

Setting Aside Funds

**FORE
THOUGHT**[®]
NATIONAL LIFE INSURANCE COMPANY

WITH THE FORETHOUGHT PLANSM



THE BENEFITS OF SETTING ASIDE FUNDS FOR YOUR FINAL EXPENSES USING THE FORETHOUGHT PLANSM FEATURING FORETHOUGHT SELECTSM I

- HELPS RELIEVE LOVED ONES OF FUTURE EMOTIONAL AND FINANCIAL BURDENS AND PROVIDES PEACE OF MIND FOR YOU AND YOUR FAMILY
- COVERAGE UP TO \$25,000
- ELIGIBLE AGES 0 TO 85
- GUARANTEED ISSUE – NO ONE TURNED DOWN REGARDLESS OF HEALTH
- AFFORDABLE PREMIUMS
- AUTOMATED PAYMENT AUTHORIZATION (APA) FOR CONVENIENT PAYMENTS
- RAPID CLAIM PROCESS
- BENEFITS ARE PAID FREE OF FEDERAL INCOME TAX
- NATIONAL PORTABILITY OF POLICY BENEFITS
- DISCRETIONARY GROWTH APPLIED TO FACE AMOUNT – INCREASING THE DEATH BENEFIT

DECIDE THE AMOUNT OF INSURANCE PROTECTION NEEDED

- The amount of coverage you purchase for your final expenses will depend on your personal preferences, just as they do today when making other decisions.
- The national average cost of burial service and merchandise is \$7,000, or \$5,500 for cremation service and merchandise.
- Your total coverage amount may include some of the items that require a more immediate need for payment, including travel for your loved ones, medical expenses, such as those due to an extended stay in the hospital, hospice or home care, or other outstanding debt.

Coverage Planning Checklist

SELECT YOUR FUNERAL ARRANGEMENT PREFERENCES:

Cremation Service & Merchandise	\$5,500
Burial Service & Merchandise	\$7,000
Premium Service & Merchandise	\$10,000

ADDITIONAL COSTS TO CONSIDER:

Cemetery Expenses	\$3,000
Travel for Loved Ones	\$3,000
Reception or Gathering	\$2,000
Final Medical Expenses	\$7,500
Additional Costs	\$ _____

FORETHOUGHT SELECTSM I

COVERAGE TOTAL	\$ _____
----------------------	----------

This information is to be used as a guideline only.

THE FORETHOUGHT PLANSM

FEATURING FORETHOUGHT SELECTSM I

SINGLE PREMIUM PLAN

A single premium plan can be calculated two ways; either by starting with a defined coverage amount or a defined premium amount.

DEFINED COVERAGE AMOUNT OPTION:

Find the age in the chart below and multiply the Pay Single Premium amount by the number of thousands in desired coverage.

Example:

- \$8,000 in coverage
- Age 65
- $\$936.54 \times 8 = \mathbf{\$7,492.32}$ premium amount

DEFINED PREMIUM AMOUNT OPTION:

Find the age in the chart below and multiply the defined premium amount by the Single Pay Coverage Factor to determine the coverage amount in force after six months.

Example:

- \$8,000 in cash
- Age 60
- $\$8,000 \times 1.10871 = \mathbf{\$8,869.68}$ coverage amount

MULTIPLE PREMIUM PLAN

The chart to the right provides the premium amounts per \$1,000 of coverage. To determine the premium amount, find the corresponding age and payment plan. Multiply the premium amount from the chart by the number of thousands in coverage.

Example:

- \$11,250 in coverage
- 5 year premium plan
- Age 55
- $\$18.70 \times 11.25 = \mathbf{\$210.38/mo.}$ premium

Age	Pay Single Premium	Pay Monthly 3 Years	Pay Monthly 5 Years	Pay Monthly 10 Years	Single Pay Coverage Factor
0-45	\$ 780.64	\$ 23.75	\$ 16.20	\$ 10.60	1.28100
46-50	\$ 812.23	\$ 25.25	\$ 17.30	\$ 11.10	1.23118
51-55	\$ 858.62	\$ 27.25	\$ 18.70	\$ 12.13	1.16466
56-60	\$ 901.95	\$ 29.25	\$ 20.10	\$ 13.10	1.10871
61-65	\$ 936.54	\$ 31.30	\$ 21.10	\$ 14.10	1.06776
66-70	\$ 963.97	\$ 33.10	\$ 22.40	\$ 15.10	1.03738
71-75	\$ 974.97	\$ 35.00	\$ 23.80	\$ 16.10	1.02567
76-80	\$ 980.49	\$ 37.30	\$ 25.20	N/A	1.01990
81-85	\$ 986.25	\$ 40.50	N/A	N/A	1.01394

DEATH BENEFIT

The death benefits payable for single premium and guaranteed issue plans are shown below. Underwritten multiple payment plans offer first-day coverage for applicants who answer "no" to both health questions.

Payment Plan	Months 1-6	Months 7-12	Months 13-24	Months 25+
Single Premium	100.5% of Premiums Paid	100% of Face	100% of Face	100% of Face
3-Year Plan	105% of Premiums Paid	50% of Original Face	100% of Face	100% of Face
5-Year Plan	105% of Premiums Paid	105% of Premiums Paid	70% of Original Face	100% of Face
10-Year Plan	105% of Premiums Paid	105% of Premiums Paid	110% of Premiums Paid	100% of Face

**Remember, we are here for you every step of the way.
If you need any assistance, please contact us at (800) 331-8853.**

The Forethought PlanSM is funded through the purchase of Forethought SelectSM I whole life insurance coverage from Forethought National Life Insurance Company, Houston, Texas. Multiple pay plans not available for all ages. Coverage may contain limited death benefit for the first two years. Discretionary growth rates are not guaranteed and may be changed by the Company's Board of Directors at any time. Forethought SelectSM I is **not** a deposit, FDIC-insured, insured by any federal government agency, guaranteed by a bank, and may go down in value.