

Forethought® FreedomSM

Frequently Asked Questions

Q1. What is the death benefit payout on non-accidental death?

A1. Level: The basic death benefit (full face amount)

Graded: The basic death benefit

Year 1:	30% of face amount
Year 2:	70% of face amount
Year 3+:	full face amount

Return of Premium: The basic death benefit

Year 1:	110% of premiums paid
Year 2:	110% of premiums paid
Year 3+:	full face amount

Q2. What is the death benefit payout on accidental death?

A2. Level: Full face amount plus the supplemental Accidental Death Benefit

Death Benefit:	full face amount
Accidental Death Benefit:	full face amount

Graded: Full face amount plus the supplemental Accidental Death Benefit

Death Benefit:	full face amount
Accidental Death Benefit:	full face amount

Return of Premium: Full face amount only (supplemental Accidental Death Benefit is not available with Return of Premium)

Death Benefit:	full face amount
Accidental Death Benefit:	Not Available

Q3. What is the Commission Chargeback for death in first 12 months?

A3. Level: Prorated
Graded: 100% Charge Back
Return of Premium: 100% Charge Back

No chargeback is assessed when death is accidental

Q4. At what ages are the products available?

A4. Product:

Level: 50-80
Graded: 50-80 (Except PA, which is 50-75)
Return of Premium: 50-80

Background on Underwriting Questions.

Forethought Life Insurance Company's underwriting process is designed to be quick for both the agent and the insured. As such we use a rules based underwriting process which requires us to be very specific with our questions. We are using IntelliScript information to identify individuals that have certain impairments and the process does not have the capability of identifying severity or chronic state of those impairments. Other companies have underwriters reviewing the cases and ordering additional information when needed which lengthens the underwriting process. Our agents need to know that they can always contact us to determine if submitting medical records might make a difference in our decision. The number for doing so is (888) 606-6372.

Q5. During the phone interview are applicants approved on the spot?

A5. Unless we develop conflicting information from MIB, most cases will receive an underwriting decision at the end of the interview.

Q6. Will a "yes" answer to questions 19-23 affect the applicant getting a policy?

A6. Questions 19, 22 and 23 are not used in the underwriting of the Forethought® FreedomSM product.

Questions #20 and 21 (height and weight) are used and acceptance is determined in the interview with Apptical.

Q7. Why is the height/weight chart not published?

A7. The height/weight chart is not published to prevent falsification of application data to allow otherwise unqualified applicants to qualify for coverage.

Q8. Why is there no list of knock-out drugs available for agents to use as a pre-screen tool before actually writing an application?

A8. We anticipate that a medication screening tool will be available in the future with our next iteration of the application.

Q9. When using the Med Supp / Life combo application, is a separate interview and underwriting process required for the life policy?

A9. Yes, for purposes of determining the appropriate level of life insurance coverage available for the proposed insured, a separate interview and underwriting assessment is required.

Q10. When the application for insurance is declined or the applicant elects not to accept the coverage offered, why are the application and HIPAA form required to be submitted?

A10. The submission of the application and HIPAA form are required regardless of the outcome of the underwriting decision or if the applicant chooses not to accept the coverage offered. The HIPAA form provides us the required authorization from the applicant for completing the MIB and prescription database searches that are part of our underwriting process, and is required to be on file to fulfill audit and legal requirements. The application likewise serves as record of the attempted sale for audit and management purposes.