

JULY 3, 2009

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.

| INCOME 125SM | 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 (Annual Reset) | 2.25% | 2.00% | 1.75% |
| Annual Cap with Monthly Averaging (Annual Reset) | 6.25% | 6.00% | 5.75% |
| Annual Point-to-Point with Cap (Annual Reset) | 5.25% | 5.00% | 4.75% |
| Fixed Account Strategy | 2.50% | 2.50% | 2.50% |
| Annual Death Benefit Rider Charge | 0.60% | 0.60% | 0.60% |

| DESTINATION INCOME 15SM DESTINATION INCOME 15SM ENHANCED | ULTRA BAND | HIGH BAND | LOW BAND |
|--|-------------------|---------------------|-------------------|
| Single Premium Deferred Annuity | \$250,000 plus | \$100,000-\$249,999 | \$25,000-\$99,999 |
| Annual Cap with Monthly Averaging* (Annual Reset) No Spread – 100% Participation Rate | 5.50% | 5.50% | 5.50% |
| Fixed Account Strategy | 2.50% | 2.50% | 2.50% |

* Subject to state approval. Please note: Rates in Washington for Destination Income follow the rates above.

| GUARANTEED DESTINATIONSSM | 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 No Fees – 100% Participation Rate | 1.00% | 1.00% | 1.00% |
| Fixed Account Strategy | 2.50% | 2.50% | 2.50% |
| Short-Term Account Strategy | 1.75% | 1.75% | 1.75% |

| WASHINGTON – GUARANTEED DESTINATIONSSM | 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 No Fees – 100% Participation Rate | 1.60% | 1.50% | 1.00% |
| Annual Cap with Monthly Averaging (Annual Reset) | 5.50% | 5.50% | 5.50% |
| Fixed Account Strategy | 2.50% | 2.50% | 2.50% |
| Short-Term Account Strategy | 1.75% | 1.75% | 1.75% |

INTEREST RATE AND FEATURE UPDATE (cont)

| FORETHOUGHT DESTINATION INDEXED ANNUITY SM 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 SM 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 SM 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 Indexed 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. For additional information on issuing Forethought Destination Indexed Annuities, refer to the Producer Guidelines.

Forethought Destination Indexed AnnuitiesSM are single premium deferred annuities with fixed and indexed strategies issued by Forethought Life Insurance Company, a wholly owned subsidiary of Forethought Financial Group, Inc. Forethought Destination Indexed Annuities are available in most states with contract series FA1001SP3-01, FA1001SP6-01, FA1001SP9-01, FA1001SPGWA10-01 and FA1001FP5GD10-01 (certificate series GA1001SP3-01, GA1001SP6-01, GA1001SP9-01, GA1001SPGWA10-01 and GA1001FP5GD10-01, as applicable). State variations may apply. Read the contract for complete details.