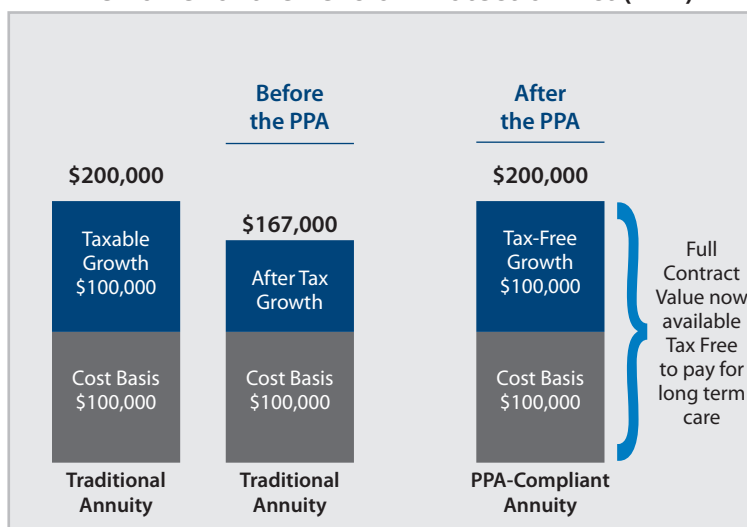
Pay with Tax-Deferred Dollars

Before the long term care provisions of the PPA took effect on January 1, 2010, you had to pay taxes on the growth inside of your annuity before paying long term care expenses.

Now, with a PPA-compliant annuity like ForeCare Fixed Annuity, you can use those same tax-deferred dollars tax free if you spend it on long term care expenses.

¹ This is a hypothetical example for illustration purposes only. Based on a 33% tax bracket and an original Contract Value of \$100,000 and taxable growth of \$100,000. The PRE-PPA amount of \$167,000 assumes a total withdrawal.

The Power of the Pension Protection Act (PPA)¹



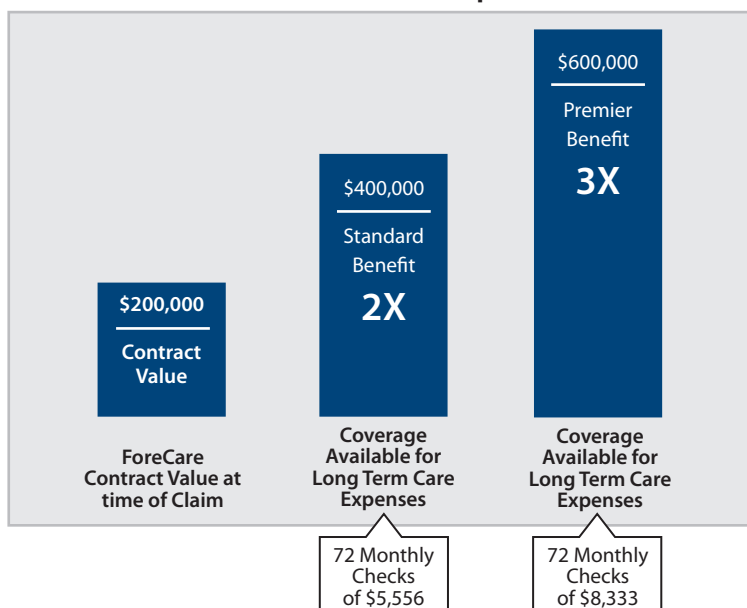
ADVANTAGE #2

The ForeCare Multiplier

The ForeCare Multiplier means you can receive long term care coverage up to two or three times (depending on eligibility) the amount of your Contract Value to spend on qualified long term care expenses.

² This is a hypothetical example for illustration purposes only. Based on a single life and Contract Value at the time benefits begin. PLEASE NOTE: The 2X and 3X benefits include the amount of your original annuity Contract Value.

The ForeCare Multiplier²

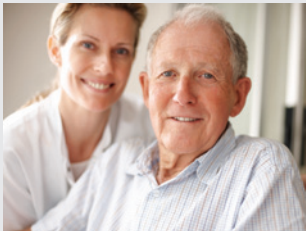


More Options

ForeCare Fixed Annuity covers many types of long term care you may need.

IF YOU NEED LONG TERM CARE...

ForeCare Fixed Annuity covers eleven long term care services, including:



11 Long Term Care Services

Home Care	Adult Day Care
Hospice Care	Nursing Home Facility
Assisted Living Facility	Respite Care
Bed Reservation	Nurse and Therapist
Home Health Aide and Personal Care	Homemaker Services
Chore Services	

IF YOU DON'T NEED LONG TERM CARE...

