

Global Atlantic Financial Group

Global Atlantic Financial Group, through its subsidiaries, offers a broad range of retirement, life and reinsurance products designed to help our customers address financial challenges with confidence. A variety of options help Americans customize a strategy to fulfill their protection, accumulation, income, wealth transfer and end-of-life needs.

Global Atlantic was founded at Goldman Sachs in 2004 and separated as an independent company in 2013. Its success is driven by a unique heritage that combines deep product and distribution knowledge with leading investment and risk management, alongside a strong financial foundation.

globalatlantic.com

Guarantees are based on the claims-paying ability of Forethought Life Insurance Company.

This information is written in connection with the promotion or marketing of a fixed annuity. The information cannot be used or relied upon for the purpose of avoiding IRS penalties. This material is not intended to provide tax, accounting or legal advice. As with all matters of a tax or legal nature, you should consult your tax or legal counsel for advice.

Taxable distributions (including certain deemed distributions) are subject to ordinary income taxes, and if made prior to age 59½, may also be subject to a 10% federal income tax penalty. Distributions received from a non-qualified contract before the Annuity Commencement Date are taxable to the extent of the income on the contract. Payments from IRAs are taxable in accordance with the normal rules surrounding taxation of payments from an IRA. Early surrender charges may also apply. Withdrawals will reduce the death benefit and any optional guaranteed amounts in an amount more than the actual withdrawal.

SecureFore fixed annuities are issued by Forethought Life Insurance Company, 10 West Market Street, Suite 2300, Indianapolis, Indiana. Available in most states with contract FA1101SPDA-01 and ICC17-FA1101SPDA-01 and rider forms FA4012-02, ICC17-FA4012-02, FA4121-01, ICC20-FA4121-01, FA4051-01, ICC17-FA4051-01, FA4052-01, ICC17-FA4054-01, ICC20-FANC-01, FANHW-01, FATIW-01, and ICC20-FAT1-01.

Products and features are subject to state and firm variations and availability. Read the contract for complete details.

Global Atlantic Financial Group (Global Atlantic) is the marketing name for Global Atlantic Financial Group Limited and its subsidiaries, including Forethought Life Insurance Company and Accordia Life and Annuity Company. Each subsidiary is responsible for its own financial and contractual obligations. These subsidiaries are not authorized to do business in New York.

Not a bank deposit	Not FDIC/NCUA insured	Not insured by any federal government agency	No bank guarantee	May lose value	Not a condition of any banking activity
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SecureFore
Fixed Annuities

Issued by Forethought Life Insurance Company

Product Suite Guide

Ten reasons why a fixed annuity¹ might be **right for you**

A fixed annuity is an insurance product intended to provide for retirement and other long-term financial needs. A fixed annuity can be an ideal financial product for people who have sufficient liquid assets to cover living expenses and unexpected emergencies, such as medical bills.

1. Predictability	Choose an optional “return of premium” feature and you can receive 100% of principal back, at any time, less any withdrawals.
2. Liquidity	Typically offers flexibility to access up to 10% of the contract value per year without incurring a withdrawal charge.
3. Tax deferral	Postpone paying taxes on the interest accrued during the life of the contract, allowing more money to compound over time.
4. Power of compounding	Earn interest on your principal and interest on your interest.
5. Guaranteed growth	Competitive fixed rates and guaranteed rate periods mean you experience growth on your contract value.
6. Death benefit	In most cases, contract value passes to the stated beneficiary without the delay of probate.
7. Income	Ability to convert the surrender value into a stream of dependable income for retirement through annuitization.
8. Emergency access	Full liquidity without withdrawal charges is typically available in the event of a terminal illness diagnosis or nursing home confinement.
9. Simplicity	Easy-to-understand product with few moving parts, making a fixed annuity an easier way to help secure your money.
10. No monthly or annual fees²	No monthly or annual fees means that 100% of your principal is credited to your contract value, and your money goes to work for you right away.

¹ This applies to non-indexed fixed annuities that do not have a Market Value Adjustment.
² Withdrawal charges and taxes may apply to any amounts withdrawn from your contract.

This material is intended to provide educational information regarding the features and mechanics of the product and is intended for use with the general public. It should not be considered, and does not constitute, personalized investment advice. The issuing insurance company is not an investment adviser nor registered as such with the SEC or any state securities regulatory authority. It’s not acting in any fiduciary capacity with respect to any contract and/or investment.

