

2011 SELECT Medicare Supplement/ Life Insurance Plans

Issued by Forethought Life Insurance Company

OKLAHOMA



THINKING AHEADSM **FORE
THOUGHT[®]**

2011 Forethought® Select Medicare Supplement Insurance Plans

You can rely on Forethought® Select Medicare Supplement Plans to help pay your Medicare Part A and Medicare Part B charges that Medicare doesn't cover.

What's more, you have:

- Four plans from which to select the coverage that best meets your needs.
- 30 days to review your Policy; if you're not happy with it, we'll refund your premium.
- Virtually no claims paperwork to file.



The Forethought Select Medicare Supplement insurance is underwritten by:

**Forethought Life Insurance Company
Administrative office**

PO Box 14659

Clearwater, FL 33766-4659

Choose the Forethought Select Medicare Supplement Plan that's right for you.

Choose the Forethought[®] plan that best fits your needs!

	MEDICARE PAYS	SELECT PLAN C PAYS	SELECT PLAN F PAYS	SELECT PLAN G PAYS	SELECT PLAN N PAYS
Medicare Part A hospital coverage					
Deductible		\$1,132*	\$1,132*	\$1,132*	\$1,132*
First 60 days	100%				
Coinsurance 61–90 days	All but \$283 a day	\$283 a day	\$283 a day	\$283 a day	\$283 a day
Coinsurance 91–150 days (Lifetime Reserve)	All but \$566 a day	\$566 a day	\$566 a day	\$566 a day	\$566 a day
Extended hospital coverage (up to an additional 365 days in your lifetime)		Eligible expenses	Eligible expenses	Eligible expenses	Eligible expenses
Benefit for blood	All but 3 pints	3 pints	3 pints	3 pints	3 pints
Hospice care					
	All but limited coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	Medicare copayment/coinsurance	Medicare copayment/coinsurance	Medicare copayment/coinsurance
Skilled nursing facility care					
First 20 days	100%				
Coinsurance 21–100 days	All but \$141.50 a day	Up to \$141.50 a day	Up to \$141.50 a day	Up to \$141.50 a day	Up to \$141.50 a day
Medicare Part B physician's services and supplies					
Deductible		\$162	\$162		
Coinsurance	Generally 80%	Generally 20%	Generally 20%	Generally 20%	Generally 20% [†]
Excess benefits			100% up to Medicare's limit	100% up to Medicare's limit	
Benefit for blood	All but 3 pints	3 pints	3 pints	3 pints	3 pints
Other benefits**					
Emergency care received outside the USA		80% to lifetime max of \$50,000	80% to lifetime max of \$50,000	80% to lifetime max of \$50,000	80% to lifetime max of \$50,000

Your premium Your premium Your premium Your premium
 \$ _____ \$ _____ \$ _____ \$ _____

*Your Medicare Select plan pays the Medicare Part A inpatient deductible when you use a network hospital (or if you use a non-network hospital for emergency care). Otherwise, you pay the inpatient deductible.

**Refer to the Outline of Coverage for more information.

[†] Subject to copayment for office and emergency room visits.

Your care benefits

Medicare Part A hospital coverage

Deductible – When you use a network hospital, the \$1,132 inpatient hospital deductible for each benefit period is waived. If you choose a non-network hospital, you are responsible for the Medicare Part A deductible. Of course, if you need emergency care, you may go to any hospital and the deductible will be waived.

First 60 days – After the Part A deductible, Medicare pays all eligible expenses for services from your first through 60th day of hospital confinement. Services include semi-private room and board, general nursing and miscellaneous hospital services and supplies.

Coinsurance – Select Plans C, F, G and N pay \$283 a day when you are hospitalized from the 61st day through the 90th day. When you are hospitalized from the 91st day through the 150th day, the Select Plans pay \$566 a day for each Lifetime Reserve day used.

Extended hospital coverage – If you are in the hospital longer than 150 days during a benefit period and you have exhausted your 60 days of Medicare Lifetime Reserve, Select Plans C, F, G and N pay the Part A Medicare eligible expenses for hospitalization, paid at the same rate Medicare would have paid had Medicare Part A hospital days not been exhausted, subject to a lifetime maximum benefit of an additional 365 days.

Benefit for blood – Medicare has one calendar year deductible for blood that is the cost of the first three pints. Select Plans C, F, G and N pay the deductible.

Skilled nursing facility care – Medicare pays all eligible expenses for the first 20 days. Select Plans C, F, G and N pay up to \$141.50 from the 21st through the 100th day during which you receive skilled nursing care. You must enter a Medicare certified skilled nursing facility within 30 days of being hospitalized for at least three days.

Hospice care – Medicare pays all but a very limited coinsurance for outpatient drugs and inpatient respite care. Select Plans C, F, G and N pay the coinsurance.

Medicare Part B physician services and supplies

Deductible – Select Plans C and F pay the \$162 calendar-year deductible.

Coinsurance – After the Part B deductible, Select Plans C, F, G and N generally pay 20% of Medicare approved expenses for physician's services, supplies, physical and speech therapy, and ambulance service.

After the Part B deductible, Plan N generally pays 20% of the eligible expenses for physician's services, supplies, physical and speech therapy, and ambulance services except up to a \$20 copayment for office visits and up to a \$50 copayment for emergency room visits.

For hospital outpatient services, the copayment amount will be paid under a prospective payment system. If this system is not used, then generally 20% of eligible expenses will be paid.

Excess benefits – Your bill for Part B services and supplies may exceed the Medicare eligible expense. When that occurs, Select Plan F pays 100% up to the charge limitation established by Medicare. This benefit would apply when you receive services outside the network, or services from providers that are allowed to balance bill.

Benefit for blood – Medicare has one calendar year deductible for blood that is the cost of the first three pints. Select Plans C, F, G and N pay the deductible.

Other benefits*

Emergency care received outside the U.S. – After you pay a \$250 calendar-year deductible, Select Plans C, F, G and N pay you 80% of eligible expenses incurred during the first 60 days of a trip up to a lifetime maximum of \$50,000. Benefits are payable for health care you need because of a covered injury or illness. Emergency care is care needed immediately because of an injury or an illness of sudden and unexpected onset.

*Refer to the next page and your Outline of Coverage for more information.

Forethought® Medicare Select Plans

A Forethought® Select Medicare Supplement insurance policy helps pay eligible expenses not paid for by Medicare Part A and Medicare Part B. There may be charges that exceed what Medicare and your Select Medicare Supplement insurance policy will pay.

“Medicare Eligible Expenses” means expenses covered by Medicare to the extent recognized as reasonable and medically necessary by Medicare.

Forethought Select Medicare Supplement Plans will not pay for the following exceptions and limitations:

- Any expense incurred before your Policy Date
- Hospital or skilled nursing facility confinement incurred during a Medicare Part A benefit period that begins while this policy is not in force
- Expenses paid by Medicare; services for non-Medicare eligible expenses
- Services for which no charge is made when there is no insurance
- Loss or expense that is payable under any other Medicare Supplement insurance policy or certificate
- The Medicare Part A inpatient hospital deductible amount when you are confined in a non-network hospital, except in an emergency

Medicare Part A Eligible Expenses for hospital/skilled nursing facility care include expenses for semi-private room and board, general nursing and miscellaneous services and supplies.

A **Benefit Period** begins the first full day you are hospitalized and ends when you have not been in a hospital or skilled nursing facility for 60 consecutive days.

Medicare Part B Eligible Expenses for medical services include expenses for physician’s services, hospital outpatient services and supplies, physical and speech therapy, and ambulance service.

Coinsurance is the portion of the eligible expense not paid by Medicare and paid by Select Medicare Supplement Plans.

A “Network Provider Hospital” means a hospital which has agreed to participate in the Hospital Network.

Benefits are paid to you, your hospital or doctor.

You have 31 days from your renewal date to pay your premium. Your policy will stay in force during this 31-day grace period.

Your Policy is guaranteed renewable. Your policy cannot be canceled. It will be renewed as long as the premiums are paid on time and the information on your application is correct.

You cannot be singled out for a rate increase no matter how many times you receive benefits. Your premium changes only (a) each year on the renewal date coinciding with or following the anniversary of your Policy Date until you reach age 99; and (b) when the same premium change is made on all in force Forethought Select Medicare Supplement policies of the same form issued to persons of your classification in the same geographic area of your state.

This is a brief description of your coverage. This brochure must be accompanied by the Outline of Coverage. For a complete description of benefits, exceptions and limitations, please read your Outline of Coverage and your Policy.

Not connected with or endorsed by the United States government or the federal Medicare program.

This is a solicitation of insurance and an agent will contact you by telephone.

Benefit Plans A, C#, F#, G# and N#

Benefit Chart of Medicare Supplement Plans Sold for Effective Dates on or After June 1, 2010

This chart shows the benefits included in each of the standard Medicare supplement plans. Every company must make Plan “A” available. Some plans may not be available in your state. Plans E, H, I and J are no longer available for sale.

Basic Benefits:

Hospitalization: Part A coinsurance plus coverage for 365 additional days after Medicare benefits end.

Medical Expenses: Part B coinsurance (generally 20% of Medicare-approved expenses), or copayment for hospital outpatient services. Plans K, L and N require insureds to pay a portion of Part B coinsurance or copayments.

Blood: First three pints of blood each year.

Hospice: Part A coinsurance.

A	B	C#	D	F#	G#
Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance
		Skilled Nursing Facility coinsurance	Skilled Nursing Facility coinsurance	Skilled Nursing Facility coinsurance	Skilled Nursing Facility coinsurance
	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible
		Part B Deductible		Part B Deductible	
				Part B Excess (100%)	Part B Excess (100%)
		Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency

Plans C, F, G and N are also offered as Medicare Select Plans.

* Plan F also has an option called a high deductible Plan F. This high deductible plan pays the same benefits as Plan F after one has paid a calendar year \$2,000 deductible. Benefits from high deductible Plan F will not begin until out-of-pocket expenses exceed \$2,000. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. These expenses include Medicare deductibles for Part A and Part B, but do not include the plan's separate foreign travel emergency deductible.

K	L	M	N#
Hospitalization and preventive care paid at 100%; other basic benefits paid at 50%	Hospitalization and preventive care paid at 100%; other basic benefits paid at 75%	Basic, Including 100% Part B coinsurance	Basic, including 100% Part B coinsurance, except up to \$20 copayment for office visit, and up to \$50 copayment for ER
50% Skilled Nursing Facility coinsurance	75% Skilled Nursing Facility coinsurance	Skilled Nursing Facility coinsurance	Skilled Nursing Facility coinsurance
50% Part A Deductible	75% Part A Deductible	50% Part A Deductible	Part A Deductible
		Foreign Travel Emergency	Foreign Travel Emergency
Out-of-Pocket limit \$4640; paid at 100% after limit reached	Out-of-Pocket limit \$2320; paid at 100% after limit reached		

PREMIUM INFORMATION

Your premium will increase each year because of the increase in your attained age. We, Forethought Life Insurance Company, can also raise your premium if (a) we change the premium rates which apply to all policies of this form issued by us and in-force in your state; (b) coverage under Medicare changes; or (c) you move to a different ZIP code location.

There will be a one-time enrollment fee of \$25.00 added to the first premium.

DISCLOSURES

Use this Outline to compare benefits and premiums among policies.

This outline shows benefits and premiums of policies sold for effective dates on or after June 1, 2010. Policies sold for effective dates prior to June 1, 2010 have different benefits and premiums. Plans, E, H, I and J are no longer available for sale.

READ YOUR POLICY VERY CAREFULLY

This is only an Outline, describing your Policy's most important features. The Policy is your insurance contract. You must read the Policy itself to understand all of the rights and duties of both you and Forethought Life Insurance Company.

RIGHT TO RETURN POLICY

If you find that you are not satisfied with your policy, you may return it to Forethought Life Insurance Company, P.O. Box 14659, Clearwater, FL 33766-4659. If you send the policy back to us within 30 days after you receive it, we will treat the policy as if it had never been issued and return all of your premiums.

POLICY REPLACEMENT

If you are replacing another health insurance policy, do NOT cancel it until you have actually received your new policy and are sure you want to keep it.

NOTICE

This policy may not fully cover all of your medical costs. Neither Forethought Life Insurance Company nor its agents are connected with Medicare. This Outline of Coverage does not give all the details of Medicare coverage. Contact your local Social Security Office or consult Medicare and You for more details.

COMPLETE ANSWERS ARE VERY IMPORTANT

When you fill out the application for the new Policy, be sure to answer truthfully and completely all questions about your medical and health history. The Company may cancel your Policy and refuse to pay any claims if you leave out or falsify important medical information.

Review the application carefully before you sign it. Be certain that all information has been properly recorded.

