



FORETHOUGHT®

Forethought® FreedomSM

Issued by Forethought Life Insurance Company ("Forethought")

PRODUCT DETAILS SHEET

Product Description

Forethought® FreedomSM is a whole life insurance product designed to help your client cover the costs associated with end-of-life expenses. These include funeral expenses, medical bills, and other obligations that may occur when the client passes away. In addition to being a simplified product, Forethought® FreedomSM provides your families with a unique value offering.

Underwriting Classes¹

Level Death Benefit
Graded Death Benefit
Return of Premium Death Benefit

Rates

Male and female rates
Smoker and nonsmoker rates

Death Benefit

Level: Full face amount

Graded:

Non accidental death
Year 1 = 30% of face amount
Year 2 = 70% of face amount
Year 3+ = Full face amount

Accidental Death
Full face amount

Return of Premium Death Benefit:

Non accidental death
Year 1 = 110% premiums paid
Year 2 = 110% premiums paid
Year 3+ = Full face amount

Accidental Death
Full face amount

Issue Ages

50–80

Face Amounts

	Min.	Max.
Level:	\$2,500	\$25,000
Graded:	\$2,500	\$15,000
Return of Premium:	\$2,500	\$10,000

Supplemental Benefits¹

Accidental Death Benefit: If death occurs from a covered accident, this benefit will be 100% of the face amount. This benefit is available immediately.²

Grandchildren's Benefit: Provides coverage for eligible grandchildren ages 6 months up to 18 years old at issue. The benefit amount is \$5,000 or the base policy face amount, whichever is lower, and will be paid only one time. This benefit does not have a conversion privilege.³

Accelerated Death Benefit: Provides 97% of the base policy face amount payout if a licensed physician determines the insured has a life expectancy of six months or less.⁴

Annual Policy Fee

\$39.00

Premium Modal Factors

Monthly EFT	0.0865
Quarterly	0.2600
Semiannual	0.5150
Annual	1.0000

¹ Coverage may vary by state. Not all supplemental benefits are available in all states or with all underwriting classes.

² Available at issue ages 50 through 70 only. Coverage terminates on the policy anniversary following attained age 75. Not available for all risk classifications.

³ All coverage under this benefit terminates on the earlier of the payment of one Grandchildren's Benefit or termination of the base policy for any reason. Grandchildren over the age of 18 at policy issue will not be covered. Coverage for any particular grandchild will end on his or her 22nd birthday.

⁴ Less any policy loans, premiums due, and a transaction fee. The policy terminates following payment of the Accelerated Death Benefit and cannot be reinstated. Not available for all risk classifications. May not be available during the first 12 or 24 policy months.

Underwriting

Forethought has partnered with Apptical, Inc. ("Apptical") to perform our underwriting interviews. At the point of sale, after you have had the application and HIPAA authorization completed, signed and dated by the Proposed Insured, you can contact Apptical for the interview at 1-800-737-6972 during the following hours:

Monday–Friday: 8:30 AM—Midnight EST.
Saturday & Sunday: 10:00 AM—8:00 PM EST.

Phone interviews can be scheduled for applicants that cannot be reached during normal business hours by calling 1-800-737-6972. At the end of the phone interview, Apptical will provide you with the underwriting decision and advise you which underwriting class you can offer the Proposed Insured. Please call using a land line. It provides more clarity than a cell phone.

For interviews not completed at the request of sale, Forethought will place the interview with Apptical after you have forwarded the application and authorization to Forethought.

For questions regarding phone interviews only, contact Apptical at 1-800-737-6972.

** Please be aware that Forethought must receive the application within 14 days of completion of the telephone interview **regardless of the underwriting decision.***

Contact Information

ONLINE SERVICES:

Access product information, service details, commission and policy reports, and other valuable information by logging on to **www.forethought.com**.

AGENT CUSTOMER SERVICE:

Call 1-888-606-6372 for assistance with product sales, commissions, and agent contracting.

Submitting a new business application:

Fax to 1-877-432-1646

Email to final.expense@forethought.com

FORETHOUGHT MAILING ADDRESSES:

Forethought Freedom
Attn: New Business
P.O. Box 148
Batesville, IN 47006

Overnight Delivery
Forethought Freedom
One Forethought Center
Batesville, IN 47006

SUPPLY ORDERS:

Order your supplies online at **www.forethought.com**.

Email your order for processing to final.expense@forethought.com.

Contact 1-888-606-6372 for assistance with placing an order.

CLIENT CUSTOMER SERVICE:

Clients may access specific policy details through our customer service via phone or email.

Phone: 1-888-606-6372

Email: final.expense@forethought.com

Forethought® FreedomSM is funded through the purchase of whole life insurance from Forethought Life Insurance Company, Indianapolis, Indiana.

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