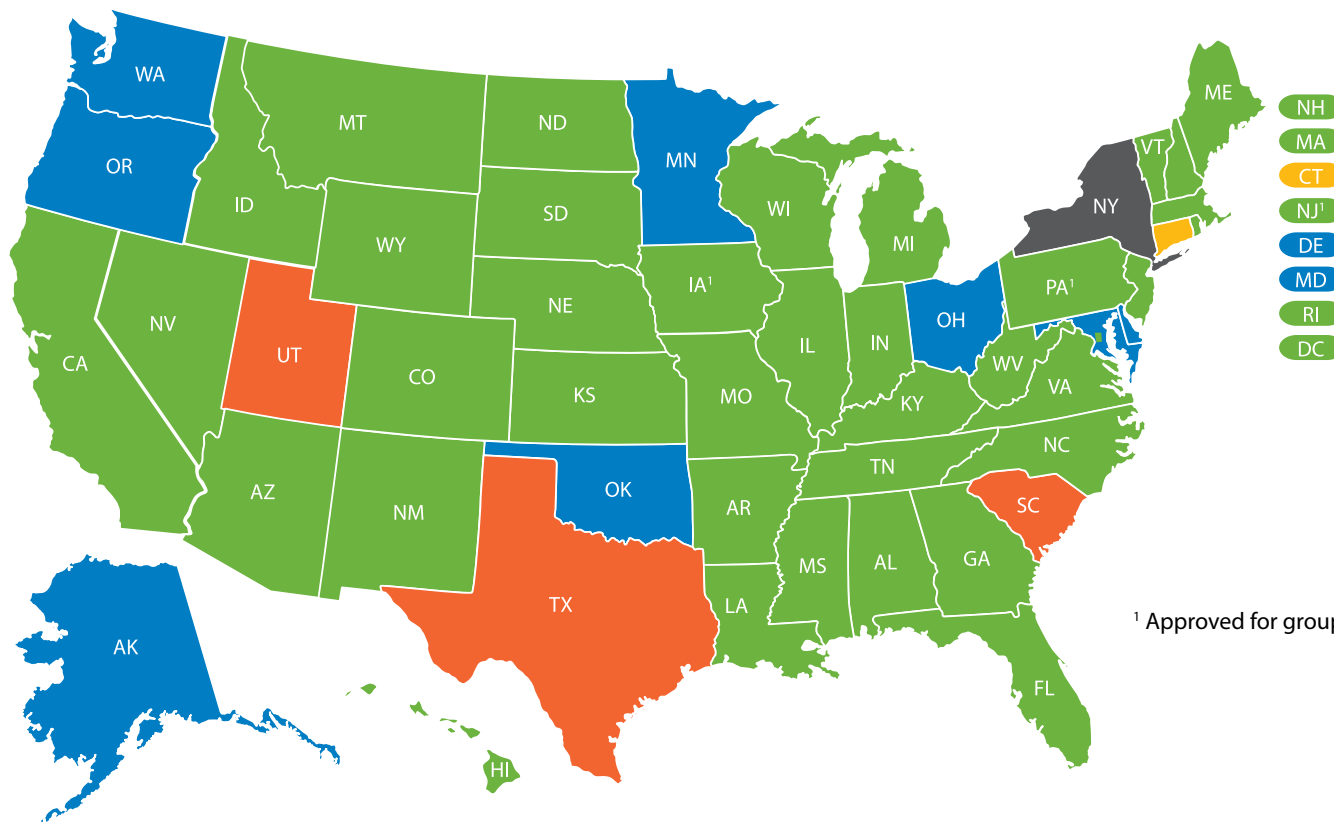


# FORETHOUGHT® Bonus Advantage<sup>SM</sup> Approvals by State



<sup>1</sup> Approved for group applications only.

	Withdrawal Charges (%)											Premium Bonus Recapture Charges (%)											MVA	Commission											
	1	2	3	4	5	6	7	8	9	10	11+	1	2	3	4	5	6	7	8	9	10	11+													
<b>GREEN</b>	10	10	9	9	8	7	6	5	4	2	0	55-75: 100	100	100	100	100	100	80	60	40	20	0	76-80: 90	80	80	70	70	70	70	60	40	20	0	YES	Full Street Commission
<b>ORANGE</b>	10	9	8	7	6	5	4	3	2	1	0	All ages: 90	80	70	60	50	40	30	20	10	0	0	YES	Reduced by 1%											
<b>BLUE</b>	10	9	8	7	6	5	4	3	2	1	0	All ages: 90	80	70	60	50	40	30	20	10	0	0	NO	Reduced by 1%											
<b>YELLOW</b>	Pending Approval																																		

FORETHOUGHT®  
THINKING AHEAD<sup>SM</sup>