FORETHOUGHT LIFE INSURANCE COMPANY - Monthly Premium Rates *

These rates apply to ZIP codes starting with: 730, 734, through 740, 743 through 749

Nonsmoker

Female					Attained Age	Male					
Standard Plan A	Select					Standard Plan A	Select				
	Plan C	Plan F	Plan G	Plan N			Plan C	Plan F	Plan G	Plan N	
187.62	N/A	N/A	N/A	N/A	<65	215.66	N/A	N/A	N/A	N/A	N/A
79.84	84.20	86.29	67.23	59.41	65	91.77	96.78	99.19	77.27	68.29	68.29
79.84	84.20	86.29	67.23	59.41	66	91.77	96.78	99.19	77.27	68.29	68.29
83.39	87.82	90.00	70.10	61.94	67	95.85	100.94	103.45	80.58	71.20	71.20
86.12	90.71	92.97	72.42	63.98	68	98.99	104.27	106.86	83.24	73.54	73.54
88.78	93.70	96.03	74.81	66.12	69	102.04	107.70	110.38	85.99	76.00	76.00
91.30	96.60	98.99	77.15	68.21	70	104.95	111.03	113.79	88.68	78.40	78.40
93.70	99.39	101.86	79.40	70.24	71	107.70	114.24	117.08	91.26	80.74	80.74
95.95	102.07	104.61	81.58	72.20	72	110.29	117.32	120.24	93.77	82.99	82.99
97.98	104.53	107.12	83.57	73.99	73	112.62	120.15	123.13	96.06	85.05	85.05
99.75	106.81	109.46	85.42	75.69	74	114.66	122.77	125.81	98.19	87.00	87.00
102.26	109.95	112.67	87.97	78.01	75	117.54	126.38	129.51	101.12	89.66	89.66
105.74	114.18	117.00	91.40	81.11	76	121.54	131.24	134.48	105.06	93.23	93.23
107.11	116.14	119.01	93.02	82.59	77	123.11	133.49	136.80	106.91	94.93	94.93
109.43	119.13	122.08	95.45	84.82	78	125.78	136.93	140.32	109.72	97.49	97.49
110.63	120.94	123.93	96.95	86.20	79	127.16	139.01	142.45	111.44	99.08	99.08
111.83	122.75	125.79	98.44	87.60	80	128.54	141.09	144.59	113.15	100.69	100.69
112.96	124.52	127.59	99.90	88.95	81	129.84	143.12	146.66	114.83	102.24	102.24
115.09	127.43	130.58	102.30	91.15	82	132.28	146.47	150.09	117.58	104.77	104.77
116.03	129.05	132.23	103.64	92.42	83	133.37	148.34	151.99	119.13	106.23	106.23
116.90	130.63	133.85	104.96	93.67	84	134.36	150.15	153.85	120.64	107.67	107.67
118.83	133.42	136.70	107.26	95.79	85	136.59	153.35	157.13	123.29	110.11	110.11
119.63	134.96	138.29	108.55	97.02	86	137.50	155.13	158.95	124.77	111.52	111.52
120.44	136.56	139.92	109.89	98.30	87	138.43	156.97	160.83	126.32	112.99	112.99
121.26	138.13	141.53	111.21	99.56	88	139.37	158.77	162.67	127.83	114.43	114.43
122.07	139.75	143.17	112.57	100.84	89	140.31	160.63	164.56	129.39	115.91	115.91
124.07	142.71	146.22	115.05	103.14	90	142.61	164.04	168.07	132.24	118.55	118.55
124.93	144.39	147.92	116.49	104.52	91	143.60	165.96	170.02	133.90	120.14	120.14
125.83	146.12	149.70	117.99	105.95	92	144.63	167.95	172.07	135.62	121.78	121.78
126.75	147.91	151.52	119.53	107.41	93	145.69	170.01	174.16	137.39	123.46	123.46
127.69	149.78	153.43	121.13	108.96	94	146.77	172.16	176.36	139.23	125.24	125.24
129.83	153.08	156.81	123.91	111.54	95	149.23	175.95	180.24	142.43	128.20	128.20
130.73	154.95	158.73	125.55	113.10	96	150.27	178.11	182.45	144.31	130.00	130.00
131.56	156.75	160.57	127.11	114.59	97	151.21	180.17	184.56	146.10	131.71	131.71
132.35	158.58	162.43	128.69	116.12	98	152.13	182.27	186.70	147.92	133.47	133.47
133.17	160.45	164.35	130.32	117.68	99	153.07	184.42	188.90	149.79	135.27	135.27

* To obtain annual, semiannual, or quarterly premiums, multiply the Monthly Premium Amount by 12, 6, or 3, respectively

FORETHOUGHT LIFE INSURANCE COMPANY - Monthly Premium Rates *

These rates apply to ZIP codes starting with: 730, 734, through 740, 743 through 749

Smoker

Female					Attained Age	Male					
Standard Plan A	Select					Standard Plan A	Select				
	Plan C	Plan F	Plan G	Plan N			Plan C	Plan F	Plan G	Plan N	
215.66	N/A	N/A	N/A	N/A	<65	247.88	N/A	N/A	N/A	N/A	N/A
91.77	96.78	99.19	77.27	68.29	65	105.48	111.24	114.01	88.82	78.49	78.49
91.77	96.78	99.19	77.27	68.29	66	105.48	111.24	114.01	88.82	78.49	78.49
95.85	100.94	103.45	80.58	71.20	67	110.17	116.02	118.91	92.62	81.84	81.84
98.99	104.27	106.86	83.24	73.54	68	113.78	119.85	122.83	95.68	84.53	84.53
102.04	107.70	110.38	85.99	76.00	69	117.29	123.79	126.87	98.84	87.36	87.36
104.95	111.03	113.79	88.68	78.40	70	120.63	127.62	130.79	101.93	90.12	90.12
107.70	114.24	117.08	91.26	80.74	71	123.79	131.31	134.57	104.90	92.80	92.80
110.29	117.32	120.24	93.77	82.99	72	126.77	134.85	138.21	107.78	95.39	95.39
112.62	120.15	123.13	96.06	85.05	73	129.45	138.10	141.53	110.41	97.76	97.76
114.66	122.77	125.81	98.19	87.00	74	131.79	141.12	144.61	112.86	100.00	100.00
117.54	126.38	129.51	101.12	89.66	75	135.10	145.26	148.86	116.23	103.06	103.06
121.54	131.24	134.48	105.06	93.23	76	139.70	150.85	154.58	120.76	107.16	107.16
123.11	133.49	136.80	106.91	94.93	77	141.51	153.44	157.24	122.89	109.12	109.12
125.78	136.93	140.32	109.72	97.49	78	144.58	157.39	161.29	126.11	112.06	112.06
127.16	139.01	142.45	111.44	99.08	79	146.16	159.78	163.74	128.09	113.89	113.89
128.54	141.09	144.59	113.15	100.69	80	147.75	162.17	166.19	130.06	115.73	115.73
129.84	143.12	146.66	114.83	102.24	81	149.24	164.51	168.57	131.99	117.52	117.52
132.28	146.47	150.09	117.58	104.77	82	152.05	168.36	172.52	135.15	120.43	120.43
133.37	148.34	151.99	119.13	106.23	83	153.30	170.50	174.70	136.93	122.10	122.10
134.36	150.15	153.85	120.64	107.67	84	154.44	172.59	176.84	138.67	123.76	123.76
136.59	153.35	157.13	123.29	110.11	85	157.00	176.27	180.61	141.71	126.56	126.56
137.50	155.13	158.95	124.77	111.52	86	158.05	178.31	182.70	143.41	128.18	128.18
138.43	156.97	160.83	126.32	112.99	87	159.12	180.42	184.86	145.19	129.87	129.87
139.37	158.77	162.67	127.83	114.43	88	160.20	182.49	186.98	146.93	131.53	131.53
140.31	160.63	164.56	129.39	115.91	89	161.28	184.63	189.15	148.72	133.23	133.23
142.61	164.04	168.07	132.24	118.55	90	163.92	188.55	193.18	152.00	136.27	136.27
143.60	165.96	170.02	133.90	120.14	91	165.06	190.76	195.43	153.91	138.09	138.09
144.63	167.95	172.07	135.62	121.78	92	166.24	193.05	197.78	155.88	139.98	139.98
145.69	170.01	174.16	137.39	123.46	93	167.46	195.41	200.18	157.92	141.91	141.91
146.77	172.16	176.36	139.23	125.24	94	168.70	197.88	202.71	160.04	143.95	143.95
149.23	175.95	180.24	142.43	128.20	95	171.53	202.24	207.17	163.71	147.36	147.36
150.27	178.11	182.45	144.31	130.00	96	172.72	204.72	209.71	165.87	149.42	149.42
151.21	180.17	184.56	146.10	131.71	97	173.81	207.09	212.14	167.93	151.39	151.39
152.13	182.27	186.70	147.92	133.47	98	174.86	209.51	214.60	170.02	153.41	153.41
153.07	184.42	188.90	149.79	135.27	99	175.94	211.98	217.13	172.17	155.48	155.48

* To obtain annual, semiannual, or quarterly premiums, multiply the Monthly Premium Amount by 12, 6, or 3, respectively

FORETHOUGHT LIFE INSURANCE COMPANY - Monthly Premium Rates *

These rates apply to ZIP codes starting with: 731, 741

Nonsmoker

Female					Attained Age	Male				
Standard Plan A	Select					Standard Plan A	Select			
	Plan C	Plan F	Plan G	Plan N			Plan C	Plan F	Plan G	Plan N
202.63	N/A	N/A	N/A	N/A	<65	232.91	N/A	N/A	N/A	N/A
86.23	90.94	93.19	72.61	64.16	65	99.11	104.52	107.13	83.45	73.75
86.23	90.94	93.19	72.61	64.16	66	99.11	104.52	107.13	83.45	73.75
90.06	94.85	97.20	75.71	66.90	67	103.52	109.02	111.73	87.03	76.90
93.01	97.97	100.41	78.21	69.10	68	106.91	112.61	115.41	89.90	79.42
95.88	101.20	103.71	80.79	71.41	69	110.20	116.32	119.21	92.87	82.08
98.60	104.33	106.91	83.32	73.67	70	113.35	119.91	122.89	95.77	84.67
101.20	107.34	110.01	85.75	75.86	71	116.32	123.38	126.45	98.56	87.20
103.63	110.24	112.98	88.11	77.98	72	119.11	126.71	129.86	101.27	89.63
105.82	112.89	115.69	90.26	79.91	73	121.63	129.76	132.98	103.74	91.85
107.73	115.35	118.22	92.25	81.75	74	123.83	132.59	135.87	106.05	93.96
110.44	118.75	121.68	95.01	84.25	75	126.94	136.49	139.87	109.21	96.83
114.20	123.31	126.36	98.71	87.60	76	131.26	141.74	145.24	113.46	100.69
115.68	125.43	128.53	100.46	89.20	77	132.96	144.17	147.74	115.46	102.52
118.18	128.66	131.85	103.09	91.61	78	135.84	147.88	151.55	118.50	105.29
119.48	130.62	133.84	104.71	93.10	79	137.33	150.13	153.85	120.36	107.01
120.78	132.57	135.85	106.32	94.61	80	138.82	152.38	156.16	122.20	108.75
122.00	134.48	137.80	107.89	96.07	81	140.23	154.57	158.39	124.02	110.42
124.30	137.62	141.03	110.48	98.44	82	142.86	158.19	162.10	126.99	113.15
125.31	139.37	142.81	111.93	99.81	83	144.04	160.21	164.15	128.66	114.73
126.25	141.08	144.56	113.36	101.16	84	145.11	162.16	166.16	130.29	116.28
128.34	144.09	147.64	115.84	103.45	85	147.52	165.62	169.70	133.15	118.92
129.20	145.76	149.35	117.23	104.78	86	148.50	167.54	171.67	134.75	120.44
130.08	147.48	151.11	118.68	106.16	87	149.50	169.53	173.70	136.43	122.03
130.96	149.18	152.85	120.11	107.52	88	150.52	171.47	175.68	138.06	123.58
131.84	150.93	154.62	121.58	108.91	89	151.53	173.48	177.72	139.74	125.18
134.00	154.13	157.92	124.25	111.39	90	154.02	177.16	181.52	142.82	128.03
134.92	155.94	159.75	125.81	112.88	91	155.09	179.24	183.62	144.61	129.75
135.90	157.81	161.68	127.43	114.43	92	156.20	181.39	185.84	146.47	131.52
136.89	159.74	163.64	129.09	116.00	93	157.35	183.61	188.09	148.38	133.34
137.91	161.76	165.70	130.82	117.68	94	158.51	185.93	190.47	150.37	135.26
140.22	165.33	169.35	133.82	120.46	95	161.17	190.03	194.66	153.82	138.46
141.19	167.35	171.43	135.59	122.15	96	162.29	192.36	197.05	155.85	140.40
142.08	169.29	173.42	137.28	123.76	97	163.31	194.58	199.32	157.79	142.25
142.94	171.27	175.42	138.99	125.41	98	164.30	196.85	201.64	159.75	144.15
143.82	173.29	177.50	140.75	127.09	99	165.32	199.17	204.01	161.77	146.09

* To obtain annual, semiannual, or quarterly premiums, multiply the Monthly Premium Amount by 12, 6, or 3, respectively

