



Forethought<sup>®</sup> Medicare Supplement  
and ForeLife<sup>®</sup> Final Expense Life Insurance  
Phase 1



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# Company History

- Forethought Financial Group, Inc., through its subsidiaries, provides innovative insurance and financial solutions for families managing retirement and end-of-life needs.
- Headquartered in Indianapolis, Indiana.
- Forethought Life Insurance Company is rated **A- (Excellent)** by AM Best and **A- (Strong)** by Standard & Poor's.
- Forethought, through its life insurance subsidiary, has assets owned and under management in excess of \$4.5 billion, and has served more than 2 million policyholders since 1985.
- Forethought Life Insurance Company was named among the prestigious 2010 Ward's 50 list of the nation's top 50 highest performing life-health insurance companies.



# Program Basics

- Commissions Paid Weekly
- Commission Advancing Available
- Affordable, Easy to Sell Plans
- Simple “Yes/No” Applications for all Products
- Tele-Underwriting (Currently Life only)
- Fax Application Program Available
  - Simply fax completed application and other applicable forms to our office, no need to delay the approval time by using traditional mail services

# Plan and Application Options

- Available Plans

- Medicare Supplement Standard
  - A, C, F, G, and N\*
- Medicare Supplement Select
  - A, C, F, G, and N\*

\* Not approved in all states. Refer to Product Availability Chart.

- Two Application Choices

- Separate applications for Med Supp Standard/Select and ForeLife<sup>SM</sup> life insurance\*
- Combo application for Med Supp Standard/Select and ForeLife<sup>SM</sup> life insurance\*

\* Products not approved in all states. Refer to Product Availability Chart.

# Combo Application

- One simplified application for Medicare Supplement/Select and ForeLife<sup>SM</sup> life insurance
- ForeLife final expense life insurance is included
  - Issue ages and face amounts
    - Issue Ages 50-80
    - Face amounts from \$2,500 to as much as \$30,000
- Commissions are not reduced on either product
- Great opportunity to increase Agents income

# Competitive Picture

(Rates are subject to change)

## {Texas Plan G – 65 Year Old/Female/Non-Tobacco}

➤ { <i>Forethought Life Insurance Company</i> }	{ <i>\$ 88.28</i> }
➤ {United National}	{\$107.78}
➤ {Royal Neighbors}	{\$123.78}
➤ {Loyal American}	{\$122.32}

## {South Carolina Plan G – 65 Year Old/Female/Non-Tobacco}

➤ { <i>Forethought Life Insurance Company</i> }	{ <i>\$ 78.99</i> }
➤ {Loyal American}	{\$103.50}
➤ {American Continental}	{\$95.21}
➤ {Hartland National}	{\$86.55}

**Forethought helps make AGENTS  
more *money!***

- Final Expense life insurance will be offered to all medically approved Medicare Supplement Standard and Select insureds
- Certificate will be delivered with the Medicare Supplement Standard/Select policy
- The rates will be pre-printed on the back side of the Certificate
- Tele-underwriting available with instant approval

***Full Commission***

FORETHOUGHT LIFE INSURANCE COMPANY  
One Forethought Center  
Batesville, IN 47006

**FORE THOUGHT®**

**CERTIFICATE FOR QUALIFICATION**

[Name of Insured]  
[Medicare Supplement Policy Number]  
[Original Application Date]

Please use the health history information obtained in my Medicare Supplement Application to determine my qualifications for a \$5,000 Forethought Final Expense Life Insurance policy.

Once I qualify, a policy will be sent to me for my review and acceptance or rejection.

By signing below, I hereby state that my health has not changed since completing the Application for Medicare Supplement Insurance and Life Insurance.

Signature of Insured \_\_\_\_\_ Date \_\_\_\_\_

Return this form to:  
FORETHOUGHT LIFE INSURANCE COMPANY  
One Forethought Center  
Batesville, Indiana 47006

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# ForeLife<sup>SM</sup> Final Expense Life Insurance

- ForeLife – Immediate Death Benefit
  - Issue Ages: 50-80
  - Face Amounts: \$2,500-\$30,000
- Street Level Commissions- General Agent: {110%}
- Death Benefit Concierge Service-Assists with expediting claims & finding Funeral Homes



# ForeLife<sup>SM</sup> Final Expense Premium Rate Comparison

{ \$10,000 Face, Nonsmoker, Age 65 }

{ Female: \$43.16 }

{ Male: \$54.41 }

{ Assurant }

{ Female: \$64.95 }

{ Male: \$94.25 }

{ Unity }

{ Female: \$64.01 }

{ Male: \$83.56 }

# Why Choose Forethought Life Insurance Company ?

- Established company with a heritage in the senior market space.
- A.M. Best A- rated carrier
- Multiple products, one application
  - Build a stronger relationship with your customers
  - Make multiple sales off of the same lead
- Competitive commission rates
- Quick application turnaround (Assuming complete applications)
  - Med Supp - Up to 5 days
  - Final Expense – 3 to 4 days
- Service oriented
  - Direct company contact
  - We are here to serve our agents and policy holders

# Why Choose Precision Senior Marketing?

- An exclusive distributor of the Forethought Med Supp and final expense
- Decades of experience in the industry
- High-level contacts at Forethought to help expedite resolutions
- Top-level contracts with other industry leading carriers
- Access to sales technology that increases your efficiency and profitability
- Access to proven resources, including pre-sale and point-of-sale scripts
- Lead partnerships that deliver the highest quality leads at affordable prices
- Web, graphic, video, and copywriting assistance
- Weekly blog and periodic updates to keep you current on industry trends
- Dedicated marketers committed to your success
- Never hear an answering machine during business hours
- Industry leading website with the most up-to-date information