

**FORETHOUGHT LIFE INSURANCE COMPANY - Monthly Premium Rates \***

These rates apply to ZIP codes starting with: 500, 501, 502, 504, 505, 506, 508, 510-516, 521-527

Standard Plans - Nonsmoker

<i>Female</i>					<i>Attained Age</i>	<i>Male</i>				
<i>Plan A</i>	<i>Plan C</i>	<i>Plan F</i>	<i>Plan G</i>	<i>Plan N</i>		<i>Plan A</i>	<i>Plan C</i>	<i>Plan F</i>	<i>Plan G</i>	<i>Plan N</i>
N/A	N/A	N/A	N/A	N/A	<65	N/A	N/A	N/A	N/A	N/A
75.10	98.72	101.11	80.44	71.11	65	86.32	113.47	116.21	92.45	81.74
75.10	98.72	101.11	80.44	71.11	66	86.32	113.47	116.21	92.45	81.74
78.44	102.98	105.46	83.88	74.14	67	90.16	118.36	121.22	96.41	85.22
81.01	106.37	108.94	86.65	76.58	68	93.12	122.26	125.22	99.60	88.03
83.50	109.86	112.52	89.52	79.15	69	95.98	126.28	129.33	102.89	90.98
85.88	113.26	115.99	92.31	81.65	70	98.71	130.19	133.33	106.11	93.86
88.13	116.53	119.35	95.01	84.07	71	101.30	133.95	137.18	109.20	96.63
90.25	119.69	122.57	97.60	86.42	72	103.74	137.57	140.89	112.19	99.33
92.16	122.57	125.52	99.99	88.57	73	105.93	140.89	144.28	114.93	101.81
93.83	125.24	128.26	102.21	90.60	74	107.85	143.96	147.42	117.48	104.14
96.19	128.92	132.02	105.25	93.37	75	110.56	148.19	151.75	120.98	107.32
99.46	133.88	137.10	109.36	97.08	76	114.33	153.89	157.58	125.70	111.59
100.74	136.18	139.45	111.29	98.87	77	115.80	156.53	160.29	127.92	113.64
102.93	139.69	143.05	114.21	101.52	78	118.31	160.57	164.42	131.27	116.69
104.06	141.81	145.21	115.99	103.18	79	119.61	163.00	166.91	133.33	118.60
105.19	143.94	147.38	117.78	104.85	80	120.91	165.45	169.41	135.38	120.51
106.25	146.01	149.50	119.53	106.47	81	122.12	167.82	171.84	137.39	122.38
108.25	149.43	153.00	122.39	109.11	82	124.43	171.76	175.86	140.68	125.41
109.14	151.32	154.94	124.00	110.62	83	125.45	173.93	178.09	142.53	127.15
109.95	153.18	156.84	125.58	112.12	84	126.38	176.07	180.27	144.35	128.87
111.78	156.45	160.18	128.33	114.66	85	128.48	179.83	184.12	147.51	131.79
112.53	158.26	162.03	129.88	116.13	86	129.34	181.91	186.24	149.28	133.48
113.29	160.14	163.95	131.49	117.66	87	130.22	184.07	188.45	151.14	135.24
114.05	161.98	165.83	133.06	119.16	88	131.09	186.18	190.61	152.95	136.96
114.83	163.86	167.76	134.68	120.70	89	131.99	188.35	192.83	154.81	138.74
116.71	167.35	171.32	137.65	123.46	90	134.15	192.36	196.92	158.22	141.91
117.52	169.30	173.32	139.38	125.11	91	135.08	194.60	199.22	160.20	143.80
118.36	171.34	175.40	141.17	126.81	92	136.04	196.94	201.61	162.26	145.76
119.22	173.43	177.54	143.01	128.57	93	137.03	199.34	204.07	164.38	147.78
120.10	175.62	179.78	144.94	130.41	94	138.05	201.87	206.64	166.60	149.89
122.12	179.49	183.74	148.26	133.50	95	140.37	206.31	211.19	170.42	153.45
122.97	181.69	185.99	150.21	135.36	96	141.34	208.84	213.79	172.65	155.59
123.75	183.81	188.14	152.07	137.16	97	142.24	211.27	216.26	174.79	157.65
124.49	185.94	190.33	153.97	138.98	98	143.10	213.72	218.77	176.98	159.75
125.26	188.14	192.57	155.92	140.86	99	143.98	216.26	221.35	179.22	161.91