FORETHOUGHT LIFE INSURANCE COMPANY - Monthly Premium Rates *

These rates apply to ZIP codes starting with: 731, 741

Smoker

Female					Attained Age	Male			
Standard Plan A	Select					Standard Plan A	Select		
	Plan C	Plan F	Plan G	Plan N			Plan C	Plan F	Plan G
232.91	N/A	N/A	N/A	N/A	<65	267.71	N/A	N/A	N/A
99.11	104.52	107.13	83.45	73.75	65	113.92	120.14	123.13	95.93
99.11	104.52	107.13	83.45	73.75	66	113.92	120.14	123.13	95.93
103.52	109.02	111.73	87.03	76.90	67	118.98	125.30	128.42	100.03
106.91	112.61	115.41	89.90	79.42	68	122.88	129.44	132.66	103.33
110.20	116.32	119.21	92.87	82.08	69	126.67	133.69	137.02	106.75
113.35	119.91	122.89	95.77	84.67	70	130.28	137.83	141.25	110.08
116.32	123.38	126.45	98.56	87.20	71	133.69	141.81	145.34	113.29
119.11	126.71	129.86	101.27	89.63	72	136.91	145.64	149.27	116.40
121.63	129.76	132.98	103.74	91.85	73	139.81	149.15	152.85	119.24
123.83	132.59	135.87	106.05	93.96	74	142.33	152.41	156.18	121.89
126.94	136.49	139.87	109.21	96.83	75	145.91	156.88	160.77	125.53
131.26	141.74	145.24	113.46	100.69	76	150.88	162.92	166.95	130.42
132.96	144.17	147.74	115.46	102.52	77	152.83	165.72	169.82	132.72
135.84	147.88	151.55	118.50	105.29	78	156.15	169.98	174.19	136.20
137.33	150.13	153.85	120.36	107.01	79	157.85	172.56	176.84	138.34
138.82	152.38	156.16	122.20	108.75	80	159.57	175.14	179.49	140.46
140.23	154.57	158.39	124.02	110.42	81	161.18	177.67	182.06	142.55
142.86	158.19	162.10	126.99	113.15	82	164.21	181.83	186.32	145.96
144.04	160.21	164.15	128.66	114.73	83	165.56	184.14	188.68	147.88
145.11	162.16	166.16	130.29	116.28	84	166.80	186.40	190.99	149.76
147.52	165.62	169.70	133.15	118.92	85	169.56	190.37	195.06	153.05
148.50	167.54	171.67	134.75	120.44	86	170.69	192.57	197.32	154.88
149.50	169.53	173.70	136.43	122.03	87	171.85	194.85	199.65	156.81
150.52	171.47	175.68	138.06	123.58	88	173.02	197.09	201.94	158.68
151.53	173.48	177.72	139.74	125.18	89	174.18	199.40	204.28	160.62
154.02	177.16	181.52	142.82	128.03	90	177.03	203.63	208.63	164.16
155.09	179.24	183.62	144.61	129.75	91	178.26	206.02	211.06	166.22
156.20	181.39	185.84	146.47	131.52	92	179.54	208.49	213.60	168.35
157.35	183.61	188.09	148.38	133.34	93	180.86	211.04	216.19	170.55
158.51	185.93	190.47	150.37	135.26	94	182.20	213.71	218.93	172.84
161.17	190.03	194.66	153.82	138.46	95	185.25	218.42	223.74	176.81
162.29	192.36	197.05	155.85	140.40	96	186.54	221.10	226.49	179.14
163.31	194.58	199.32	157.79	142.25	97	187.71	223.66	229.11	181.36
164.30	196.85	201.64	159.75	144.15	98	188.85	226.27	231.77	183.62
165.32	199.17	204.01	161.77	146.09	99	190.02	228.94	234.50	185.94

* To obtain annual, semiannual, or quarterly premiums, multiply the Monthly Premium Amount by 12, 6, or 3, respectively

PLAN A
MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

* A benefit period begins on the first day You receive service as an inpatient in a hospital and ends after You have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies First 60 days 61st thru 90th day 91st day and after: <ul style="list-style-type: none"> • While using 60 lifetime reserve days • Once lifetime reserve days are used: <ul style="list-style-type: none"> - Additional 365 days - Beyond the additional 365 days 	All but \$1,132 All but \$283 a day All but \$566 a day \$0 \$0	\$0 \$283 a day \$566 a day 100% of Medicare Eligible Expenses \$0	\$1,132 (Part A Deductible) \$0 \$0 \$0** All Costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital. First 20 days 21st thru 100th day 101st day and after	 All approved amounts All but \$141.50 a day \$0	 \$0 \$0 \$0	 \$0 Up to \$141.50 a day All Costs
BLOOD First 3 pints Additional amounts	 \$0 100%	 3 pints \$0	 \$0 \$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment / coinsurance for outpatient drugs and inpatient respite care	Medicare copayment / coinsurance	\$0

****NOTICE:** When Your Medicare Part A hospital benefits are exhausted, the insurer stands in place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing You for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN A
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

* Once You have been billed \$162 of Medicare-approved amounts for covered services (which are noted with an asterisk), Your Part B Deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT , such as Physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment. First \$162 of Medicare-approved amounts* Remainder of Medicare-approved amounts	\$0 Generally 80%	\$0 Generally 20%	\$162 (Part B Deductible) \$0
Part B Excess Charges (Above Medicare-approved amounts)	\$0	\$0	All costs
BLOOD First 3 pints Next \$162 of Medicare-approved amounts* Remainder of Medicare-approved amounts	\$0 \$0 80%	All Costs \$0 20%	\$0 \$162 (Part B Deductible) \$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

PARTS A & B

HOME HEALTH CARE MEDICARE-APPROVED SERVICES • Medically necessary skilled care services and medical supplies • Durable medical equipment - First \$162 of Medicare-approved amounts* - Remainder of Medicare-approved amounts	100% \$0 80%	\$0 \$0 20%	\$0 \$162 (Part B Deductible) \$0
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PLAN C#
MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

* A benefit period begins on the first day You receive service as an inpatient in a hospital and ends after You have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.
 # For Medicare Select Plans, if you do not utilize a network provider, you are responsible for all charges.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies First 60 days 61st thru 90th day 91st day and after: • While using 60 lifetime reserve days • Once lifetime reserve days are used: - Additional 365 days - Beyond the additional 365 days	All but \$1,132 All but \$283 a day All but \$566 a day \$0 \$0	\$1,132 (Part A Deductible) \$283 a day \$566 a day 100% of Medicare Eligible Expenses \$0	\$0 \$0 \$0 \$0** All Costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital. First 20 days 21st thru 100th day 101st day and after	All approved amounts All but \$141.50 a day \$0	\$0 Up to \$141.50 a day \$0	\$0 \$0 All Costs
BLOOD First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment / coinsurance for outpatient drugs and inpatient respite care	Medicare copayment / coinsurance	\$0

****NOTICE:** When Your Medicare Part A hospital benefits are exhausted, the insurer stands in place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing You for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN C
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

* Once You have been billed \$162 of Medicare-approved amounts for covered services (which are noted with an asterisk), Your Part B Deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT , such as Physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment. First \$162 of Medicare-approved amounts* Remainder of Medicare-approved amounts	\$0 Generally 80%	\$162 (Part B Deductible) Generally 20%	\$0 \$0
Part B Excess Charges (Above Medicare-approved amounts)	\$0	\$0	All Costs
BLOOD First 3 pints Next \$162 of Medicare-approved amounts* Remainder of Medicare-approved amounts	\$0 \$0 80%	All Costs \$162 (Part B Deductible) 20%	\$0 \$0 \$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

PARTS A & B

HOME HEALTH CARE MEDICARE-APPROVED SERVICES • Medically necessary skilled care services and medical supplies • Durable medical equipment First \$162 of Medicare-approved amounts* Remainder of Medicare-approved amounts	100% \$0 80%	\$0 \$162 (Part B Deductible) 20%	\$0 \$0 \$0
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OTHER BENEFITS – NOT COVERED BY MEDICARE

FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA First \$250 each calendar year Remainder of charges	\$0 \$0	\$0 80% to a lifetime maximum benefit of \$50,000	\$250 20% and amounts over the \$50,000 lifetime maximum
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PLAN F#
MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

* A benefit period begins on the first day You receive service as an inpatient in a hospital and ends after You have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.
 # For Medicare Select Plans, if you do not utilize a network provider, you are responsible for all charges.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies First 60 days 61st thru 90th day 91st day and after: • While using 60 lifetime reserve days • Once lifetime reserve days are used: - Additional 365 days - Beyond the additional 365 days	All but \$1,132 All but \$283 a day All but \$566 a day \$0 \$0	\$1,132 (Part A Deductible) \$283 a day \$566 a day 100% of Medicare Eligible Expenses \$0	\$0 \$0 \$0 \$0** All Costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital. First 20 days 21st thru 100th day 101st day and after	All approved amounts All but \$141.50 a day \$0	\$0 Up to \$141.50 a day \$0	\$0 \$0 All Costs
BLOOD First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment / coinsurance for outpatient drugs and inpatient respite care	Medicare copayment / coinsurance	\$0

****NOTICE:** When your Medicare Part A hospital benefits are exhausted, the insurer stands in place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing You for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN F
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

* Once You have been billed \$162 of Medicare-approved amounts for covered services (which are noted with an asterisk), Your Part B Deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as Physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment. First \$162 of Medicare-approved amounts* Remainder of Medicare-approved amounts	\$0 Generally 80%	\$162 (Part B Deductible) Generally 20%	\$0 \$0
Part B Excess Charges (Above Medicare-approved amounts)	\$0	100%	\$0
BLOOD First 3 pints Next \$162 of Medicare-approved amounts* Remainder of Medicare-approved amounts	\$0 \$0 80%	All Costs \$162 (Part B Deductible) 20%	\$0 \$0 \$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

PARTS A & B

HOME HEALTH CARE MEDICARE-APPROVED SERVICES • Medically necessary skilled care services and medical supplies • Durable medical equipment - First \$162 of Medicare-approved amounts* - Remainder of Medicare-approved amounts	100% \$0 80%	\$0 \$162 (Part B Deductible) 20%	\$0 \$0 \$0
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OTHER BENEFITS – NOT COVERED BY MEDICARE

FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA First \$250 each calendar year Remainder of charges	\$0 \$0	\$0 80% to a lifetime maximum benefit of \$50,000	\$250 20% and amounts over the \$50,000 Lifetime maximum
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PLAN G#

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

* A benefit period begins on the first day You receive service as an inpatient in a hospital and ends after You have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

For Medicare Select Plans, if you do not utilize a network provider, you are responsible for all charges.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies First 60 days 61st thru 90th day 91st day and after: <ul style="list-style-type: none"> • While using 60 lifetime reserve days • Once lifetime reserve days are used: <ul style="list-style-type: none"> - Additional 365 days - Beyond the additional 365 days 	All but \$1,132 All but \$283 a day All but \$566 a day \$0 \$0	\$1,132 (Part A Deductible) \$283 a day \$566 a day 100% of Medicare Eligible Expenses \$0	\$0 \$0 \$0 \$0** All Costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital. First 20 days 21st thru 100th day 101st day and after	All approved amounts All but \$141.50 a day \$0	\$0 Up to \$141.50 a day \$0	\$0 \$0 All Costs
BLOOD First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment / coinsurance for outpatient drugs and inpatient respite care	Medicare copayment / coinsurance	\$0

****NOTICE:** When Your Medicare Part A hospital benefits are exhausted, the insurer stands in place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing You for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN G
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

* Once You have been billed \$162 of Medicare-approved amounts for covered services (which are noted with an asterisk), Your Part B Deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as Physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment: First \$162 of Medicare-approved amounts* Remainder of Medicare-approved amounts	\$0 Generally 80%	\$0 Generally 20%	\$162 (Part B Deductible) \$0
Part B Excess Charges (Above Medicare-approved amounts)	\$0	100%	\$0
BLOOD First 3 pints Next \$162 of Medicare-approved amounts* Remainder of Medicare-approved amounts	\$0 \$0 80%	All Costs \$0 20%	\$0 \$162 (Part B Deductible) \$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

PARTS A & B

HOME HEALTH CARE MEDICARE-APPROVED SERVICES • Medically necessary skilled care services and medical supplies • Durable medical equipment First \$162 of Medicare-approved amounts* Remainder of Medicare-approved amounts	100% \$0 80%	\$0 \$0 20%	\$0 \$162 (Part B Deductible) \$0
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OTHER BENEFITS – NOT COVERED BY MEDICARE

FOREIGN TRAVEL - NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA First \$250 each calendar year Remainder of charges	\$0 \$0	\$0 80% to a lifetime maximum benefit of \$50,000	\$250 20% and amounts over the \$50,000 lifetime maximum
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PLAN N#
MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

* A benefit period begins on the first day You receive service as an inpatient in a hospital and ends after You have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.
For Medicare Select Plans, if you do not utilize a network provider, you are responsible for all charges.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies First 60 days 61st thru 90th day 91st day and after: <ul style="list-style-type: none"> • While using 60 lifetime reserve days • Once lifetime reserve days are used: <ul style="list-style-type: none"> - Additional 365 days - Beyond the additional 365 days 	All but \$1,132 All but \$283 a day All but \$566 a day \$0 \$0	\$1,132 (Part A Deductible) \$283 a day \$566 a day 100% of Medicare Eligible Expenses \$0	\$0 \$0 \$0 \$0** All Costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital. First 20 days 21st thru 100th day 101st day and after	All approved amounts All but \$141.50 a day \$0	\$0 Up to \$141.50 a day \$0	\$0 \$0 All Costs
BLOOD First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment / coinsurance for outpatient drugs and inpatient respite care	Medicare copayment / coinsurance	\$0

****NOTICE:** When Your Medicare Part A hospital benefits are exhausted, the insurer stands in place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing You for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN N
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

* Once You have been billed \$162 of Medicare-approved amounts for covered services (which are noted with an asterisk), Your Part B Deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUT-PATIENT HOSPITAL TREATMENT , such as Physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment. First \$162 of Medicare-approved amounts* Remainder of Medicare-approved amounts	\$0 Generally 80%	\$0 Balance, other than up to \$20 per office visit and up to \$50 per emergency room visit. The copayment of up to \$50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense.	\$162 (Part B Deductible) Up to \$20 per office visit and up to \$50 per emergency room visit. The copayment of up to \$50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense.
Part B Excess Charges (Above Medicare-approved amounts)	\$0	\$0	All Costs
BLOOD First 3 pints Next \$162 of Medicare-approved amounts* Remainder of Medicare-approved amounts	\$0 \$0 80%	All Costs \$0 20%	\$0 \$162 (Part B Deductible) \$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

PLAN N

PARTS A & B

HOME HEALTH CARE MEDICARE-APPROVED SERVICES <ul style="list-style-type: none">• Medically necessary skilled care services and medical supplies• Durable medical equipment<ul style="list-style-type: none">- First \$162 of Medicare-approved amounts*- Remainder of Medicare-approved amounts	100%	\$0	\$0
	\$0	\$0	\$162 (Part B Deductible)
	80%	20%	\$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

FOREIGN TRAVEL – NOT COVERED BY MEDICARE <p>Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA</p> <p>First \$250 each calendar year</p> <p>Remainder of charges</p>	\$0	\$0	\$250
	\$0	80% to a lifetime maximum benefit of \$50,000	20% and amounts over the \$50,000 lifetime maximum

GRIEVANCE PROCEDURE (MEDICARE SELECT POLICIES ONLY)

We have a customer service program which can provide information to you, handle your complaints, and help satisfy your concerns. This grievance procedure is intended to provide an opportunity for you and us to achieve mutual agreement for the settlement of disputes that have not been settled through our customer service program or your desire to have settled by means of a written grievance. The following procedures are aimed at achieving mutual agreement for the settlement of a dispute.

