

ANNUITY INTEREST RATE UPDATE



RATES EFFECTIVE DECEMBER 22, 2011

Rates are published every Friday by 10 a.m. EST. **GREEN TEXT** indicates a change in rates. **BLACK TEXT** indicates no change.

BONUS ADVANTAGE SM	RATES
Annual Point-to-Point with Cap	3.00%
Monthly Point-to-Point with Monthly Cap	1.00%
Monthly Average with Annual Cap	3.00%
Fixed Account	1.00%
Annual Optional Income Benefit Charge	0.95%

SECURE BONUS 115 PLUS SM	ULTRA BAND	HIGH BAND	LOW BAND
Single Premium Deferred Annuity	\$250,000 plus	\$100,000-\$249,999	\$25,000-\$99,999
Fixed Account Strategy	1.00%	1.00%	1.00%
Interest Rate Bonus (<i>first contract year only</i>)	3.00%	3.00%	3.00%
Annual Guaranteed Lifetime Income Benefit Plus Rider Charge	0.95%	0.95%	0.95%
Annual Death Benefit Rider Charge	0.75%	0.75%	0.75%

INDEX BONUS 115 SM	ULTRA BAND	HIGH BAND	LOW BAND
Single Premium Deferred Annuity	\$250,000 plus	\$100,000-\$249,999	\$25,000-\$99,999
Monthly Point-to-Point with Cap (<i>Annual Reset</i>)	1.25%	1.00%	0.75%
Annual Point-to-Point with Cap (<i>Annual Reset</i>)	3.50%	3.25%	3.00%
Fixed Account Strategy	1.00%	1.00%	1.00%
Annual Guaranteed Lifetime Income Benefit Plus Rider Charge	0.95%	0.95%	0.95%
Annual Death Benefit Rider Charge	0.75%	0.75%	0.75%

SECURE BONUS 115 SM	ULTRA BAND	HIGH BAND	LOW BAND
Single Premium Deferred Annuity	\$250,000 plus	\$100,000-\$249,999	\$25,000-\$99,999
Fixed Account Strategy	1.50%	1.50%	1.50%
Annual Guaranteed Lifetime Income Benefit Plus Rider Charge	0.95%	0.95%	0.95%
Annual Death Benefit Rider Charge	0.75%	0.75%	0.75%

SECURE INCOME 125 SM	ULTRA BAND	HIGH BAND	LOW BAND
Single Premium Deferred Annuity	\$250,000 plus	\$100,000-\$249,999	\$25,000-\$99,999
Fixed Account Strategy	1.00%	1.00%	1.00%
Annual Death Benefit Rider Charge	0.75%	0.75%	0.75%

INTEREST RATE AND FEATURE UPDATE (cont)

INCOME 125 SM	ULTRA BAND	HIGH BAND	LOW BAND
Single Premium Deferred Annuity	\$250,000 plus	\$100,000-\$249,999	\$25,000-\$99,999
Monthly Point-to-Point with Cap (<i>Annual Reset</i>)	1.25%	1.00%	0.75%
Fixed Account Strategy	1.00%	1.00%	1.00%
Annual Death Benefit Rider Charge	0.60%	0.60%	0.60%

DESTINATION INCOME 15 SM (OREGON)	ULTRA BAND	HIGH BAND	LOW BAND
Single Premium Deferred Annuity	\$250,000 plus	\$100,000-\$249,999	\$25,000-\$99,999
Fixed Account Strategy	2.00%	2.00%	2.00%

WASHINGTON – GUARANTEED DESTINATIONS SM	ULTRA BAND	HIGH BAND	LOW BAND
Flexible Premium Deferred Annuity	\$250,000 plus	\$100,000-\$249,999	\$25,000-\$99,999
Monthly Point-to-Point with Cap <i>No Fees – 100% Participation Rate</i>	1.35%	1.25%	1.00%
Annual Cap with Monthly Averaging (<i>Annual Reset</i>)	4.00%	4.00%	4.00%
Fixed Account Strategy	2.00%	2.00%	2.00%
Short-Term Account Strategy	1.00%	1.00%	1.00%

PREMIUM GUIDELINES

SINGLE PREMIUM DEFERRED ANNUITIES	
Minimum Premium	\$25,000
Maximum Premium	\$1,000,000 ages 0-75 \$500,000 ages 76 and older Measured by cumulative household premium contributions.

For more information call: 1-855-44-SALES

Products and features are subject to state availability. Guarantees are backed by the financial strength and claims-paying ability of Forethought Life Insurance Company.

Forethought® annuities are available in most states with contract series FA1001SPDAX-01, FA1001SPDAXL-01, FA1001SPDANX-01, FA1001SPDANXL-01, FA1201SPDAX-01, FA1201SPDAX-02, FA1201SPDAXL-01, FA1201SPDAXL-02, ICC11-FA1201SPDAX-01, FA2001SPDAX-01, FA2001SPDAXL-01, FA2001SPDANX-01, FA1001FP5GD10-01-WA, FA1001SPGWA10-01 and FA2001SPDANXL-01 (certificate series GA1001SPDAX-01, GA1001SPDANX-01, GA1201SPDAX-02, GA2001SPDAX-01, GA1001FP5GD10-01-WA, GA1001SPGWA10-01 and GA2001SPDANX-01, as applicable). State variations may apply. Read the contract for complete details.