\* 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: 500, 501, 502, 504, 505, 506, 508, 510 -516, 521-527

### Standard Plans - Smoker

<i>Female</i>					<i>Attained Age</i>	<i>Male</i>				
<i>Plan A</i>	<i>Plan C</i>	<i>Plan F</i>	<i>Plan G</i>	<i>Plan N</i>		<i>Plan A</i>	<i>Plan C</i>	<i>Plan F</i>	<i>Plan G</i>	<i>Plan N</i>
N/A	N/A	N/A	N/A	N/A	<65	N/A	N/A	N/A	N/A	N/A
86.32	113.47	116.21	92.45	81.74	65	99.22	130.43	133.58	106.27	93.95
86.32	113.47	116.21	92.45	81.74	66	99.22	130.43	133.58	106.27	93.95
90.16	118.36	121.22	96.41	85.22	67	103.63	136.05	139.33	110.82	97.95
93.12	122.26	125.22	99.60	88.03	68	107.03	140.53	143.93	114.48	101.18
95.98	126.28	129.33	102.89	90.98	69	110.32	145.15	148.66	118.27	104.57
98.71	130.19	133.33	106.11	93.86	70	113.46	149.64	153.25	121.96	107.88
101.30	133.95	137.18	109.20	96.63	71	116.44	153.96	157.68	125.52	111.07
103.74	137.57	140.89	112.19	99.33	72	119.24	158.13	161.94	128.95	114.17
105.93	140.89	144.28	114.93	101.81	73	121.76	161.94	165.84	132.10	117.02
107.85	143.96	147.42	117.48	104.14	74	123.96	165.47	169.45	135.04	119.70
110.56	148.19	151.75	120.98	107.32	75	127.08	170.33	174.42	139.06	123.36
114.33	153.89	157.58	125.70	111.59	76	131.41	176.88	181.13	144.48	128.26
115.80	156.53	160.29	127.92	113.64	77	133.10	179.92	184.24	147.04	130.62
118.31	160.57	164.42	131.27	116.69	78	135.99	184.56	188.99	150.89	134.13
119.61	163.00	166.91	133.33	118.60	79	137.48	187.36	191.85	153.25	136.32
120.91	165.45	169.41	135.38	120.51	80	138.98	190.17	194.72	155.61	138.52
122.12	167.82	171.84	137.39	122.38	81	140.37	192.90	197.52	157.92	140.67
124.43	171.76	175.86	140.68	125.41	82	143.02	197.42	202.14	161.70	144.15
125.45	173.93	178.09	142.53	127.15	83	144.20	199.92	204.70	163.83	146.15
126.38	176.07	180.27	144.35	128.87	84	145.27	202.38	207.21	165.92	148.13
128.48	179.83	184.12	147.51	131.79	85	147.68	206.70	211.63	169.55	151.48
129.34	181.91	186.24	149.28	133.48	86	148.67	209.09	214.07	171.59	153.43
130.22	184.07	188.45	151.14	135.24	87	149.68	211.57	216.61	173.72	155.45
131.09	186.18	190.61	152.95	136.96	88	150.68	214.00	219.09	175.80	157.43
131.99	188.35	192.83	154.81	138.74	89	151.71	216.49	221.64	177.94	159.47
134.15	192.36	196.92	158.22	141.91	90	154.19	221.10	226.35	181.86	163.11
135.08	194.60	199.22	160.20	143.80	91	155.26	223.68	228.99	184.14	165.29
136.04	196.94	201.61	162.26	145.76	92	156.37	226.37	231.74	186.51	167.54
137.03	199.34	204.07	164.38	147.78	93	157.51	229.13	234.56	188.94	169.86
138.05	201.87	206.64	166.60	149.89	94	158.68	232.03	237.52	191.49	172.29
140.37	206.31	211.19	170.42	153.45	95	161.34	237.14	242.75	195.88	176.38
141.34	208.84	213.79	172.65	155.59	96	162.46	240.05	245.73	198.45	178.84
142.24	211.27	216.26	174.79	157.65	97	163.49	242.84	248.57	200.91	181.21
143.10	213.72	218.77	176.98	159.75	98	164.48	245.66	251.46	203.42	183.62
143.98	216.26	221.35	179.22	161.91	99	165.49	248.57	254.42	206.00	186.10