- (1) All grievances must be presented to us in written form. Any written grievance between you and us or between you and a Hospital must be dealt with through this grievance procedure.
- (2) Any written grievance must contain the words "THIS IS A GRIEVANCE" or other words that clearly state that the intention of the written communication is to serve as a written grievance to be handled according to this procedure.
- (3) A grievance must be filed by submitting the complete details in writing to Forethought Life Insurance Company, c/o Grievance Review, Post Office Box 14659, Clearwater, FL 33766-4659.
- (4) Each grievance is processed within a maximum of 60 days after it is received by us. Each level of the grievance process is handled by a person with problem-solving authority. A Physician, other than your treating physician, must be involved in reviewing any medically related grievances.
- (5) If a grievance is found to be valid, corrective action will be taken promptly.
- (6) All concerned parties are to be notified about the result of a grievance.
- (7) You have the right to appeal to the Department of Insurance after first completing our grievance process.
- (8) Any meeting with you must be scheduled at a location or in a manner which is convenient and will not necessitate excessive travel or undue hardship.
- (9) The time for filing a grievance is limited to a period of not more than one year from the date of occurrence.

Agent checklist for completing the Medicare Supplement / Life Insurance Application

FORE THOUGHT®

This packet contains the following forms needed to complete an Application For Medicare Supplement Insurance and Life Insurance. Please tear out the **application** and all pages marked **"RETURN TO COMPANY"** and leave the remaining pages with the applicant(s). Please review the following information carefully and complete all needed forms:

- ☐ Application For Medicare Supplement Insurance and Life Insurance (Form MSAP1000-01 or MSAPC1000-01)
 - Medicare Supplement – If the applicant(s) is applying during Open Enrollment or a Guaranteed Issue period, Section 4 is not required to be completed
 - Life Insurance – Section 4 is required when the applicant(s) is applying for life insurance
 - Section 5 should be completed only if the applicant(s) would like his/her payments to be deducted automatically from his/her checking/savings account. This option applies only if premiums are paid monthly
- ☐ Agent Certification (Form AGTCRT10-01) – This form must be signed by the agent and by the applicant(s).
- ☐ Calculate your premium – This form is used to calculate the correct life insurance premium and, in coordination with the Outline of Coverage, to calculate the correct Medicare Supplement premium. This form must be returned with the application.
- ☐ Fax Transmittal – Follow the instructions on this form only if the applicant(s) elects to pay premiums using ACH and you are submitting the underwriting documents via fax instead of regular mail.
- ☐ Authorization to Release Confidential Medical Information (Form MS-HIPAA10-01) – Must be completed **only** if applying outside Open Enrollment **or** a Guaranteed Issue period for Medicare Supplement **or** if applying for life insurance. If both spouses are applying for coverage on the same application, then both must sign the form.
- ☐ Notice to Applicant regarding replacement of Medicare Supplement insurance or Medicare Advantage (Form MS-RN10-01) – This form must be completed if replacement of an existing Medicare Supplement policy is involved. One signed copy must be returned to the Administrative Office and the other signed copy must be left with the applicant(s).
- ☐ Notice for Replacement of Life Insurance or Annuities (A7012-01-OK) – This form must be completed if replacement of existing life insurance is involved. One signed copy must be returned to the Administrative Office and the other signed copy must be left with the applicant(s).
- ☐ Investigative Consumer Report Notice to Applicant, Medical Information Bureau Disclosure Notice, Medicare Supplement/ Select Initial Premium Receipt, and Life Insurance Conditional Coverage receipt (MSREC-01) – The Initial/Conditional Premium Receipts must be left with the applicant(s) and the full modal premium is required with all applications.
- ☐ Acknowledgement of Receipt of Medicare Select Disclosure Statement (SS2001-01).

Please note, you are also required to provide the applicant(s) with the following items:

- ☐ Guide to Health Insurance for People with Medicare
- ☐ Outline of Coverage (Form SSOC10-01)
- ☐ Medicare Select Disclosure Statement (SS2000-01)
- ☐ Description of Network Hospitals

Premiums and policy fee

Utilize the Forethought® FreedomSM final expense premium chart to determine the correct monthly life insurance premium.

Utilize the Outline of Coverage to determine Medicare Supplement premiums.

- Determine ZIP code where the client resides and find the correct rate page for that ZIP code
- Determine Plan
- Determine if tobacco or non-tobacco use
- Find age/gender – Verify that the age and date of birth are the exact age as of the application date, this will be your base monthly premium
- Use the Calculate your premium form to adjust the monthly premium for different modes and to add the policy fee
- A voided check needs to be submitted with the Application for EFT

There will be a one-time Medicare Supplement application fee of \$25.00 that must be collected with each applicant's initial payment. If both spouses are written on the same application, \$50.00 in fees must be collected. This will not affect the renewal premiums.

Mailing Address

Forethought Life Insurance Company
Administrative office
P.O. Box 14659
Clearwater, FL 33766-4659

Overnight/Express Address

Forethought Life Insurance Company
Administrative office
2536 Countryside Boulevard, Suite 501
Clearwater, FL 33763

FAX Number for New Business - EFT Applications 1-855-808-0944



APPLICATION FOR MEDICARE SUPPLEMENT INSURANCE AND LIFE INSURANCE

Forethought Life Insurance Company
One Forethought Center
Batesville, Indiana 47006

Administrative Office:
P. O. Box 14659
Clearwater, FL 33766-4659

MEDICARE SUPPLEMENT PLAN INFORMATION (To be completed by Producer)

NOTE: For ALL sections, complete the Applicant B information ONLY if Applicant B is to be insured.

APPLICANT	
Medicare Supplement Standard Plan	<input type="checkbox"/> A <input type="checkbox"/> C <input type="checkbox"/> F <input type="checkbox"/> G <input type="checkbox"/> N
Medicare Supplement Select Plan (not available in all states)	<input type="checkbox"/> C <input type="checkbox"/> F <input type="checkbox"/> G <input type="checkbox"/> N
Requested Effective Date	Mail Policy To <input type="checkbox"/> Insured <input type="checkbox"/> Agent
Initial Premium Collected \$	Renewal Premium \$
Renewal Premium Mode <input type="checkbox"/> Annual <input type="checkbox"/> Semi-Annual <input type="checkbox"/> Quarterly <input type="checkbox"/> Monthly EFT	
APPLICANT B	
Medicare Supplement Standard Plan	<input type="checkbox"/> A <input type="checkbox"/> C <input type="checkbox"/> F <input type="checkbox"/> G <input type="checkbox"/> N
Medicare Supplement Select Plan (not available in all states)	<input type="checkbox"/> C <input type="checkbox"/> F <input type="checkbox"/> G <input type="checkbox"/> N
Requested Effective Date	Mail Policy To <input type="checkbox"/> Insured <input type="checkbox"/> Agent
Initial Premium Collected \$	Renewal Premium \$
Renewal Premium Mode <input type="checkbox"/> Annual <input type="checkbox"/> Semi-Annual <input type="checkbox"/> Quarterly <input type="checkbox"/> Monthly EFT	

SECTION 1 - IF APPLYING FOR MEDICARE SUPPLEMENT INSURANCE AND/OR LIFE INSURANCE, PLEASE ANSWER ALL QUESTIONS COMPLETELY.

APPLICANT			
Last Name		First	M.I.
Mailing Address			
Residential Address (if different from Mailing Address)			
City		State	Zip
Age	Date of Birth	State of Birth	<input type="checkbox"/> Male <input type="checkbox"/> Female
Home Phone # () -		E-Mail Address	
Social Security Number		Height	Weight
Medicare Health Insurance Card Number (if known)			
Have you used tobacco in any form in the past 12 months? <input type="checkbox"/> Yes <input type="checkbox"/> No			
APPLICANT B			
Last Name		First	M.I.
Mailing Address			
Residential Address (if different from Mailing Address)			
City		State	Zip
Age	Date of Birth	State of Birth	<input type="checkbox"/> Male <input type="checkbox"/> Female
Home Phone # () -		E-Mail Address	
Social Security Number		Height	Weight
Medicare Health Insurance Card Number (if known)			
Have you used tobacco in any form in the past 12 months? <input type="checkbox"/> Yes <input type="checkbox"/> No			

SECTION 2 - IF APPLYING FOR MEDICARE SUPPLEMENT INSURANCE, PLEASE ANSWER ALL OF THE FOLLOWING QUESTIONS.

1. Have you received a copy of the Guide to Health Insurance for People with Medicare and the Outline of Coverage?	APPLICANT <input type="checkbox"/> Yes <input type="checkbox"/> No	APPLICANT B <input type="checkbox"/> Yes <input type="checkbox"/> No
To the Best of Your Knowledge:		
1. Are you covered under Medicare Part A: If "YES," what is your Part A effective date? _____ / _____ Applicant Applicant B If "NO," what is your eligibility date? _____ / _____ Applicant Applicant B	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Are you covered under Medicare Part B? If "YES," what is your Part B effective date? _____ / _____ Applicant Applicant B If "NO," indicate date you plan to enroll. _____ / _____ Applicant Applicant B	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Did you turn age 65 in the last six months?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
4. Did you enroll in Medicare Part B in the last six months?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
5. If "YES," indicate your effective date. _____ / _____ Applicant Applicant B	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

If you lost or are losing other health insurance coverage and received a notice from your prior insurer saying you were eligible for guaranteed issue of a Medicare Supplement Insurance policy or certificate, or that you had certain rights to buy such a policy or certificate, you may be guaranteed accepted in one or more of our Medicare Supplement plans. Please include a copy of the notice from your prior insurer with your application. **PLEASE ANSWER ALL QUESTIONS. Please mark "YES" or "NO" with an "X" to the questions below.**

SECTION 3 - FOR YOUR PROTECTION, THE NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS REQUESTS THAT WE ASK THE FOLLOWING QUESTIONS ABOUT INSURANCE POLICIES OR CERTIFICATES YOU MAY HAVE.

To the Best of Your Knowledge:		APPLICANT <input type="checkbox"/> Yes <input type="checkbox"/> No	APPLICANT B <input type="checkbox"/> Yes <input type="checkbox"/> No
1. Are you applying during a guaranteed issue period? (NOTE: If the answer above is "YES," please attach proof of eligibility.)		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Do you have another Medicare Supplement Insurance policy or certificate in force (Select or Standard)? (a) If "YES," please complete the following:		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
APPLICANT			
Name of Company		Policy/Certificate Number	
Plan		Issue Date	
APPLICANT B			
Name of Company		Policy/Certificate Number	
Plan		Issue Date	
(b) If "YES," do you intend to replace your current Medicare supplement policy/certificate with this policy?		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
(c) If "YES," indicate termination date. _____ / _____ Applicant Applicant B		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
(d) If "YES," have you received a copy of the replacement notice?		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If you have had any other Medicare plan coverage as referenced below, not to include Medicare supplement, please complete questions (a-g) below. If not, skip to question #4.			
3. If you had coverage from any Medicare plan other than original Medicare within the past 63 days (for example, a Medicare Advantage plan, or a Medicare HMO or PPO), fill in your start and end dates below. If you are still covered under this plan, leave "END" blank. START _____ END _____ / START _____ END _____ Applicant Applicant B			
(a) If you are still covered under the Medicare plan, do you intend to replace your current coverage with this new Medicare supplement policy?		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

<p>(b) If "YES," have you received a copy of the replacement notice?</p> <p>(c) Reason for termination/disenrollment? <div style="display: flex; justify-content: space-between; border-bottom: 1px solid black; margin-bottom: 5px;"> </div> <div style="display: flex; justify-content: space-between;"> Applicant Applicant B </div> </p> <p>(d) Planned date of termination/disenrollment? <div style="display: flex; justify-content: space-between; border-bottom: 1px solid black; margin-bottom: 5px;"> </div> <div style="display: flex; justify-content: space-between;"> Applicant Applicant B </div> </p> <p>(e) Was this your first time in this type of Medicare plan?</p> <p>(f) Did you drop a Medicare supplement or Medicare Select policy/certificate to enroll in this Medicare plan?</p> <p>(g) Is your former Medicare supplement or Medicare Select policy/certificate still available?</p> <p>4. Have you had coverage under any other health insurance within the past 63 days? (For example, an employer, union, or individual non-Medicare supplement plan.)</p> <p>(a) If "YES," with what company and what kind of policy/certificate?(list below)</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
APPLICANT		
Name of Company	Kind of Policy/Certificate	
APPLICANT B		
Name of Company	Kind of Policy/Certificate	
<p>(b) What are your dates of coverage under the other policy/certificate? If you are still covered under this plan, leave "END" blank. START _____ END _____ / START _____ END _____</p> <div style="display: flex; justify-content: space-between; margin-top: 5px;"> Applicant Applicant B </div> <p>(c) Reason for termination/disenrollment? <div style="display: flex; justify-content: space-between; border-bottom: 1px solid black; margin-bottom: 5px;"> </div> <div style="display: flex; justify-content: space-between;"> Applicant Applicant B </div> </p> <p>(d) Planned date of termination/disenrollment? <div style="display: flex; justify-content: space-between; border-bottom: 1px solid black; margin-bottom: 5px;"> </div> <div style="display: flex; justify-content: space-between;"> Applicant Applicant B </div> </p>		
<p>5. Are you covered for medical assistance through the state Medicaid program? (NOTE TO APPLICANT: If you are participating in a "Spend-Down Program" and have not met your "Share of Cost," please answer "NO" to this question.) If "YES,"</p> <p>(a) Will Medicaid pay your premiums for this Medicare supplement policy?</p> <p>(b) Do you receive any benefits from Medicaid OTHER THAN payment toward your Medicare Part B premium?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No

SECTION 4**IF APPLYING FOR ONLY MEDICARE SUPPLEMENT INSURANCE:**

- During Open Enrollment or a Guaranteed Issue period, SKIP SECTION 4 and GO TO SECTION 5.
- NOT during Open Enrollment or a Guaranteed Issue period, PLEASE ANSWER ALL QUESTIONS.

