

## CALCULATOR

### About this ForeCare<sup>SM</sup> Fixed Annuity Calculator output:

- This ForeCare<sup>SM</sup> Fixed Annuity ("ForeCare") Calculator ("Calculator") demonstrates the amount of coverage that could be available for qualified long term care expenses through the ForeCare Fixed Annuity ("ForeCare").
- The ForeCare Client Guide, Disclosure Statement and Buyer's Guide must accompany this Calculator summary.
- This Calculator output contains several pages. Please verify that you have received each page of this document.
- Long term care coverage requires an interview to determine appropriate underwriting. Qualification for long term care coverage will determine your rating.
- The Calculator does not take into account any of the ForeCare optional riders.

**Prepared for**

Rick & Sherry

**Prepared on**

December 22, 2015

**Prepared by**

### Forethought Life Insurance Company

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

## INPUT SUMMARY for Rick & Sherry

<b>Client Information</b>	<b>State of Issue:</b>	Your State
	<b>Income Tax Rate:</b>	28%
	<b>Today's Funds (non IRA funds):</b>	\$150,000
	<b>Cost Basis:</b>	\$100,000
<b>ForeCare<sup>SM</sup> Fixed Annuity</b>	<b>Single or Joint Insured:</b>	Joint
	<b>Assumed Rating:</b>	Premier
<b>Client Assumptions</b>	<b>Taxable Investment Rate:</b>	1%
	<b>Tax-Deferred Investment Rate:</b>	3%

Number of years to equal coverage of **\$450,000\***



\* May only be used for qualified long term care expenses.

\*\* Based on the hypothetical rates provided under client assumptions.

The ForeCare<sup>SM</sup> Fixed Annuity is a single premium deferred annuity Contract which is primarily intended for long term care funding. Benefits are subject to the terms and conditions of the Contract. All examples provided in this Calculator are hypothetical and are based upon the information provided by you. This Calculator is not part of your Contract and is not meant to be suitable for your Contract. Please refer to the ForeCare Fixed Annuity Client Guide, Disclosure Statement and Buyer's Guide as needed. The Calculator assumes that all amounts listed herein are for long term care coverage only. The Calculator does not take into account withdrawals, nor does it assume any growth on ForeCare. This is a Calculator only, not an offer, contract, or promise of future contract performance. Long term care coverage is subject to the terms and conditions of the Contract. All guarantees are backed by the claims paying ability of Forethought Life Insurance Company.

**THE FACTS** for Rick & Sherry

The ForeCare<sup>SM</sup> Calculator shows how much long term care coverage you could have in three different vehicles.

<p><b>Taxable Investment</b></p>	<ul style="list-style-type: none"> <li>• <b>Value on 12/22/2015:</b> \$150,000</li> <li>• <b>Assumed Annual Interest Rate:</b> 1%</li> <li>• <b>Years before the value of a Taxable Investment is equal to or greater than the long term care coverage provided by the ForeCare Fixed Annuity:</b> 153 years</li> </ul>
<p><b>Tax-Deferred Investment</b></p>	<ul style="list-style-type: none"> <li>• <b>Value on 12/22/2015:</b> \$150,000</li> <li>• <b>Assumed Annual Interest Rate:</b> 3%</li> <li>• <b>Years before the value of a Tax-Deferred Investment is equal to or greater than the long term care coverage provided by the ForeCare Fixed Annuity:</b> 37 years</li> </ul>
<p><b>ForeCare<sup>SM</sup> Fixed Annuity</b></p>	<ul style="list-style-type: none"> <li>• <b>Single Annuity Deposit on 12/22/2015:</b> \$150,000</li> <li>• <b>Long Term Care Coverage:</b> \$450,000 available as of 12/22/2015</li> <li>• <b>Assumed Rating:</b> Premier</li> <li>• <b>Maximum Monthly Benefit:</b> \$5,000*</li> <li>• <b>Federal Taxable Amount if used exclusively for long term care expenses:</b> \$0</li> </ul>

**ForeCare Long Term Care Coverage is insurance and is not equivalent to an investment. The amount of Long Term Care Coverage shown is available for reimbursement of qualified long term care expenses only.**

\* Available for qualified long term care expenses.