If you don't use ForeCare for long term care services, you have other options:

3 Convenient Annuity Options



You can spend your money now. You have access to 10% of your Contract Value free of Withdrawal Charges and MVA available each year (except in any year where a full surrender occurs), or you can choose from a number of annuitization options.³



You can save your money for later. Your ForeCare Fixed Annuity continues to grow tax-deferred at a guaranteed interest rate.



You can transfer this money to your heirs without the delay, expense or publicity of probate.

³ Withdrawals, taken for purposes other than qualified long term care benefits and Rider for Long Term Care Benefits costs, will reduce the total amount available for long term care benefits on a pro-rata basis. A tax advisor should be consulted prior to taking withdrawals. If you withdraw an amount in excess of the Free Withdrawal amount (other than for long term care benefits and costs), you may be subject to Withdrawal Charges and Market Value Adjustments (state variations apply). Withdrawals of taxable amounts are subject to a 10% IRS federal tax penalty if taken before the age of 59½. Cash withdrawals and annuitization options may impact subsequent long term care coverage. Long Term Care Rider charges and benefits paid are not taxable if the Contract Value is used for long term care benefits.

LET'S REVISIT YOUR LONG TERM CARE PLAN



BY THE NUMBERS

\$19,000

Average annual cost of in home care three times per week.⁴

70%

of people over age 65 will need long term care services.⁴

\$109,560

Maximum amount of assets Medicaid allows the healthy spouse to keep.⁵

Nearly 50%

of Americans will need long term care at some point in their life.⁶

⁴ Source: U.S. Department of Health and Human Services data from 2010. Paying for Long Term Care. www.longtermcare.gov, 2010.

⁵ Medicaid data for 2011.

⁶ Source: <http://www.longtermcareinsurancetree.com>, as of June 30, 2010.

ForeCareSM Fixed Annuity Facts-at-a-Glance

PRODUCT DESIGN	Single premium tax-deferred annuity with qualified long term care benefits
ISSUE AGES / PREMIUMS	Ages: 50–80 Single \$35,000–\$400,000 Joint \$35,000–\$600,000 (state variations may apply)
TAX ADVANTAGES	<ul style="list-style-type: none"> • Tax-deferred growth • Long term care rider charges are generally not taxed as distributions • Benefits received for qualified long term care expenses are income tax-free • Existing non-qualified annuities may be exchanged tax free for a ForeCare Fixed Annuity by utilizing IRC Section 1035
RIDERS	<ul style="list-style-type: none"> • Rider for Long Term Care Benefits (automatically included with Contract) • Optional Nonforfeiture Benefit Rider (available for an up-front charge. Please discuss with your Advisor) • Optional Inflation Protection Benefit Rider (available for an up-front charge. Please discuss with your Advisor)
SIMPLIFIED UNDERWRITING	Completed at point-of-sale
COVERED CARE	Home Care, Adult Day Care, Hospice Care, Nursing Home Facility, Assisted Living Facility, Respite Care, Bed Reservation, Nurse and Therapist, Home Health Aide and Personal Care, Homemaker Services, Chore Services
WAITING PERIOD	None
ELIMINATION PERIOD	Benefits paid after 90 days of covered care within 270 consecutive days. Waived for home health care with qualifying plan of care
WITHDRAWAL CHARGES	9-year schedule: 8%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0% thereafter (State variations may apply)
MARKET VALUE ADJUSTMENT (MVA)	MVA applies to withdrawals that incur a Withdrawal Charge. The MVA can either decrease or increase a Withdrawal Charge depending on whether benchmark rates have fallen or risen since the Contract issue date. MVAs will not be applied to any death benefit proceeds paid. MVAs may not be available in all states.

See ForeCareSM Fixed Annuity Highlights Sheet for more details about the product.

Forethought Life Insurance Company

Corporate Office

300 N. Meridian St., Suite 1800, Indianapolis, IN 46204

1-855-244-4440 www.forethought.com

Administrative Office

One Forethought Center, Batesville, IN 47006

Not a bank deposit	Not FDIC/NCUA insured
Not insured by any federal government agency	
No bank guarantee	May lose value

Forethought ForeCareSM annuities are issued by Forethought Life Insurance Company and available in most states with Contract FA1101SPDA-01 (certificate GA1101SPDA-01, as applicable) with Rider for Long Term Care Benefits Form LTC2000-01, Optional Inflation Protection Benefit Rider Form LTC2001-01 and Optional Nonforfeiture Benefit Rider Form LTC2002-01 (certificate series LTCG2000-01, LTCG2001-01 and LTCG2002-01, as applicable). Read the Contract for complete details. Products and features are subject to state variations and availability. This is a solicitation of LTC insurance. Guarantees are backed by the financial strength and claims paying ability of Forethought Life Insurance Company.

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