IF APPLYING FOR LIFE INSURANCE, PLEASE ANSWER ALL QUESTIONS. If either you or Applicant B answer “YES” to any of the following questions 1-14, that person is not eligible for Medicare Supplement or Life Insurance coverage.

To the Best of Your Knowledge:	APPLICANT	APPLICANT B
1. Are you currently hospitalized or confined to a nursing facility; or are you bedridden or confined to a wheelchair?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Have you been diagnosed with emphysema, Chronic Obstructive Pulmonary Disease (COPD) or other chronic pulmonary disorders?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Have you been diagnosed with Parkinson’s Disease, Systemic Lupus, Myasthenia Gravis, Multiple or Lateral Sclerosis, Osteoporosis with fractures, Cirrhosis or kidney disease requiring dialysis?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
4. Have you been diagnosed with Alzheimer’s Disease, Senile Dementia, or any other cognitive disorder?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
5. Have you been diagnosed with or treated for Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), or Human Immunodeficiency Virus (HIV)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
6. If you have diabetes, do you have any of the following conditions: diabetic retinopathy, peripheral vascular disease, neuropathy, any heart condition (including high blood pressure) or kidney disease? If you do not have diabetes, this question should be answered “NO”.	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
7. Do you have diabetes that has ever required more than 50 units of insulin daily?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
8. Within the past two years have you been treated for or been advised by a physician to have treatment for internal cancer, alcoholism or drug abuse, mental or nervous disorder requiring psychiatric care or have you had any amputation caused by disease?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
9. Within the past two years have you been treated for or been advised by a physician to have treatment for heart attack, heart, coronary or carotid artery disease (not including high blood pressure), peripheral vascular disease, congestive heart failure or enlarged heart, stroke, transient ischemic attacks (TIA) or heart rhythm disorders?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
10. Within the past two years have you been treated for degenerative bone disease, crippling/disabling or rheumatoid arthritis or have you been advised to have a joint replacement?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
11. Have you been advised by a physician that surgery may be required within the next 12 months for cataracts?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
12. Have you been advised by a physician to have surgery, medical tests, treatment or therapy that has not been performed?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
13. Have you been hospital confined three or more times in the last two years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
14. Have you had an organ transplant or been advised by a physician to have an organ transplant?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
15. Are you taking or have you taken any prescription or over-the-counter medications within the past 12 months? If “YES,” please list the drug and the condition in the following table.	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

APPLICANT (attach a separate sheet if needed)	
Medication Name (pharmacy label)	Date Originally Prescribed
Frequency and Dosage	Diagnosis/Condition

APPLICANT B (attach a separate sheet if needed)	
Medication Name (pharmacy label)	Date Originally Prescribed
Frequency and Dosage	Diagnosis/Condition

SECTION 5 - IF APPLYING FOR LIFE INSURANCE, PLEASE COMPLETE ALL QUESTIONS

NOTE: If you are in Open Enrollment or eligible for Guaranteed Issue for a Medicare Supplement policy and are applying for Life Insurance, you **MUST** answer all the questions in SECTION 4 of the application.

APPLICANT		
Beneficiary Name	Relationship To Applicant	Face Amount: <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$7,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> Other _____ Automatic Premium Loan - if available <input type="checkbox"/> Yes <input type="checkbox"/> No
Life Insurance Premium remitted with application \$	Premium Mode: <input type="checkbox"/> Annual <input type="checkbox"/> Semi-Annual <input type="checkbox"/> Quarterly <input type="checkbox"/> Monthly EFT	
APPLICANT B (if applying for coverage)		
Beneficiary Name	Relationship To Applicant	Face Amount: <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$7,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> Other _____ Automatic Premium Loan - if available <input type="checkbox"/> Yes <input type="checkbox"/> No
Life Insurance Premium remitted with application \$	Premium Mode: <input type="checkbox"/> Annual <input type="checkbox"/> Semi-Annual <input type="checkbox"/> Quarterly <input type="checkbox"/> Monthly EFT	

SECTION 6 - REPLACEMENT

1. Are there any existing life insurance policies on the life of the applicant? 2. Is this life insurance intended to replace or change any existing life insurance policy or annuity? NOTE: If "YES," complete the appropriate Forethought Replacement form for the state where the applicant resides and submit with the application form.	APPLICANT <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No	APPLICANT B <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No
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SECTION 7 - BILLING INFORMATION

A. ELECTRONIC FUNDS TRANSFER (EFT)	
<input type="checkbox"/> Checking <input type="checkbox"/> Savings	Account # _____ ABA Routing/Transit Number _____ <input type="checkbox"/> Standard Date (approximately 30 days from the issue date of coverage) <input type="checkbox"/> Custom Date _____ (Select 1-28) When processing is not complete prior to the custom date selected, two (2) premium payments may be withdrawn the following month to keep your policy current. To prevent this from happening, you may prefer to include an additional premium payment.
Name and Telephone Number of Financial Institution	Social Security Number of Account Holder
B. INITIAL CREDIT CARD PAYMENT - (Initial Premium can be made on credit card; this is not available for Renewal Premiums)	
Account # _____ Exp. Date _____ <i>Please print clearly</i>	
Cardholder Name _____	
C. AUTOMATIC PAYMENT AUTHORIZATION - (Must be completed for EFT)	
I authorize Forethought Life Insurance Company ("Forethought") to charge/deduct my insurance premium from my account. This authorization is to remain in effect until I revoke my automatic monthly premium payment by notifying Forethought.	
Payor's Signature (As it appears on the bank account)	Date

SECTION 8 - SIGNATURES - PLEASE READ AND SIGN BELOW

IMPORTANT STATEMENTS TO BE READ BY APPLICANT IF PURCHASING MEDICARE SUPPLEMENT INSURANCE COVERAGE

- You do not need more than one Medicare supplement policy.
- If you purchase this policy, you may want to evaluate your existing health coverage and decide if you need multiple coverage.
- You may be eligible for benefits under Medicaid and may not need a Medicare supplement policy.
- If, after purchasing the policy, you become eligible for Medicaid, the benefits and premiums under your Medicare supplement policy can be suspended, if requested, during your entitlement to benefits under Medicaid for 24 months. You must request this suspension within 90 days of becoming eligible for Medicaid. If you are no longer entitled to Medicaid, your suspended Medicare supplement policy (or, if that is no longer available, a substantially equivalent policy) will be reinstituted if requested within 90 days of losing Medicaid eligibility. If the Medicare supplement policy provided coverage for outpatient prescription drugs and you enrolled in Medicare Part D while your policy was suspended, the reinstituted policy will not have outpatient prescription drug coverage, but will otherwise be substantially equivalent to your coverage before the date of the suspension.
- If you are eligible for, and have enrolled in a Medicare supplement policy by reason of disability and you later become covered by an employer or union-based group health plan, the benefits and premiums under your Medicare supplement policy can be suspended, if requested, while you are covered under the employer or union-based group health plan. If you suspend your Medicare supplement policy under these circumstances, and later lose your employer or union-based group health plan, your suspended Medicare supplement policy (or, if that is no longer available, a substantially equivalent policy) will be reinstituted if requested within 90 days of losing your employer or union-based group health plan. If the Medicare supplement policy provided coverage for outpatient prescription drugs and you enrolled in Medicare Part D while your policy was suspended, the reinstituted policy will not have outpatient prescription drug coverage, but will otherwise be substantially equivalent to your coverage before the date of the suspension.
- Counseling services may be available in your state to provide advice concerning your purchase of Medicare supplement insurance and concerning medical assistance through the state Medicaid program, including benefits as a Qualified Medicare Beneficiary (QMB) and a Specified Low-Income Medicare Beneficiary (SLMB).

I understand that Forethought may obtain an investigative consumer report on me and a telephone interview may be necessary to verify or supplement information given on this application. I understand that it is my right to request to be interviewed and that I may request a copy of the report if no personal interview is conducted. A photocopy of this form will be as valid as the original. This Authorization and Acknowledgment will be valid for 24 months after it is signed. I understand that this Authorization and Acknowledgment may be revoked at any time, subject to the rights of an individual who acted in reliance on the Authorization and Acknowledgment prior to notice of the revocation. I understand that no agent has the right to waive any of Forethought's rights or requirements, or to make or alter any contract or policy. I agree that my statements and answers to the questions in this application are complete and true to the best of my knowledge and belief and are the basis for issuing a policy.

By this application I am applying to Forethought for:

- ☐ A Medicare supplement insurance policy. I understand that, (a) upon acceptance of the completed application, each applicant will receive a separate policy; (b) my policy benefits can start no earlier than my Medicare effective date(s), my first month's premium has been received and/or processed and my application has been approved by Forethought.
- ☐ A Life insurance policy. I understand that, (a) no insurance will take effect until the premium has been paid and a policy has been issued while the Insured is living, the first premium has been paid, and my insurability as stated in this application remains unchanged; (b) acceptance of the life insurance policy issued on this application shall constitute agreement to any correction or amendment of this application made by Forethought and noted on this application; (c) no change in amount, age at issue, plan of insurance or benefit applied for shall be made unless agreed to in writing by me; and (d) during the contestable period, Forethought has the right to rescind any life insurance policy issued upon statements or answers in this application that are not correct.

I understand that any person who, knowingly and with intent to defraud any insurance company or other persons, files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Signed this _____ day of _____, _____ in _____, _____ State. _____
Day Month Year City State APPLICANT SIGNATURE

Signed this _____ day of _____, _____ in _____, _____ State. _____
Day Month Year City State APPLICANT B SIGNATURE (if applicable)

AGENT ONLY SECTION - PREMIUM MUST ACCOMPANY APPLICATION

I certify that during an interview with the applicant(s) I have truly and accurately recorded in the application the information supplied by the applicant(s).

Do you have any knowledge or reason to believe that this application replaced existing life insurance? ☐ Yes ☐ No

Producer's Name (PRINT)

Producer Number

Telephone Number

Producer's Signature

**Producers shall list below any other health insurance policies/certificates they have sold to the applicant.
List policies/certificates sold which are still in force.**

APPLICANT *(attach a separate sheet if needed)*

Name of Company

Policy/Certificate #

Description of Benefits

Effective Date of Coverage

List policies/certificates sold in the past five (5) years which are no longer in force:

Name of Company

Policy/Certificate #

Description of Benefits

Effective Date of Coverage

APPLICANT B *(attach a separate sheet if needed)*

Name of Company

Policy/Certificate #

Description of Benefits

Effective Date of Coverage

List policies/certificates sold in the past five (5) years which are no longer in force:

Name of Company

Policy/Certificate #

Description of Benefits

Effective Date of Coverage

SECTION FOR ADDITIONAL COMMENTS**APPLICANT** - (please attach a separate sheet if needed)

APPLICANT B - (please attach a separate sheet if needed)

Agent Certification

FORETHOUGHT LIFE INSURANCE COMPANY

Administrative Office P.O. Box 14659, Clearwater, FL 33766-4659 1-877-492-5870

FORE THOUGHT®

I the undersigned insurance agent certify;

THAT, I have taken an application for:

Primary insured:

Medicare Supplement
Standard

- ☐ Plan A
- ☐ Plan C
- ☐ Plan F
- ☐ Plan G
- ☐ Plan N

Medicare Supplement
Select

- ☐ Plan C
- ☐ Plan F
- ☐ Plan G
- ☐ Plan N

Applicant B:

Medicare Supplement
Standard

- ☐ Plan A
- ☐ Plan C
- ☐ Plan F
- ☐ Plan G
- ☐ Plan N

Medicare Supplement
Select

- ☐ Plan C
- ☐ Plan F
- ☐ Plan G
- ☐ Plan N

Offered by FORETHOUGHT LIFE INSURANCE COMPANY,

to _____
(Applicant(s)),

THAT, I have explained the provisions of the policy being applied for, including specifically, all the different benefits, exceptions and limitations of the plan.

THAT, I am a licensed agent of this insurance company and have given a company receipt for an initial premium in the amount of

\$ _____ which has been paid to me by

☐ Check

~~NOT AVAILABLE
☐ Money order~~

☐ ACH (Check appropriate method of payment)

THAT, I have clearly explained any benefits of this plan are a supplement to any benefits that the applicant may be entitled to receive from the Medicare Program of the Federal Government.

THAT, I have not made any representation to the applicant that there is any endorsement whatsoever by the Social Security Administration or the Centers for Medicare and Medicaid Services in connection with this insurance policy being applied for.

Date

Signature of agent

I, the undersigned applicant, understand that I will receive a copy of this form when my policy is issued and delivered to me.

Name of agency

Signature of applicant

Address of agent / avgency

Signature of spouse, if applying

Phone number

Forethought Life Insurance Company
PO Box 14659
Clearwater, FL 33766-4659

Authorization to Release Confidential Medical Information

Records and information obtained will be disclosed to Forethought Life Insurance Company so that it can: 1) evaluate my application for insurance; 2) obtain reinsurance; 3) determine or fulfill responsibility for coverage and provision of benefits; 4) and administer coverage.