\* 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: 503, 507, 509, 520, 528

Standard Plans - Nonsmoker

<i>Female</i>					<i>Attained Age</i>	<i>Male</i>				
<i>Plan A</i>	<i>Plan C</i>	<i>Plan F</i>	<i>Plan G</i>	<i>Plan N</i>		<i>Plan A</i>	<i>Plan C</i>	<i>Plan F</i>	<i>Plan G</i>	<i>Plan N</i>
N/A	N/A	N/A	N/A	N/A	<65	N/A	N/A	N/A	N/A	N/A
83.36	109.58	112.23	89.29	78.93	65	95.82	125.95	128.99	102.62	90.73
83.36	109.58	112.23	89.29	78.93	66	95.82	125.95	128.99	102.62	90.73
87.07	114.31	117.06	93.11	82.30	67	100.08	131.38	134.55	107.02	94.59
89.92	118.07	120.92	96.18	85.00	68	103.36	135.71	138.99	110.56	97.71
92.69	121.94	124.90	99.37	87.86	69	106.54	140.17	143.56	114.21	100.99
95.33	125.72	128.75	102.46	90.63	70	109.57	144.51	148.00	117.78	104.18
97.82	129.35	132.48	105.46	93.32	71	112.44	148.68	152.27	121.21	107.26
100.18	132.86	136.05	108.34	95.93	72	115.15	152.70	156.39	124.53	110.26
102.30	136.05	139.33	110.99	98.31	73	117.58	156.39	160.15	127.57	113.01
104.15	139.02	142.37	113.45	100.57	74	119.71	159.80	163.64	130.40	115.60
106.77	143.10	146.54	116.83	103.64	75	122.72	164.49	168.44	134.29	119.13
110.40	148.61	152.18	121.39	107.76	76	126.91	170.82	174.91	139.53	123.86
111.82	151.16	154.79	123.53	109.75	77	128.54	173.75	177.92	141.99	126.14
114.25	155.06	158.79	126.77	112.69	78	131.32	178.23	182.51	145.71	129.53
115.51	157.41	161.18	128.75	114.53	79	132.77	180.93	185.27	148.00	131.65
116.76	159.77	163.59	130.74	116.38	80	134.21	183.65	188.05	150.27	133.77
117.94	162.07	165.95	132.68	118.18	81	135.55	186.28	190.74	152.50	135.84
120.16	165.87	169.83	135.85	121.11	82	138.12	190.65	195.20	156.15	139.21
121.15	167.97	171.98	137.64	122.79	83	139.25	193.06	197.68	158.21	141.14
122.04	170.03	174.09	139.39	124.45	84	140.28	195.44	200.10	160.23	143.05
124.08	173.66	177.80	142.45	127.27	85	142.61	199.61	204.37	163.74	146.29
124.91	175.67	179.85	144.17	128.90	86	143.57	201.92	206.73	165.70	148.16
125.75	177.76	181.98	145.95	130.60	87	144.54	204.32	209.18	167.77	150.12
126.60	179.80	184.07	147.70	132.27	88	145.51	206.66	211.58	169.77	152.03
127.46	181.88	186.21	149.49	133.98	89	146.51	209.07	214.04	171.84	154.00
129.55	185.76	190.17	152.79	137.04	90	148.91	213.52	218.58	175.62	157.52
130.45	187.92	192.39	154.71	138.87	91	149.94	216.01	221.13	177.82	159.62
131.38	190.19	194.69	156.70	140.76	92	151.00	218.60	223.79	180.11	161.79
132.33	192.51	197.07	158.74	142.71	93	152.10	221.27	226.52	182.46	164.04
133.31	194.94	199.56	160.88	144.76	94	153.24	224.08	229.37	184.93	166.38
135.55	199.23	203.95	164.57	148.19	95	155.81	229.00	234.42	189.17	170.33
136.50	201.68	206.45	166.73	150.25	96	156.89	231.81	237.31	191.64	172.70
137.36	204.03	208.84	168.80	152.25	97	157.89	234.51	240.05	194.02	174.99
138.18	206.39	211.27	170.91	154.27	98	158.84	237.23	242.83	196.45	177.32
139.04	208.84	213.75	173.07	156.35	99	159.82	240.05	245.70	198.93	179.72