Estimates for the number of years before a taxable investment, which is intended to pay for long term care coverage, is equal or greater than the coverage provided by the ForeCare Fixed Annuity are not meant to be representations or warranties of the actual amount of time. Assumes a flat interest rate for the taxable investment and tax-deferred investment. Assumes 0.00% interest for the ForeCare Fixed Annuity. Qualification for ForeCare Fixed Annuity long term care coverage requires a telephonic interview to determine appropriate underwriting. Not all applicants will receive a Premier rating. Charges for the ForeCare Fixed annuity are assessed on a monthly basis and will reduce the growth in your Contract Value. Withdrawals from the ForeCare Fixed Annuity, other than for qualified long term care expenses, may result in adverse tax treatment and will proportionately reduce the amount of long term care coverage available to you.

## PENSION PROTECTION ACT for Rick & Sherry

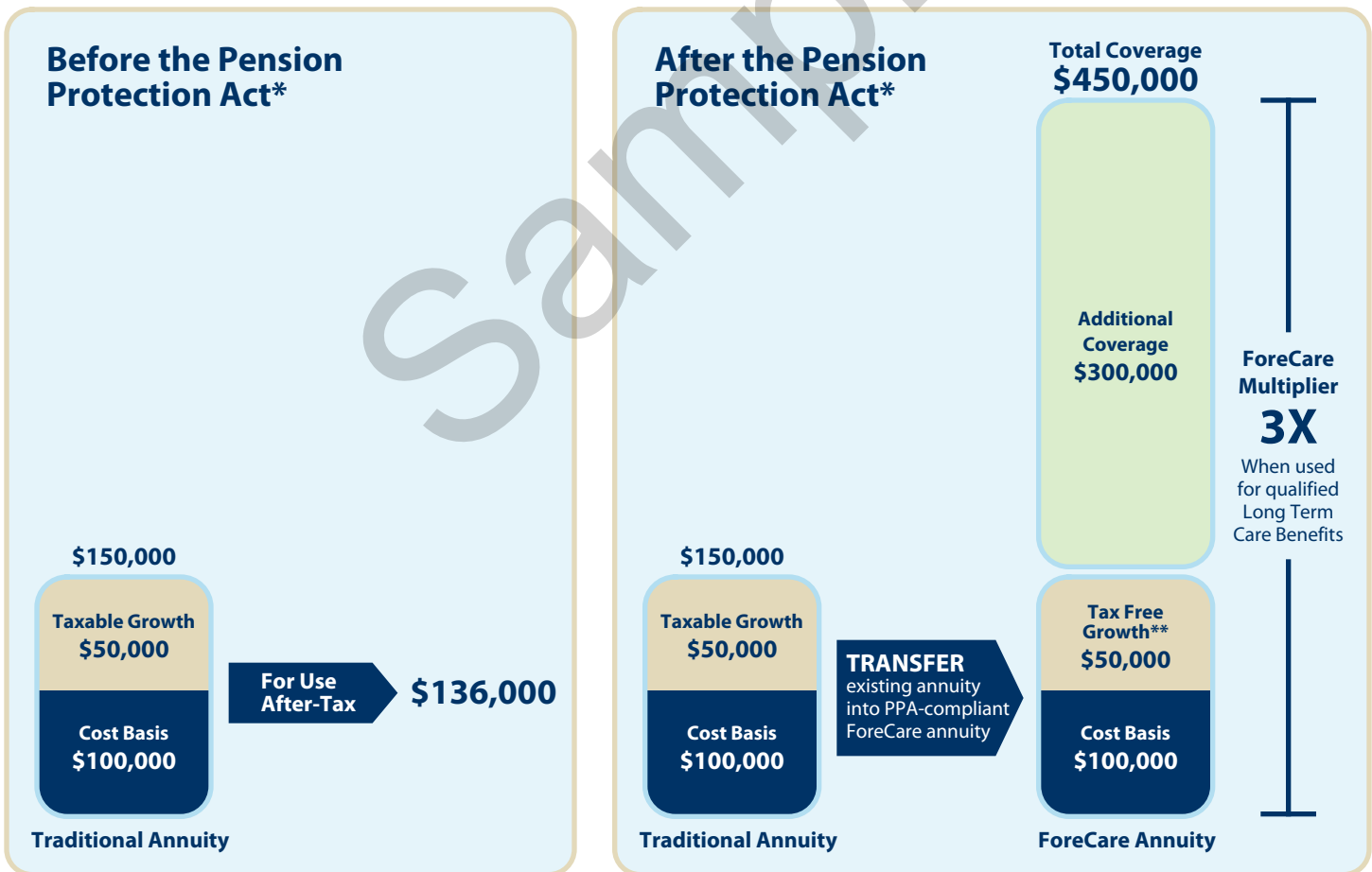
The Pension Protection Act of 2006 ("PPA") provided some much-needed support to people who were saving for retirement. Special long term care provisions took effect on January 1, 2010, and that means you now have more options available for funding your potential long term care needs.