I, the undersigned, hereby authorize any and all medical practitioners, physicians, pharmacists, hospitals, clinics, nurses, records custodians, the MIB Inc., the Veterans Administration, other insurance companies, or anyone else to release any and all records and information to be exchanged between Forethought Life Insurance Company and its agents, reinsurer(s), contractors, employees, representatives, and affiliates, and it assigns as necessary to fulfill the purpose of this disclosure.

I hereby authorize you to release any and all records and information within your possession, custody or control regarding me pursuant to this Authorization. Any and all records and information regarding diagnosis, testing, treatment and prognosis of my physical or mental condition are to be released. Such records and information to be released may include, but not be limited to, testing, treatment, or advice for the following: alcohol abuse, drug abuse, psychiatric and psychological disorders, pharmacy prescriptions, heart disease, mental disease, genetic disorders, pharmacy prescriptions, HIV or AIDS, sexually transmitted diseases, hepatitis, and Sickle Cell Anemia.

I understand that when information is used or disclosed pursuant to this authorization, it may be subject to re-disclosure by the insurance company and may no longer be protected by the same rule that applied in the first instance. I understand Forethought Life Insurance Company may report information to MIB, Inc. or to other insurance companies to which I have or may apply. I understand this Authorization will remain in effect a maximum of two (2) years from my date of signature below. I understand I may revoke this Authorization in writing, at any time, by sending a written request for revocation to Forethought Life Insurance Company at the address listed above, unless action has already been taken in reliance upon it, or during a contestability period under applicable law. I understand a photocopy of this Authorization will be treated in the same manner as the original.

I understand that if I refuse to sign this Authorization to release complete medical records, Forethought Life Insurance Company may not be able to process my application. I understand that I or my authorized representative may request a copy of this Authorization.

Name of Proposed Insured (please print)

Name of Proposed Insured B (please print)

Signature of Proposed Insured

Signature of Proposed Insured B

Date

Date

Forethought® FreedomSM

Final Expense Life Insurance



Forethought® FreedomSM is a whole life insurance product designed to help cover final expenses such as the costs associated with funeral and burial expenses. The Forethought Freedom product provides guaranteed, level premiums and uses the same simplified application as the Forethought® Medicare Supplement Standard and Select Plans.

- Minimum face amount – \$2,500
- Maximum face amount – \$25,000 Level death benefit
\$15,000 Graded death benefit
\$10,000 Return of premium death benefit
- Policy is rated on age at last birthday – may backdate 6 months to save age.
- Monthly bank draft premiums are displayed on the rate chart.
 - Other modal premiums available are quarterly, semi-annual and annual.
 - See rate chart for modal factors.
- Underwriting Classes are Smoker and Non-Smoker.
 - A smoker is considered anyone who has smoked cigarettes in the past 12 months.
- One check for both a Medicare Supplement policy and a Forethought Freedom policy is acceptable.
- The Calculate your premium form must be completed and submitted with application.

Death benefit	Months 1-12	Months 13-24	Months 25+
Level benefit	100% of face	100% of face	100% of face
Graded benefit* (Accidental Death - 100% of face)	30% of face	70% of face	100% of face
Return of premium benefit*	110% premiums paid	110% premiums paid	100% of face

* Not available in all states.

Please advise your client that a phone interview will be conducted within the next few days so they will be prepared to receive the call.

This is only a brief description of the policy guidelines.

Monthly EFT premium rates – full death benefit coverage only

<i>Issue Age</i>	<i>Female</i>									
	Per \$1,000		\$2,500		\$5,000		\$7,500		\$10,000	
	NS	S	NS	S	NS	S	NS	S	NS	S
65	\$3.89	\$5.54	\$13.10	\$17.21	\$22.84	\$31.05	\$32.57	\$44.89	\$42.30	\$58.73
66	\$4.07	\$5.80	\$13.54	\$17.86	\$23.70	\$32.35	\$33.86	\$46.84	\$44.03	\$61.33
67	\$4.24	\$6.06	\$13.97	\$18.51	\$24.57	\$33.65	\$35.16	\$48.79	\$45.76	\$63.92
68	\$4.41	\$6.31	\$14.40	\$19.16	\$25.43	\$34.95	\$36.46	\$50.73	\$47.49	\$66.52
69	\$4.67	\$6.66	\$15.05	\$20.02	\$26.73	\$36.68	\$38.41	\$53.33	\$50.08	\$69.98
70	\$4.93	\$7.01	\$15.70	\$20.89	\$28.03	\$38.41	\$40.35	\$55.92	\$52.68	\$73.44
71	\$5.28	\$7.53	\$16.56	\$22.19	\$29.76	\$41.00	\$42.95	\$59.81	\$56.14	\$78.63
72	\$5.62	\$8.04	\$17.43	\$23.48	\$31.49	\$43.60	\$45.54	\$63.71	\$59.60	\$83.82
73	\$5.97	\$8.56	\$18.29	\$24.78	\$33.22	\$46.19	\$48.14	\$67.60	\$63.06	\$89.01
74	\$6.31	\$9.08	\$19.16	\$26.08	\$34.95	\$48.79	\$50.73	\$71.49	\$66.52	\$94.20
75	\$6.75	\$9.60	\$20.24	\$27.38	\$37.11	\$51.38	\$53.98	\$75.38	\$70.84	\$99.39
76	\$7.61	\$10.73	\$22.40	\$30.19	\$41.43	\$57.00	\$60.46	\$83.82	\$79.49	\$110.63
77	\$8.48	\$11.85	\$24.57	\$33.00	\$45.76	\$62.63	\$66.95	\$92.25	\$88.14	\$121.88
78	\$9.34	\$12.98	\$26.73	\$35.81	\$50.08	\$68.25	\$73.44	\$100.69	\$96.79	\$133.12
79	\$10.21	\$14.19	\$28.89	\$38.84	\$54.41	\$74.30	\$79.93	\$109.77	\$105.44	\$145.23
80	\$11.07	\$15.40	\$31.05	\$41.87	\$58.73	\$80.36	\$86.41	\$118.85	\$114.09	\$157.34

<i>Issue Age</i>	<i>Male</i>									
	Per \$1,000		\$2,500		\$5,000		\$7,500		\$10,000	
	NS	S	NS	S	NS	S	NS	S	NS	S
65	\$4.93	\$7.27	\$15.70	\$21.54	\$28.03	\$39.70	\$40.35	\$57.87	\$52.68	\$76.03
66	\$5.28	\$7.79	\$16.56	\$22.84	\$29.76	\$42.30	\$42.95	\$61.76	\$56.14	\$81.22
67	\$5.62	\$8.39	\$17.43	\$24.35	\$31.49	\$45.33	\$45.54	\$66.30	\$59.60	\$87.28
68	\$5.97	\$9.00	\$18.29	\$25.86	\$33.22	\$48.35	\$48.14	\$70.84	\$63.06	\$93.33
69	\$6.31	\$9.60	\$19.16	\$27.38	\$34.95	\$51.38	\$50.73	\$75.38	\$66.52	\$99.39
70	\$6.66	\$10.21	\$20.02	\$28.89	\$36.68	\$54.41	\$53.33	\$79.93	\$69.98	\$105.44
71	\$7.09	\$10.99	\$21.11	\$30.84	\$38.84	\$58.30	\$56.57	\$85.76	\$74.30	\$113.23
72	\$7.53	\$11.76	\$22.19	\$32.78	\$41.00	\$62.19	\$59.81	\$91.60	\$78.63	\$121.01
73	\$8.04	\$12.54	\$23.48	\$34.73	\$43.60	\$66.09	\$63.71	\$97.44	\$83.82	\$128.80
74	\$8.56	\$13.49	\$24.78	\$37.11	\$46.19	\$70.84	\$67.60	\$104.58	\$89.01	\$138.31
75	\$9.17	\$14.45	\$26.30	\$39.49	\$49.22	\$75.60	\$72.14	\$111.71	\$95.06	\$147.83
76	\$10.47	\$16.18	\$29.54	\$43.81	\$55.71	\$84.25	\$81.87	\$124.69	\$108.04	\$165.13
77	\$11.76	\$17.91	\$32.78	\$48.14	\$62.19	\$92.90	\$91.60	\$137.66	\$121.01	\$182.43
78	\$13.06	\$19.64	\$36.03	\$52.46	\$68.68	\$101.55	\$101.33	\$150.64	\$133.99	\$199.73
79	\$14.36	\$21.37	\$39.27	\$56.79	\$75.17	\$110.20	\$111.07	\$163.61	\$146.96	\$217.03
80	\$15.74	\$23.10	\$42.73	\$61.11	\$82.09	\$118.85	\$121.45	\$176.59	\$160.80	\$234.33

To estimate the monthly premium for face amounts other than \$2,500, \$5,000, \$7,500, or \$10,000, multiply the “Per \$1,000” factor by the desired face amount, divide by \$1,000 and add a \$3.37 monthly policy fee.

For quarterly premium mode, multiply the monthly premium by 3.01

For semi-annual premium mode, multiply the monthly premium by 5.95

For annual premium mode, multiply the monthly premium by 11.56

Calculate your premium

Forethought® Medicare Supplement

Medicare Supplement Plan _____

Before you begin: If you're not in your open enrollment or guarantee issue period, please see page 2 to determine your eligibility for coverage.

Steps	Example Rate displayed is used for calculation purposes only.	Applicant's premium	Applicant B's premium
Premium Write in your Medicare Supplement Plan's premium from the Outline of Coverage table.	\$128.52		
Payment Options To determine other payment schedules, multiply your monthly premium by: 3 to pay four times a year (quarterly) 6 to pay twice a year (semi-annually) 12 to pay once a year (annually)	\$128.52 Monthly payment \$385.56 Quarterly payment \$771.12 Semi-annual payment \$1,542.24 Annual payment		
Enrollment/Policy fee There is a one-time application fee of \$25.00 This will be collected with your initial payment and will NOT affect your renewal premium.	\$128.52 + \$25.00 = \$153.52 Example shows initial payment (monthly schedule).		

Calculate your premium

Forethought® Life Insurance

TO ADD FORETHOUGHT® FREEDOMSM

For total face amounts other than \$2,500, \$5,000, \$7,500, or \$10,000, multiply the "Per \$1,000" column by the number of units applied for and add the \$3.37 monthly policy fee to your calculation.			Applicant's premium calculation	Applicant B's premium calculation
Choose the base face amount of life insurance coverage you want to purchase (\$2,500, \$5,000, \$7,500 or \$10,000)	Base face amount \$5,000 (Example based on Male age 75 non-smoker)	Premium amount \$49.22		
Add any additional \$1,000 Face Amount increments	1 Additional \$1,000 increment x \$9.17 per \$1,000	Total additional increment premium = \$9.17		
Payment Options Multiply monthly premium by: 3.01 for a quarterly premium 5.95 for a semi-annual premium 11.56 for an annual premium BILLING MODE MUST BE THE SAME AS THE MEDICARE SUPPLEMENT BILLING MODE	\$49.22 base premium + \$9.17 additional increment \$58.39 total monthly premium for life insurance x3.01 (Quarterly) = \$175.75 x5.95 (Semi-annual)=\$347.42 x11.56 (Annual) = \$674.99	Total life premium \$49.22 + \$9.17 \$58.39		
Add the Medicare Supplement (from top section) and Life Insurance premiums (this section) together	\$153.52 (Med Supp) + \$58.39 (Life Ins) \$211.91	One check payable to Forethought Life Insurance Company for \$211.91		

COMPLETE AND RETURN WITH APPLICATION

Medicare Supplement height and weight chart

To determine whether you may purchase coverage, locate your height, then weight in the chart below. If your weight is not in the Standard column we're sorry, you're not eligible for Medicare Supplement coverage at this time. If your weight is located in the Standard column you may proceed in completing the application.

FORETHOUGHT® MEDICARE SUPPLEMENT

	Decline	Standard	Decline
Height	Weight	Weight	Weight
4' 2"	< 54	54 – 145	146 +
4' 3"	< 56	56 – 151	152 +
4' 4"	< 58	58 – 157	158 +
4' 5"	< 60	60 – 163	164 +
4' 6"	< 63	63 – 170	171 +
4' 7"	< 65	65 – 176	177 +
4' 8"	< 67	67 – 182	183 +
4' 9"	< 70	70 – 189	190 +
4' 10"	< 72	72 – 196	197 +
4' 11"	< 75	75 – 202	203 +
5' 0"	< 77	77 – 209	210 +
5' 1"	< 80	80 – 216	217 +
5' 2"	< 83	83 – 224	225 +
5' 3"	< 85	85 – 231	232 +
5' 4"	< 88	88 – 238	239 +
5' 5"	< 91	91 – 246	247 +
5' 6"	< 93	93 – 254	255 +
5' 7"	< 96	96 – 261	262 +
5' 8"	< 99	99 – 269	270 +
5' 9"	< 102	102 – 277	278 +
5' 10"	< 105	105 – 285	286 +
5' 11"	< 108	108 – 293	294 +
6' 0"	< 111	111 – 302	303 +
6' 1"	< 114	114 – 310	311 +
6' 2"	< 117	117 – 319	320 +
6' 3"	< 121	121 – 328	329 +
6' 4"	< 124	124 – 336	337 +
6' 5"	< 127	127 – 345	346 +
6' 6"	< 130	130 – 354	355 +
6' 7"	< 134	134 – 363	364 +
6' 8"	< 137	137 – 373	374 +
6' 9"	< 140	140 – 382	383 +
6' 10"	< 144	144 – 392	393 +
6' 11"	< 147	147 – 401	402 +
7' 0"	< 151	151 – 411	412 +
7' 1"	< 155	155 – 421	422 +
7' 2"	< 158	158 – 431	432 +
7' 3"	< 162	162 – 441	442 +
7' 4"	< 166	166 – 451	452 +

NOTICE TO APPLICANTS

REGARDING REPLACEMENT OF LIFE INSURANCE OR AN ANNUITY

1. If you are urged to purchase life insurance and to surrender, lapse or in any other way change the status of existing life insurance, the agent is required to give you this notice.
2. It may not be advantageous to drop or change existing life insurance in favor of new life insurance, whether issued by the same or a different insurance company. Some of the disadvantages are:
 - (a) The amount of the annual premium under an existing policy may be lower than that under a new policy having the same or similar benefits.
 - (b) Generally, the initial costs of life insurance policies are charged against the cash value increases in the earlier policy years, the replacement of an old policy could result in the policyholder sustaining the burden of these costs twice.
 - (c) The incontestable and suicide clauses begin anew in a new policy. This could result in a claim under a new policy being denied by the company which would have been paid under the old policy.
 - (d) Existing policies may have more favorable provisions than new policies in such areas as settlement options and disability benefits.
 - (e) An existing policy may have a reserve value in addition to any cash value which may be of some benefit to the insured.
 - (f) The insurance company carrying your current insurance policy can often make a desired change on terms which would be more favorable than if existing insurance is replaced with new insurance.
3. It may not be advantageous to change an existing policy to reduced paid-up or extended term insurance, or to borrow against its loan value beyond your expected ability or intention to repay in order to obtain funds for premiums on a new policy.
4. There may be a situation when a replacement is advantageous. You may want to receive the comments of the present insurance company before deciding this important financial matter.

