

FORETHOUGHT LIFE INSURANCE COMPANY  
**ANNUITY INTEREST RATE UPDATE**



JANUARY 1, 2010

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

Forethought issues indexed annuities on Wednesday of each week. In order to receive a Wednesday issue date, all requirements must be met, including receipt of cash with application, by 5:00 PM on the preceding Monday.

<b>SECURE INCOME 125<sup>SM</sup></b>	<b>ULTRA BAND</b>	<b>HIGH BAND</b>	<b>LOW BAND</b>
<b>Single Premium Deferred Annuity</b>	\$250,000 plus	\$100,000-\$249,999	\$25,000-\$99,999
<b>Fixed Account Strategy</b>	2.50%	2.50%	2.50%
<b>Annual Death Benefit Rider Charge</b>	0.75%	0.75%	0.75%

<b>INCOME 125<sup>SM</sup></b>	<b>ULTRA BAND</b>	<b>HIGH BAND</b>	<b>LOW BAND</b>
<b>Single Premium Deferred Annuity</b>	\$250,000 plus	\$100,000-\$249,999	\$25,000-\$99,999
<b>Monthly Point-to-Point with Cap (Annual Reset)</b>	1.25%	1.00%	0.75%
<b>Fixed Account Strategy</b>	2.00%	2.00%	2.00%
<b>Annual Death Benefit Rider Charge</b>	0.60%	0.60%	0.60%

<b>DESTINATION INCOME <sup>SM</sup> (WASHINGTON) DESTINATION INCOME 15<sup>SM</sup> (OREGON)</b>	<b>ULTRA BAND</b>	<b>HIGH BAND</b>	<b>LOW BAND</b>
<b>Single Premium Deferred Annuity</b>	\$250,000 plus	\$100,000-\$249,999	\$25,000-\$99,999
<b>Annual Cap with Monthly Averaging* (Annual Reset) No Spread – 100% Participation Rate</b>	4.00%	4.00%	4.00%
<b>Fixed Account Strategy</b>	2.00%	2.00%	2.00%

\* Subject to state approval.

<b>GUARANTEED DESTINATIONS<sup>SM</sup></b>	<b>ULTRA BAND</b>	<b>HIGH BAND</b>	<b>LOW BAND</b>
<b>Flexible Premium Deferred Annuity</b>	\$250,000 plus	\$100,000-\$249,999	\$25,000-\$99,999
<b>Monthly Point-to-Point with Cap No Fees – 100% Participation Rate</b>	1.00%	1.00%	1.00%
<b>Fixed Account Strategy</b>	2.25%	2.25%	2.25%
<b>Short-Term Account Strategy</b>	1.50%	1.50%	1.50%

## INTEREST RATE AND FEATURE UPDATE (cont)

WASHINGTON – GUARANTEED DESTINATIONS <sup>SM</sup>	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>	1.60%	1.50%	1.00%
Annual Cap with Monthly Averaging <i>(Annual Reset)</i>	5.25%	5.25%	5.25%
Fixed Account Strategy	2.25%	2.25%	2.25%
Short-Term Account Strategy	1.50%	1.50%	1.50%

FORETHOUGHT DESTINATION INDEXED ANNUITY <sup>SM</sup> 3 YEAR	ULTRA BAND	HIGH BAND	LOW BAND
Single Premium Deferred Annuity	\$250,000 plus	\$100,000-\$249,999	\$25,000-\$99,999
Three Year Point-to-Point with Cap <i>No Fees – 100% Participation Rate</i>	13.50%	13.00%	12.50%
Three Year Monthly Point-to-Point with Cap <i>No Fees – 100% Participation Rate</i>	2.40%	2.30%	2.10%
Fixed Account Strategy	2.50%	2.50%	2.50%

FORETHOUGHT DESTINATION INDEXED ANNUITY <sup>SM</sup> 6 YEAR	ULTRA BAND	HIGH BAND	LOW BAND
Single Premium Deferred Annuity	\$250,000 plus	\$100,000-\$249,999	\$25,000-\$99,999
Three Year Point-to-Point with Cap <i>No Fees • 100% Participation Rate</i>	14.00%	13.50%	13.00%
Three Year Monthly Point-to-Point with Cap <i>No Fees – 100% Participation Rate</i>	2.50%	2.40%	2.20%
Fixed Account Strategy	2.50%	2.50%	2.50%

FORETHOUGHT DESTINATION INDEXED ANNUITY <sup>SM</sup> 9 YEAR	ULTRA BAND	HIGH BAND	LOW BAND
Single Premium Deferred Annuity	\$250,000 plus	\$100,000-\$249,999	\$25,000-\$99,999
Three Year Point-to-Point with Cap <i>No Fees • 100% Participation Rate</i>	14.00%	13.50%	13.00%
Three Year Monthly Point-to-Point with Cap <i>No Fees – 100% Participation Rate</i>	2.50%	2.40%	2.20%
Fixed Account Strategy	2.50%	2.50%	2.50%

**For more information call: 1-877-244-7526, option 1**

NOTE: Forethought Annuity contracts are issued every Wednesday. In order to receive a Wednesday issue date, our New Business Department must receive all premium(s) and paperwork in good order by 5:00 PM on the preceding Monday. Interest is not credited between the date premium is received and the date the contract is issued.

Forethought Annuities are available in most states with contract series FA1001SP3-01, FA1001SP6-01, FA1001SP9-01, FA1001SPGWA10-01, FA1001FP5GD10-01, FA1001SPDAX-01, FA1001SPDAXL-01, FA1001SPDANX-01 and FA1001SPDANXL-01 (certificate series GA1001SP3-01, GA1001SP6-01, GA1001SP9-01, GA1001SPGWA10-01, GA1001FP5GD10-01, GA1001SPDAX-01 and GA1001SPDANX-01, as applicable). State variations may apply. Read the contract for complete details.