Before the PPA, if you needed to use your annuity to help pay for long term care, you had to pay taxes on the growth (see "Before the Pension Protection Act" graphic below).

Now, you can use tax-advantaged dollars to pay your long term care expenses (see "After the Pension Protection Act" graphic below).

**With ForeCare<sup>SM</sup>, you have MORE ADVANTAGES for funding your long term care expenses.**

With ForeCare, it gets even better. If you buy or transfer money into ForeCare, not only do you benefit from the tax-advantaged dollars to pay for long term care expenses, it provides you with coverage of up to three\* times the amount of your Contract Value to spend on long term care expenses.



\* Determined at time of assumed ForeCare purchase according to hypothetical information provided on input screen.

\*\* Pay no taxes on investment income growth assuming all funds are used to pay for qualified long term care services.

This is a hypothetical example for illustration purposes only.

# DISCLOSURES

The following describes important features and benefits of the ForeCare<sup>SM</sup> Fixed Annuity ("ForeCare") long term care coverage. Please refer to the ForeCare Client Guide, Disclosure Statement and Buyer's Guide for additional details.

## Issue Ages

The Insured's issue ages for this ForeCare is 50-80.

## Premium

Minimum \$35,000 single and joint

Maximum \$400,000 single or \$600,000 joint

State variations may apply. Premium requirements are net of optional rider charges.

## Purchase

The ForeCare long term care coverage may only be purchased at the time of annuity application. The amount of long term care coverage will be determined after an interview to determine appropriate underwriting. Qualification for long term care coverage will determine your rating.

## Withdrawal Charge (State variations may apply)

Contract Year	1	2	3	4	5	6	7	8+
Withdrawal Charge	7%	6%	5%	4%	3%	2%	1%	0%

## Withdrawals

Withdrawals not used for qualified long term care expenses will proportionately reduce the amount of long term care coverage available to you.

## Taxes on Withdrawals

Withdrawals that are not used for qualified long term care expenses are subject to ordinary income tax, and if made before age 59½, may also be subject to a 10% federal tax penalty. Neither Forethought nor its representatives offer legal or tax advice.

**Please consult your personal attorney and/or accountant regarding any legal or tax matters.**

## Long Term Care Coverage

Subject to an interview to determine appropriate underwriting, all Annuity Deposits placed in ForeCare may be eligible for long term care coverage. Coverage provided by ForeCare should not be confused with premium and is not available for withdrawal other than for qualified long term care expenses. Charges apply for long term care coverage, please see the Disclosure Statement for additional details. Unused long term care coverage is not available to beneficiaries upon death of the owner.

## Long Term Care Benefit

An Accelerated Benefit is paid first from the Contract Value and once that reaches \$0, Forethought Life Insurance Company pays the Extended Benefit until the coverage is exhausted.

### Single Life

- Standard: 36 month scheduled Accelerated Benefit + 36 month scheduled Extended Benefit
- Premier: 24 month scheduled Accelerated Benefit + 48 month scheduled Extended Benefit

### Joint Life

- Standard: 42 month scheduled Accelerated Benefit + 42 month scheduled Extended Benefit
- Premier: 30 month scheduled Accelerated Benefit + 60 month scheduled Extended Benefit

## 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 and Chore Services. Please see the Client Guide and Highlights Sheet, as the description of Covered Care may vary by state.

## Rider Charge

Rider charge rate is guaranteed to remain unchanged through the life of the Contract. Charges are waived when withdrawals are being made for qualified long term care reimbursements.

## Waiting Period

None

<b>Not a bank deposit</b>	<b>Not FDIC/NCUA insured</b>	<b>Not insured by any federal government agency</b>	<b>No bank guarantee</b>	<b>May lose value</b>
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The ForeCare Multiplier provides up to two or three times (depending on underwriting eligibility) the amount of Contract Value (state variations may apply) in long term care coverage to spend on qualified long term care expenses. The ForeCare Multiplier is only available upon use of the qualified long term care benefit and that the Multiplier does not apply to the Contract Value or the Death Benefit. All withdrawals from the annuity contract, other than for qualified long term care expenses, will adversely affect the amount of future coverage.

There is a monthly fee associated with the long-term care protection that ForeCare provides. Your realized crediting return will be less than the declared interest rate due to the fee. However, even after deduction of the rider fee, the contract value at month end will not be less than the contract value at the prior month end, less any applicable withdrawals.

Forethought ForeCare<sup>SM</sup> 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.