I received the above "Notice to Applicants Regarding Replacement of Life Insurance or an Annuity" before I signed the application for the proposed new insurance.

Agent's Signature

Date

Applicant's Signature

Date

**STATEMENT BY APPLICANT REGARDING NOTIFICATION
OF REPLACEMENT TO THE REPLACED INSURER**

I have read the "NOTICE TO APPLICANTS REGARDING REPLACEMENT OF LIFE INSURANCE OR AN ANNUITY" which was furnished to me by the agent taking the application for this policy.

APPLICANT: Please sign ONE of the following statements:

1. ☐ Please notify my present insurer(s) regarding this transaction.

Applicant's Signature

Date

2. ☐ Please DO NOT notify my present insurer(s) regarding this transaction.

Applicant's Signature

Date

The signature of the applicant shall be that of the insured unless someone other than the insured is the owner of the policy. If someone other than the insured is the owner of the policy, the owner must sign. If the insured is under eighteen (18) years of age, the parent is deemed to be the owner of the policy.

Certification by the agent:

I hereby certify that nothing was said or done during the sales presentation to influence the decision of the applicant regarding this statement.

Agent's Signature

Date

Insurance Agency or Agent

DEFINITIONS

Premiums: Premiums are the payments you make on the life insurance or annuity contract. They are unlike deposits in a savings or investment program because if you drop the policy, you might get back less than you paid in.

Cash Surrender Value: This is the amount of money you can get in cash if you surrender your life insurance policy or annuity. If there is a policy loan, the cash surrender value is the difference between the cash value printed in the policy and the loan value. Not all policies have cash surrender values.

Lapse: A life insurance policy may lapse when you don't pay the premiums within the grace period. If your policy had a cash surrender value, the insurer might change your policy to as much extended term insurance or paid-up insurance as the cash surrender value will buy. Sometimes the policy lets the insurer borrow from the cash surrender value to pay the premiums.

Surrender: You surrender a life insurance policy when you either let it lapse or tell the company you want to drop it. If a policy has a cash surrender value, you can receive such value in cash if you return the policy to the company with a written request.

Place on Extended Term: This means you use your cash surrender value to change your insurance to term insurance with the same insurer. In this case, the net death benefit will be the same as before but you will only be covered for a specified period of time.

Borrow Policy Loan Values: If your life insurance policy has a cash surrender value, you can almost always borrow all or part of said amount from the insurer. Interest will be charged according to the terms of the policy, and if the loan and any unpaid interest ever exceeds the cash surrender value, the policy will be terminated. If you die, the amount of the loan and any unpaid interest due will be subtracted from the death benefits.

Evidence of Insurability: This means proof that you are an acceptable risk. You have to meet the standards of the insurer regarding age, health, occupation and such other standards as the insurer feels necessary to be eligible for coverage.

Incontestable Clause: This says that after one (1) or two (2) years, according to the provisions of the contract, the insurer shall not resist a claim because you made a false or incomplete statement when you applied for the policy. During the first two (2) years, if there are false or incomplete answers on the application and the insurer discovers them, the insurer can deny a claim as if the policy has never existed.

Suicide Clause: This says that if you commit suicide after being insured for less than two (2) years, your beneficiaries will receive only a refund of the premiums that were paid.

LIFE INSURANCE AND ANNUITIES REPLACEMENT MODEL REGULATION

A replacement may not be in your best interest, or your decision could be a good one. You should make a careful comparison of the costs and benefits of your existing policy or contract and the proposed policy or contract. One way to do this is to ask the company or agent that sold you your existing policy or contract to provide you with information concerning your existing policy or contract. This may include an illustration of how your existing policy or contract is working now and how it would perform in the future based on certain assumptions. Illustrations should not, however, be used as a sole basis to compare policies or contracts. You should discuss the following with your agent to determine whether replacement or financing your purchase makes sense:

PREMIUMS: *Are they affordable?*
 Could they change?
 You're older—are premiums higher for the proposed new policy?
 How long will you have to pay premiums on the new policy? On the old policy?

POLICY VALUES: *New policies usually take longer to build cash values and to pay dividends.*
 Acquisition costs for the old policy may have been paid, you will incur costs for the new one.
 What surrender charges do the policies have?
 What expense and sales charges will you pay on the new policy?
 Does the new policy provide more insurance coverage?

INSURABILITY: *If your health has changed since you bought your old policy, the new one could cost you more, or you could be turned down.*
 You may need a medical exam for a new policy.
 Claims on most new policies for up to the first two years can be denied based on inaccurate statements.
 Suicide limitations may begin anew on the new coverage.

IF YOU ARE KEEPING THE OLD POLICY AS WELL AS THE NEW POLICY:
 How are premiums for both policies being paid?
 How will the premiums on your existing policy be affected?
 Will a loan be deducted from death benefits?
 What values from the old policy are being used to pay premiums?

IF YOU ARE SURRENDERING AN ANNUITY OR INTEREST SENSITIVE LIFE PRODUCT:
 Will you pay surrender charges on your old contract?
 What are the interest rate guarantees for the new contract?
 Have you compared the contract charges or other policy expenses?

OTHER ISSUES TO CONSIDER FOR ALL TRANSACTIONS:
 What are the tax consequences of buying the new policy?
 Is this a tax free exchange? (See your tax advisor.)
 Is there a benefit from favorable "grandfathered" treatment of the old policy under the federal tax code?
 Will the existing insurer be willing to modify the old policy?
 How does the quality and financial stability of the new company compare with your existing company?

**NOTICE TO APPLICANTS
REGARDING REPLACEMENT OF LIFE INSURANCE OR AN ANNUITY**

1. If you are urged to purchase life insurance and to surrender, lapse or in any other way change the status of existing life insurance, the agent is required to give you this notice.
2. It may not be advantageous to drop or change existing life insurance in favor of new life insurance, whether issued by the same or a different insurance company. Some of the disadvantages are:
 - (a) The amount of the annual premium under an existing policy may be lower than that under a new policy having the same or similar benefits.
 - (b) Generally, the initial costs of life insurance policies are charged against the cash value increases in the earlier policy years, the replacement of an old policy could result in the policyholder sustaining the burden of these costs twice.
 - (c) The incontestable and suicide clauses begin anew in a new policy. This could result in a claim under a new policy being denied by the company which would have been paid under the old policy.
 - (d) Existing policies may have more favorable provisions than new policies in such areas as settlement options and disability benefits.
 - (e) An existing policy may have a reserve value in addition to any cash value which may be of some benefit to the insured.
 - (f) The insurance company carrying your current insurance policy can often make a desired change on terms which would be more favorable than if existing insurance is replaced with new insurance.
3. It may not be advantageous to change an existing policy to reduced paid-up or extended term insurance, or to borrow against its loan value beyond your expected ability or intention to repay in order to obtain funds for premiums on a new policy.
4. There may be a situation when a replacement is advantageous. You may want to receive the comments of the present insurance company before deciding this important financial matter.

I received the above "Notice to Applicants Regarding Replacement of Life Insurance or an Annuity" before I signed the application for the proposed new insurance.

Agent's Signature

Date

Applicant's Signature

Date

**STATEMENT BY APPLICANT REGARDING NOTIFICATION
OF REPLACEMENT TO THE REPLACED INSURER**

I have read the "NOTICE TO APPLICANTS REGARDING REPLACEMENT OF LIFE INSURANCE OR AN ANNUITY" which was furnished to me by the agent taking the application for this policy.

APPLICANT: Please sign ONE of the following statements:

1. ☐ Please notify my present insurer(s) regarding this transaction.

Applicant's Signature

Date

2. ☐ Please DO NOT notify my present insurer(s) regarding this transaction.

Applicant's Signature

Date

The signature of the applicant shall be that of the insured unless someone other than the insured is the owner of the policy. If someone other than the insured is the owner of the policy, the owner must sign. If the insured is under eighteen (18) years of age, the parent is deemed to be the owner of the policy.

Certification by the agent:

I hereby certify that nothing was said or done during the sales presentation to influence the decision of the applicant regarding this statement.

Agent's Signature

Date

Insurance Agency or Agent

Forethought Life Insurance Company
Administrative Office
PO Box 14659 • Clearwater, FL 33766-4659

Notice to Applicant regarding replacement of Medicare Supplement insurance or Medicare Advantage
SAVE THIS NOTICE! IT MAY BE IMPORTANT TO YOU IN THE FUTURE.

According to your application, you intend to terminate existing Medicare Supplement insurance or Medicare Advantage and replace it with a policy to be issued by Forethought Life Insurance Company. Your new policy will provide thirty (30) days within which you may decide without cost whether you desire to keep the policy. For your own information and protection, you should be aware of and seriously consider factors which may affect the insurance available to you under the new policy.

You should review this new coverage carefully. Compare it with all accident and sickness coverage you now have. If, after due consideration and acceptance by the replacing insurer, you find that the purchase of this Medicare Supplement coverage is a wise decision, you should terminate your present Medicare Supplement or Medicare Advantage coverage. You should evaluate the need for other accident and sickness coverage you have that may duplicate this policy.

STATEMENT TO APPLICANT BY ISSUER, AGENT

I HAVE REVIEWED YOUR CURRENT MEDICAL OR HEALTH INSURANCE COVERAGE. To the best of my knowledge, this Medicare Supplement policy will not duplicate your existing Medicare Supplement or, if applicable Medicare Advantage coverage because you intend to terminate your existing Medicare Supplement coverage or leave your Medicare Advantage plan. The replacement policy is being purchased for the following reason(s) (check one):

- | | |
|---|---|
| <input type="checkbox"/> Additional benefits. | <input type="checkbox"/> My plan has outpatient prescription drug coverage and I am enrolling in Part D. |
| <input type="checkbox"/> No change in benefits, but lower premiums. | <input type="checkbox"/> Disenrollment from a Medicare Advantage Plan. Please explain reason for disenrollment. |
| <input type="checkbox"/> Fewer benefits and lower premiums. | <input type="checkbox"/> Other, (please specify) _____. |

1. State laws provide that your replacement policy or certificate may not contain new pre-existing conditions, waiting periods, elimination periods or probationary periods. The insurer will waive any time periods applicable to pre-existing conditions, waiting periods, elimination periods or probationary periods in the new policy (or coverage) for similar benefits to the extent such time was spent (depleted) under the original policy.

2. If, you still wish to terminate your present policy and replace it with new coverage, be certain to truthfully and completely answer all questions on the application concerning your medical and health history. Failure to include all material medical information on an application may provide a basis for any company to deny any future claims and to refund your premium as though your policy had never been in force. After the application has been completed and before you sign it, review it carefully to be certain that all information has been properly recorded.

Do not cancel your present policy until you have received your new policy and are sure that you want to keep it.

Signature of Agent, Broker, or other Representative

Printed Name and Address of Issuer, Agent, or Broker

Applicant's Signature

Signature of Applicant B, if applying

Date

Forethought Life Insurance Company
Administrative Office
PO Box 14659 • Clearwater, FL 33766-4659

Notice to Applicant regarding replacement of Medicare Supplement insurance or Medicare Advantage
SAVE THIS NOTICE! IT MAY BE IMPORTANT TO YOU IN THE FUTURE.

According to your application, you intend to terminate existing Medicare Supplement insurance or Medicare Advantage and replace it with a policy to be issued by Forethought Life Insurance Company. Your new policy will provide thirty (30) days within which you may decide without cost whether you desire to keep the policy. For your own information and protection, you should be aware of and seriously consider factors which may affect the insurance available to you under the new policy.

You should review this new coverage carefully. Compare it with all accident and sickness coverage you now have. If, after due consideration and acceptance by replacing insurer, you find that the purchase of this Medicare Supplement coverage is a wise decision, you should terminate your present Medicare supplement or Medicare Advantage coverage. You should evaluate the need for other accident and sickness coverage you have that may duplicate this policy.

