

This easy to use guide is designed to give you an introduction to the *Forethought.com* site features. Register today to gain access to forms, marketing materials, product information, training support, and reporting for both commissions and policy detail. Everything you need to run your day to day business at your fingertips! www.forethought.com

Getting Started – Login Instructions

Follow these simple steps to obtain a member ID and password for forethought.com.

1. Go to www.forethought.com and click on "Create Member ID."
2. A registration page appears, select "I am a Forethought insurance agent" and click "Register." Read the complete access agreement and click on "I Accept the Terms" and "Next."
3. Enter your agent ID and the last 4 digits of your Social Security number.
4. A confirmation screen will appear that is automatically populated with your information. If any of the information is incorrect, please call the Customer Service team at 1-888-606-6372. If information is correct, click "Next."
5. Create a unique User ID and Password. Select a security question and provide an answer, then click "Submit."
6. Make note of your unique User ID and Password for future reference and login.



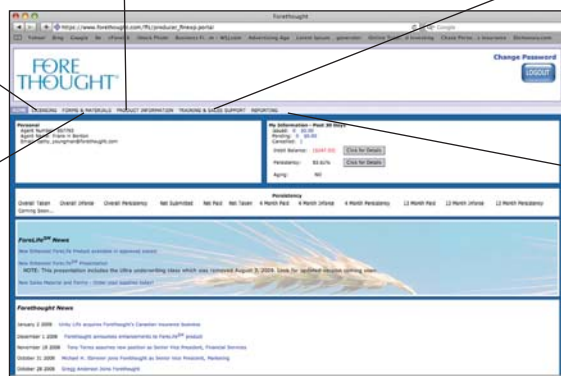
Navigating www.forethought.com

Licensing – Quick access to licensing and appointment forms.

Product Information – Read the highlights of the final expense product and services available.

Training and Sales Support – Link to Forethought training information and code of professional responsibility.

Forms and Materials – Order items from a comprehensive library of forms and materials to help explain the benefits and features of our final expense whole life insurance products.



Reporting – Access up-to-date information about your sales activity, contract details, and commissions.

Online Reporting

Gain access to your business information through Forethought's detailed reports.

Agent Aging

This report offers you the ability to see past due policies at risk of lapsing.

Agent Contracting Status

This report provides agent contracting status, including name, agent number, effective date, resident state, first/last sale dates and pending reasons.

Business Detail Summary

This report is a summary of issued not paid, issued paid, rejected/declined, cancelled and pending business grouped by age and offers a link to policy detail.

Business Summary

This report is accessed by entering a date range and is a summary by underwriting class of policies issued not paid, issued paid, rejected/declined, cancelled and pending business by number of contract and annual premium and offers a link to the Business Summary Downline report.

Business Summary Downline

This report is an expanded version of the Business Summary report with downline information included.

Commission Activity

This report offers you a variety of options for viewing commissions paid, including per commission period, year to date, based on a date range specified and by each contract issued.

Contract Detail

This report offers you the ability to search by contract number to obtain owner/seller information, pending status and contract summary.

Debit Balance

This report shows the age of the debit balance, total debit balance and monthly change to the debit balance.

Hierarchy Production Detail

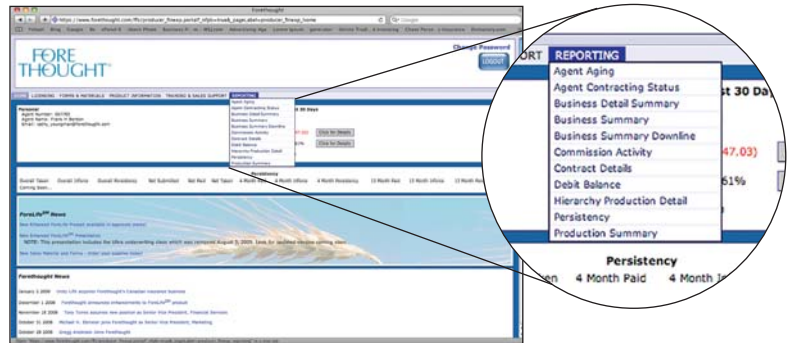
This report is a summary of policies written by the agent and is grouped by direct downline manager. The report includes direct downline name, direct downline ID, writing agent name, writing agent ID, policy ID, underwriting class, insured's name, insured's age, state, policy status, issue date, paid to date, status change date and annualized premium.

Persistency

This report calculates persistency based on policy history. At the bottom of the report you will find the percent of calculated persistency and the subtotal of all the policies.

Production Summary

This report is a summary of annualized premium written by the agent and includes agent ID.



Forms and Materials

The library contains all new business forms and product literature available for the Forethought® ForeLifeSM product line.

To locate a document, simply click on your state from the drop down list, and then choose the document you would like to use.

For your convenience, all forms can be populated prior to printing.

To order forms for your own inventory, click on the "Order Forms" link. You will have the ability to order up to 20 of any one item, and have the materials shipped UPS ground directly to you. All orders placed by 2 p.m. est will be shipped the same day.

