FORETHOUGHT® FORELIFE℠
SCHEDULE OF COMMISSIONS

FORE THOUGHT®

AGENT SCHEDULE

The Schedule of Commissions ("Schedule") is an addendum to Final Expense Insurance Selling Agreement ("Agreement"). This Schedule is for Forethought Life Insurance Company insurance policies sold under the attached Agreement which are issued on or after the Schedule Effective Date. No commissions will be earned or paid unless the corresponding form of insurance policy is available for sale by Company in the applicable state.

Schedule Effective Date: August 3, 2009

Please Print or Type

Agent Name	Company Number

Commission Advance Period *(check one)* : ☐ As Earned (default) ☐ 3 Month ☐ 6 Month ☐ 9 Month

ForeLife℠		Life Pay		10 Pay		
		Year 1	Years 2-10	Year 1	Years 2-10 Full	Years 2-10 Graded
Preferred Standard	40-75	110.00%	8.00%	95.00%	2.00%	1.00%
	76-80	110.00%	8.00%	95.00%	2.00%	-
Basic	40-75	75.00%	4.05%	-	-	-
	76-80	75.00%	0.00%	-	-	-

Commission Payments

Commissions are expressed as a percentage of premiums paid unless otherwise noted. First Year commission is calculated as a percentage of the modal premium. Commissions for quarterly and semi-annual premiums will be paid as earned regardless of the advance commission period selected.

Renewal commissions are calculated as a percentage of premiums credited to a policy after all premium payments due and owing the Company during the first policy year have been received. No commissions are paid after the tenth policy year.

In its sole discretion Company may pay directly to any sub-agent any commission due the sub-agent from the agent and it may also set-off such payment or payments against any commissions due or to become due to the agent.

Commission Chargebacks

All commissions will be charged back 100% when coverage is rescinded due to a contested death claim.

Year 1 commissions will be charged back 100% at any time coverage is not taken, voided, or coverage is converted and first year commission is paid on the new coverage, or if non-accidental death occurs during the first policy year on Basic or Standard product.

When termination occurs during the first policy year due to suicide, non-accidental death of a Preferred product, surrender or lapse for nonpayment of premiums due, chargeback of commissions paid in the first policy year will be prorated monthly based on earned premiums.

Chargebacks are not assessed at any time when death is due to an accident.

Termination of the Agreement shall not terminate Company's right to chargeback commissions that were paid by Company under the terms of said Agreement.

No commission shall be paid on the sale of a policy which involves the total or partial replacement of a policy issued by Company or any of its affiliates unless specifically provided for in writing.

ACCEPTED AND AGREED TO:

_____ _____

Authorized Signature – Agent *Date*

Mail, Email or Fax Documents To:
Forethought Life Insurance Company
PO Box 216
Batesville, IN 47006-0216
Fax: 800-675-7542
Final.Expense@forethought.com

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