STATEMENT TO APPLICANT BY ISSUER, AGENT

I HAVE REVIEWED YOUR CURRENT MEDICAL OR HEALTH INSURANCE COVERAGE. To the best of my knowledge, this Medicare Supplement policy will not duplicate your existing Medicare Supplement or, if applicable Medicare Advantage coverage because you intend to terminate your existing Medicare Supplement coverage or leave your Medicare Advantage plan. The replacement policy is being purchased for the following reason(s) (check one):

- | | |
|---|---|
| <input type="checkbox"/> Additional benefits. | <input type="checkbox"/> My plan has outpatient prescription drug coverage and I am enrolling in Part D. |
| <input type="checkbox"/> No change in benefits, but lower premiums. | <input type="checkbox"/> Disenrollment from a Medicare Advantage Plan. Please explain reason for disenrollment. |
| <input type="checkbox"/> Fewer benefits and lower premiums. | <input type="checkbox"/> Other, (please specify) _____. |

1. State laws provide that your replacement policy or certificate may not contain new pre-existing conditions, waiting periods, elimination periods or probationary periods. The insurer will waive any time periods applicable to pre-existing conditions, waiting periods, elimination periods or probationary periods in the new policy (or coverage) for similar benefits to the extent such time was spent (depleted) under the original policy.

2. If, you still wish to terminate your present policy and replace it with new coverage, be certain to truthfully and completely answer all questions on the application concerning your medical and health history. Failure to include all material medical information on an application may provide a basis for any company to deny any future claims and to refund your premium as though your policy had never been in force. After the application has been completed and before you sign it, review it carefully to be certain that all information has been properly recorded.

Do not cancel your present policy until you have received your new policy and are sure that you want to keep it.

Signature of Agent, Broker, or other Representative

PRINTED Name and Address of Issuer, Agent, or Broker

Applicant's Signature

Signature of Applicant B, if applying

Date

Forethought Life Insurance Company
Administrative Office
PO Box 14659 • Clearwater, FL 33766-4659

INVESTIGATIVE CONSUMER REPORT NOTICE TO APPLICANT

Federal law requires that notice of investigation be given to persons applying for insurance. In making this application for insurance to Forethought Life Insurance Company (the Company), it is understood that an investigative consumer report may be prepared whereby information is obtained through personal interviews with your neighbors, friends, or others with whom you are acquainted. This inquiry includes information as to your character, general reputation, personal characteristics, and mode of living (the term "mode of living" does not relate directly or indirectly to the sexual orientation of any proposed insured). You may request to be interviewed for the consumer report. You may, upon written request, be informed whether or not the report was ordered, and if so, the name and address of the consumer reporting agency which made the report. Upon proper identification, you have the right to inspect and/or receive a copy of the report from the consumer reporting agency. You have the right to make a written request to the Company within a reasonable period of time to receive additional detailed information about the nature and scope of the investigation. Write to: Underwriting Department, Forethought Life Insurance Company, P.O. Box 14659, Clearwater, Florida, 33766-4659.

MEDICAL INFORMATION BUREAU DISCLOSURE NOTICE

Information regarding your insurability will be treated as confidential. Forethought Life Insurance Company (the Company) or its reinsurer(s) may, however, make a brief report thereon to the MIB, Inc., formerly known as Medical Information Bureau, a not-for-profit membership organization of insurance companies, which operates an information exchange on behalf of its members. If you apply to another MIB member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, MIB, upon request, will supply such company with the information about you in its file. Upon receipt of a request from you, MIB will arrange disclosure of any information in your file. Please contact MIB at 866-692-6901 (TTY 866-346-3642). If you question the accuracy of the information in MIB's file, you may contact MIB and seek a correction in accordance with the procedures set forth in the Federal Fair Credit Reporting Act. The address of MIB's information office is 50 Braintree Hill Park, Suite 400, Braintree, Massachusetts 02184-8734. The Company or its reinsurer(s) may also release information from its file to other insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted. Information for consumers about MIB may be obtained on its website at www.mib.com.

MEDICARE SUPPLEMENT / SELECT INITIAL PREMIUM RECEIPT

MAKE CHECK PAYABLE TO: FORETHOUGHT LIFE INSURANCE COMPANY

Received from _____ (Proposed Insured) an application for a Medicare Supplement/Medicare Select Policy with Forethought Life Insurance Company (the Company), and \$ _____ for the initial premium. In the event the application is not accepted by the Company, the above amount will be refunded. No obligation is incurred by the Company unless said application is approved by the Company at its Administrative Office and a policy is issued.

Agent's Name (please print)

Agent's Signature

Date

Medicare SELECT Disclosure Statement

UNDERSTANDING MEDICARE SELECT

Offered and underwritten by Forethought Life Insurance Company. Medicare SELECT supplement insurance plans offer attractive premiums in exchange for your commitment to use Network Hospitals whenever possible.

NETWORK HOSPITAL RESTRICTIONS

When you require health care services in a Hospital on an inpatient basis, you may choose any Hospital you wish. However, benefits under the Inpatient Hospital Confinement Deductible Benefit provision are conditioned on whether you use a Participating Hospital or a Non-Participating Hospital. If you use the services of a Participating Hospital, the Medicare Part A inpatient Hospital deductible amount will be waived by the Hospital. If you use the services of a Non-Participating Hospital, the Hospital will not waive, and we will not pay, the Medicare Part A inpatient Hospital deductible amount, unless:

- (1) you are hospitalized for symptoms requiring Emergency Care or hospitalization is immediately required for an unforeseen Sickness, Injury or condition;
- (2) it is not reasonable for you to obtain services through a Participating Hospital; or
- (3) you require covered services that are not available through a Participating Hospital.

These Network Hospital Restrictions apply only to the Inpatient Hospital Confinement Deductible Benefit. These restrictions do not apply to any other benefit in your policy.

We do not supervise, control or guarantee the health care services of any Hospital, whether it is a Participating Hospital or a Non-Participating Hospital.

EMERGENCY CARE

Benefits will be paid at any Medicare-approved hospital when you require emergency care and it is not reasonable to obtain such care from a network hospital.

Emergency Care means care needed immediately because of a Sickness or Injury of sudden and unexpected onset.

Emergency Care is available twenty-four (24) hours per day and seven (7) days per week.

REFERRALS

There are no restrictions on referrals to other hospitals if you obtain prior certification from your Physician or health care provider that the services are not available at a Network Hospital. Additionally, there are no restrictions on referrals for outpatient providers regardless of whether that provider is in the service area.

AVAILABILITY OF OTHER MEDICARE SUPPLEMENT PLANS

Forethought Life Insurance Company offers Medicare Supplement Plans A, C, F, G and N. Any of these plans are available for you to purchase now or at any time you wish to convert from a Medicare SELECT plan. You also have the right (but are not required) to convert to any Medicare Supplement policy Forethought Life Insurance Company has available with comparable or lesser benefits if (1) the Medicare SELECT program is discontinued, or (2) THE AGREEMENTS BETWEEN Forethought Life Insurance Company and all Network Hospitals in your service area are terminated.

You may also convert your policy if you move outside the Service Area and your new residence is not within a reasonable travel distance of a Network Hospital. Although you are not required to convert your policy in this instance, you will be responsible for Payment of the Medicare Part A inpatient Hospital deductible if you use a Non-Network Hospital for scheduled admissions.

If you choose to convert your policy to a Medicare Supplement policy, you will not need to provide evidence of insurability if your policy has been in force for at least six (6) months.

QUALITY ASSURANCE

Offered and underwritten by Forethought Life Insurance Company. Medicare SELECT supplement insurance plans offer attractive premiums in exchange for your commitment to use Network Hospitals whenever possible.

Each Network Hospital within the Service Area has appropriate state licensing and is Medicare certified. All hospitals within the network have an appropriate mix of physician specialties for covered services provided by the hospital. When using a Network Hospital you're assured that the care you receive meets or exceeds the acceptable standards of quality for the hospital industry.

GRIEVANCE PROCEDURE

Forethought Life Insurance Company strives to provide quality administration and services to you through an excellent customer service program designed to provide information to you, handle complaints and attempt to satisfy your concerns. You are encouraged to bring complaints to Our attention by contacting Forethought Life Insurance Company's Customer Service program in writing or by phone: Administrative Office at Post Office Box 14659, Clearwater, FL 33766-4659; or telephone (877) 492-5870.

For settlement of disputes that have not been successfully resolved through Forethought Life Insurance Company's customer service program, or that you desire to have settled by means of a written Grievance, the following formal Grievance procedures have been established.

If while staying at a Network Hospital, you have a complaint regarding hospital services being provided, you may contact Forethought Life Insurance Company's Administration Office by telephone [(877) 492-5870] to express the complaint. We will relay the complaint to the Network Hospital's Administration on an immediate basis for prompt resolution.

The following Grievance Procedures are designed to achieve mutual agreement for settlement of disputes:

- (1) All grievances must be presented to Us in written form. Any written grievance between You and Us or between You and a Hospital must be dealt with through this grievance procedure.
- (2) Any written grievance must contain the words "THIS IS A GRIEVANCE" or other words that clearly state that the intention of the written communication is to serve as a written grievance to be handled according to this procedure.
- (3) A grievance must be filed by submitting the complete details in writing to Forethought Life Insurance Company, c/o Grievance Review, Post Office Box 14659, Clearwater, FL 33766-4659.
- (4) Each grievance is processed within a maximum of 60 days after it is received by Us. Each level of the grievance process is handled by a person with problem-solving authority. A Physician, other than Your treating physician, must be involved in reviewing any medically related grievances.
- (5) If a grievance is found to be valid, corrective action will be taken promptly.
- (6) All concerned parties are to be notified about the result of a grievance.
- (7) You have the right to appeal to the Department of Insurance after first completing Our grievance process.
- (8) Any meeting with You must be scheduled at a location or in a manner which is convenient and will not necessitate excessive travel or undue hardship.
- (9) The time for filing a grievance is limited to a period of not more than one year from the date of occurrence.

In order to help you evaluate the benefits in each Medicare SELECT and Medicare Supplement policy Forethought Life Insurance Company offers; please review the appropriate Outline of Coverage.

Acknowledgement of Receipt of Medicare SELECT Disclosure Statement

Forethought Life Insurance Company
Administrative Office
P.O. Box 14659 · Clearwater, FL 33766-4659

I, the applicant, acknowledge receipt of the following information:

- ☐ Outline of Coverage and Premium Information for the Medicare SELECT Plan for which I am applying;
- ☐ Description of Network Hospitals; and
- ☐ Medicare SELECT Disclosure Statement.

I also understand the following:

- ☐ The Part "A" benefits of the Forethought Life Insurance Company Medicare SELECT plan may be restricted if I receive services in a hospital that is not a Network Provider.
- ☐ Forethought Life Insurance Company does not advise the purchase of a Medicare SELECT policy if I live more than a reasonable distance for me to travel to receive inpatient health services as reflected by usual and customary travel patterns of my area from the Network Hospital; unless the Network Hospital is the closest hospital to me which offers this level of service.
- ☐ I have the right to purchase any non-restricted Medicare Supplement insurance product offered by Forethought Life Insurance Company.

I acknowledge receipt of the above information and I understand the information above including the restrictions of the Medicare SELECT Plan.

Applicant's Signature

Date

Forethought Life Insurance Company

Consumers choosing to have initial premiums paid through ACH (Automated Clearing House) for Medicare Supplement / Life Applications may have their initial premium automatically deducted from their checking or savings account through the Electronic Funds Transfer (EFT) process. When they do, you may fax the application and required forms instead of mailing them.

Follow these easy steps to submit Medicare Supplement / Life Apps using ACH for the initial premium:

STEP 1 – COMPLETE THE AUTHORIZATION FOR ELECTRONIC FUNDS TRANSFER SECTION ON THE APPLICATION.

Applicants wishing to pay electronically will need to complete the appropriate Medicare Supplement / Life Authorization for Electronic Funds Transfer section on the Application and include a voided check.

STEP 2 – FAX THE FOLLOWING ITEMS TO THE DEDICATED LINE FOR ACH PAYMENTS AT 1-855-808-0944

- 1) ACH fax transmittal cover sheet on the back of this form
- 2) Medicare Supplement / Life Application and other required forms including authorization for EFT
- 3) Voided check for EFT

If you fax the application, do not mail it as processing errors occur and additional charges could result in the duplication.

For producer use only. Not for use with the general public.

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THOUGHT[®]**

Forethought Life Insurance Company

FAX TRANSMITTAL

FOR USE WITH EFT MONTHLY PREMIUM APPLICATIONS ONLY

1-855-808-0944

Use this fax number only for applications and new business documents. Applications faxed to any other number can cause delays in processing your business.

Please complete the following information:

Total number of pages being faxed including this cover sheet _____

Producer Name _____

Producer Number or SSN _____

Producer Phone Number _____

Producer Fax Number _____

Comments _____

This communication and any attachments transmitted with it are confidential and are solely for the use of the addressee. It may contain material that is legally privileged, proprietary or subject to copyright belonging to Forethought Life Insurance Company and its affiliates. It may be subject to protection under federal or state law. If you are not the intended recipient, you are notified that any use of this material is strictly prohibited. If you received this transmission in error, please contact the sender immediately by telephone, at 1-877-492-5870. We will arrange for you to return the original material to us via the US Postal Service and if requested, we will reimburse you for such expense.

Forethought Life Insurance Company ("Forethought"), provides innovative insurance and financial solutions for families managing retirement and end-of-life needs. Headquartered in Indianapolis, Indiana, Forethought provides life insurance and annuities.

Forethought has been consistently recognized by A.M. Best for financial strength.

As of December 31, 2010, Forethought has assets owned and under management in excess of \$4.9 billion, approximately \$1 billion in annual revenue, more than \$4.9 billion of life insurance and annuity business in force, and has served more than 2 million policyholders since 1985.

Forethought Life Insurance Company

Administrative office

PO Box 14659
Clearwater, FL 33766-4659

Phone: 1-877-492-5870

www.forethought.com

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