\* 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: 503, 507, 509, 520, 528

### Standard Plans - Smoker

<i>Female</i>					<i>Attained Age</i>	<i>Male</i>				
<i>Plan A</i>	<i>Plan C</i>	<i>Plan F</i>	<i>Plan G</i>	<i>Plan N</i>		<i>Plan A</i>	<i>Plan C</i>	<i>Plan F</i>	<i>Plan G</i>	<i>Plan N</i>
N/A	N/A	N/A	N/A	N/A	<65	N/A	N/A	N/A	N/A	N/A
95.82	125.95	128.99	102.62	90.73	65	110.13	144.78	148.27	117.96	104.28
95.82	125.95	128.99	102.62	90.73	66	110.13	144.78	148.27	117.96	104.28
100.08	131.38	134.55	107.02	94.59	67	115.03	151.02	154.66	123.01	108.72
103.36	135.71	138.99	110.56	97.71	68	118.80	155.99	159.76	127.07	112.31
106.54	140.17	143.56	114.21	100.99	69	122.46	161.12	165.01	131.28	116.07
109.57	144.51	148.00	117.78	104.18	70	125.94	166.10	170.11	135.38	119.75
112.44	148.68	152.27	121.21	107.26	71	129.25	170.90	175.02	139.33	123.29
115.15	152.70	156.39	124.53	110.26	72	132.36	175.52	179.75	143.13	126.73
117.58	156.39	160.15	127.57	113.01	73	135.15	179.75	184.08	146.63	129.89
119.71	159.80	163.64	130.40	115.60	74	137.60	183.67	188.09	149.89	132.87
122.72	164.49	168.44	134.29	119.13	75	141.06	189.07	193.61	154.36	136.93
126.91	170.82	174.91	139.53	123.86	76	145.87	196.34	201.05	160.37	142.37
128.54	173.75	177.92	141.99	126.14	77	147.74	199.71	204.51	163.21	144.99
131.32	178.23	182.51	145.71	129.53	78	150.95	204.86	209.78	167.49	148.88
132.77	180.93	185.27	148.00	131.65	79	152.60	207.97	212.95	170.11	151.32
134.21	183.65	188.05	150.27	133.77	80	154.27	211.09	216.14	172.73	153.76
135.55	186.28	190.74	152.50	135.84	81	155.81	214.12	219.25	175.29	156.14
138.12	190.65	195.20	156.15	139.21	82	158.75	219.14	224.38	179.49	160.01
139.25	193.06	197.68	158.21	141.14	83	160.06	221.91	227.22	181.85	162.23
140.28	195.44	200.10	160.23	143.05	84	161.25	224.64	230.00	184.17	164.42
142.61	199.61	204.37	163.74	146.29	85	163.92	229.44	234.91	188.20	168.14
143.57	201.92	206.73	165.70	148.16	86	165.02	232.09	237.62	190.46	170.31
144.54	204.32	209.18	167.77	150.12	87	166.14	234.84	240.44	192.83	172.55
145.51	206.66	211.58	169.77	152.03	88	167.25	237.54	243.19	195.14	174.75
146.51	209.07	214.04	171.84	154.00	89	168.40	240.30	246.02	197.51	177.01
148.91	213.52	218.58	175.62	157.52	90	171.15	245.42	251.25	201.86	181.05
149.94	216.01	221.13	177.82	159.62	91	172.34	248.28	254.18	204.40	183.47
151.00	218.60	223.79	180.11	161.79	92	173.57	251.27	257.23	207.03	185.97
152.10	221.27	226.52	182.46	164.04	93	174.84	254.33	260.36	209.72	188.54
153.24	224.08	229.37	184.93	166.38	94	176.13	257.55	263.65	212.55	191.24
155.81	229.00	234.42	189.17	170.33	95	179.09	263.23	269.45	217.43	195.78
156.89	231.81	237.31	191.64	172.70	96	180.33	266.46	272.76	220.28	198.51
157.89	234.51	240.05	194.02	174.99	97	181.47	269.55	275.91	223.01	201.14
158.84	237.23	242.83	196.45	177.32	98	182.57	272.68	279.12	225.80	203.82
159.82	240.05	245.70	198.93	179.72	99	183.69	275.91	282.41	228.66	206.57

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