

## SUPPLEMENTAL BENEFITS

The new enhanced ForeLife<sup>SM</sup> product automatically includes these supplemental benefits<sup>1</sup>

### ACCIDENTAL DEATH BENEFIT<sup>1</sup>

This benefit is available to the insured age 70 or younger at policy issue. The benefit pays the Beneficiary an amount equal to the Face Amount, in addition to the Basic Death Benefit, if the insured dies prior to the Policy Anniversary following the insured's 75th birthday and as a result of an Accidental Death. Coverage terminates on the policy anniversary following the insured attained age of 75. This benefit is available at issue and at no additional cost.

#### What is considered Accidental Death?

Death of the insured as a direct result of accidental bodily injury and independently of all other causes. Death must occur within 90 days from the date of injury and while this Policy is in force as other than paid-up insurance may be considered Accidental Death under this benefit<sup>1</sup>.

#### What is not considered Accidental Death?

Death of the insured as a direct or indirect result from any of the following is not considered Accidental Death under this benefit:

1. Suicide, attempted suicide, or intentional self-injury, whether sane or insane;
2. Disease or infirmity of the mind or body;
3. Medical treatment, except when required as the result of an accident;
4. Taking part in any illegal occupation or activity;
5. Committing or attempting to commit an assault or felony;
6. Committing a misdemeanor, except in self-defense;
7. Any war or act of war, declared or not;
8. Air travel, except while riding as a fare-paying passenger on a regularly scheduled commercial airline;
9. Taking part in any sport for pay or profit; bungee jumping; rappelling or mountain climbing;
10. Taking part in a speed contest involving motor vehicles or boats; parachuting or hang gliding;
11. Any loss while legally intoxicated (as defined by the State in which this Policy is delivered); and
12. The taking of any drug unless prescribed by a licensed physician.

### ACCELERATED DEATH BENEFIT<sup>1</sup>

This benefit provides a payout if a licensed physician determines that the insured has a terminal condition with a life expectancy of 6 months or less<sup>1</sup>. The insured will not be eligible for any other benefits or supplemental benefits under this Policy and the Policy will be terminated without reinstatement option after an Accelerated Death Benefit Payout. This benefit is available after the first Policy Anniversary and at no additional cost.

#### What is the Accelerated Death Benefit Payout amount?

The Accelerated Death Benefit Payout amount is the benefit amount shown in the Schedule of Benefits, Premiums, and Fees on page 3, less the Accelerated Death Benefit Administration Fee shown on page 3, and less any loan balance or past due premium.

Accelerated Death Benefit Payout is subject to the following conditions:

1. Benefit is claimed through written notice to Forethought Life Insurance Company, including a statement from a licensed physician that the insured has been diagnosed with a terminal condition;
2. The terminal condition is not the result of intentionally self inflicted injuries or attempted suicide, whether sane or insane;
3. If the Policy is subject to an irrevocable Beneficiary designation or an assignment, except to Forethought Life Insurance Company as security for a Policy loan, owner must provide a written consent by any such Beneficiary or assignee to any payments under this benefit;
4. In order to prevent involuntary advance of proceeds, the Accelerated Death Benefit is not available if owner or the insured:
  - a. is required by law to elect an Accelerated Death Benefit in order to meet the claims of creditors, whether in bankruptcy or not; or
  - b. is required by a government agency to elect an Accelerated Death Benefit in order to apply for, obtain, or keep a government benefit or entitlement.

At our option and cost, we may get a second licensed physician's opinion regarding the insured's condition. In our sole discretion, we will decide whether the insured has a terminal condition<sup>1</sup>.

Note: Clients should consult a personal tax advisor before electing to receive an Accelerated Death Benefit payment. Benefits will be reduced as described above upon receipt of an Accelerated Death Benefit payment. Receipt of Accelerated Death Benefit payments may be taxable or may affect eligibility for benefits under state or federal laws. This benefit is not intended to provide coverage primarily for long term care benefits or for confinement in a nursing home.

## GRANDCHILDREN'S BENEFIT<sup>1, 2</sup>

This benefit provides coverage for eligible grandchildren ages 6 months up to 22 years old. The payout amount is \$5,000 or the base policy face amount whichever is smaller. This benefit will be paid only one time and it does not have a conversion privilege. This benefit will be paid to the owner once upon proof of the death of an eligible grandchild. This benefit is available at issue and at no additional cost.

### What is the definition of an eligible grandchild?

Eligible grandchildren must be at least six (6) months old and continue to meet the following conditions:

1. At Policy issue the grandchild has not yet attained 18 years of age;
2. When the Policy is issued or the grandchild is added to this coverage after the Policy is issued, the grandchild has not previously been treated for or told by a licensed physician that (s)he has or had any of the following medical conditions: hypertension; heart or circulatory disorder; malignancy in any form; diabetes; sickle cell anemia; seizures; Down's Syndrome; cystic fibrosis; cerebral palsy; hydrocephalus; paralysis, or hospitalized for asthma or any respiratory disorder in the past 12 months; and
3. While the Policy is in force the grandchild:
  - a. has not yet attained 22 years of age;
  - b. is the owner's natural or legally adopted grandchild;
  - c. has never been married;
  - d. does not consume alcohol or take controlled drugs that are not prescribed by a licensed physician; and
  - e. does not participate in any illegal activity.

Grandchildren meeting the above eligibility criteria may be added after the Policy is issued by notifying Forethought Life Insurance Company in writing.

<sup>1</sup> Coverage may vary by state. Not all supplemental benefits are available in all states.

<sup>2</sup> 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.