	SecureFore 3	SecureFore 5	SecureFore 7																																										
Product Description	SecureFore 3 is a single-premium, tax-deferred fixed annuity issued by Forethought Life Insurance Company. Available for Non-Qualified, Non-Qualified Stretch ³ , Traditional IRA, Inherited/Beneficiary IRA ^{3,4} , Roth IRA, Inherited/Beneficiary Roth IRA ⁴ and SEP-IRA plans.	SecureFore 5 is a single-premium, tax-deferred fixed annuity issued by Forethought Life Insurance Company. Available for Non-Qualified, Non-Qualified Stretch ³ , Traditional IRA, Inherited/Beneficiary IRA ^{3,4} , Roth IRA, Inherited/Beneficiary Roth IRA ⁴ and SEP-IRA plans.	SecureFore 7 is a single-premium, tax-deferred fixed annuity issued by Forethought Life Insurance Company. Available for Non-Qualified, Non-Qualified Stretch ³ , Traditional IRA, Inherited/Beneficiary IRA ^{3,4} , Roth IRA, Inherited/Beneficiary Roth IRA ⁴ and SEP-IRA plans.																																										
Issue Ages	0–85	0–85	0–85																																										
Guaranteed Rate Period	Three Years	Five Years	Seven Years																																										
Premium Payment	• Single premium • \$10,000 minimum • \$1,000,000 maximum, 0–80; \$500,000, 81–85	• Single premium • \$10,000 minimum • \$1,000,000 maximum, 0–80; \$500,000, 81–85	• Single premium • \$10,000 minimum • \$1,000,000 maximum, 0–80; \$500,000, 81–85																																										
Withdrawal Privileges	• 10% of the beginning-of-year contract value after the first contract year (10% of Annuity Deposit in the first Contract Year) can be withdrawn each year without incurring withdrawal charges.^{5,6} • Should you suffer from a terminal illness, any withdrawal charges will be waived on any portion of the contract value that is withdrawn after the first contract anniversary.⁷ • If you should become confined to an approved nursing facility for at least 90 consecutive days, withdrawal charges on any portion of the contract value withdrawn will be waived.⁷ • Systematic withdrawals may be specified by dollar amount, percentage of the contract value, or choice of payout frequency.	• 10% of the beginning-of-year contract value after the first contract year (10% of Annuity Deposit in the first Contract Year) can be withdrawn each year without incurring withdrawal charges.^{5,6} • Should you suffer from a terminal illness, any withdrawal charges will be waived on any portion of the contract value that is withdrawn after the first contract anniversary.⁷ • If you should become confined to an approved nursing facility for at least 90 consecutive days, withdrawal charges on any portion of the contract value withdrawn will be waived.⁷ • Systematic withdrawals may be specified by dollar amount, percentage of the contract value, or choice of payout frequency.	• 10% of the beginning-of-year contract value after the first contract year (10% of Annuity Deposit in the first Contract Year) can be withdrawn each year without incurring withdrawal charges.^{5,6} • Should you suffer from a terminal illness, any withdrawal charges will be waived on any portion of the contract value that is withdrawn after the first contract anniversary.⁷ • If you should become confined to an approved nursing facility for at least 90 consecutive days, withdrawal charges on any portion of the contract value withdrawn will be waived.⁷ • Systematic withdrawals may be specified by dollar amount, percentage of the contract value, or choice of payout frequency.																																										
Withdrawal Charges	A withdrawal charge applies to withdrawals in excess of free withdrawals. <table><tr><td>Year</td><td>1</td><td>2</td><td>3</td><td>4+</td></tr><tr><td>Charge</td><td>8%</td><td>8%</td><td>7%</td><td>0%</td></tr></table>	Year	1	2	3	4+	Charge	8%	8%	7%	0%	A withdrawal charge applies to withdrawals in excess of free withdrawals. <table><tr><td>Year</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6+</td></tr><tr><td>Charge</td><td>8%</td><td>8%</td><td>7%</td><td>6%</td><td>5%</td><td>0%</td></tr></table>	Year	1	2	3	4	5	6+	Charge	8%	8%	7%	6%	5%	0%	A withdrawal charge applies to withdrawals in excess of free withdrawals. <table><tr><td>Year</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8+</td></tr><tr><td>Charge</td><td>8%</td><td>8%</td><td>7%</td><td>6%</td><td>5%</td><td>4%</td><td>3%</td><td>0%</td></tr></table>	Year	1	2	3	4	5	6	7	8+	Charge	8%	8%	7%	6%	5%	4%	3%	0%
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Death Benefit	Beneficiaries will receive the full contract value amount without incurring any withdrawal charges.	Beneficiaries will receive the full contract value amount without incurring any withdrawal charges.	Beneficiaries will receive the full contract value amount without incurring any withdrawal charges.																																										
Optional Features Return of Premium <i>(Selection of this option may lower the interest rate received.)</i>	If selected at issue, Forethought Life Insurance Company guarantees that upon full surrender, you will receive no less than your original annuity premium, less all prior withdrawals.	If selected at issue, Forethought Life Insurance Company guarantees that upon full surrender, you will receive no less than your original annuity premium, less all prior withdrawals.	If selected at issue, Forethought Life Insurance Company guarantees that upon full surrender, you will receive no less than your original annuity premium, less all prior withdrawals.																																										

³ Requires use of systematic withdrawal option (life expectancy option) and a maximum issue age of 75. The optional feature Return of Premium is not available.
⁴ Beneficiary must be either spouse of original owner at time of death or less than 10 years younger than original owner.
⁵ If you withdraw an amount in excess of this free withdrawal amount, you may be subject to withdrawal charges. Withdrawals of taxable amounts are subject to ordinary income tax and may be subject to a 10% federal income tax penalty if taken before age 59½.
⁶ Withdrawal Charges will be incurred if a full surrender occurs in that contract year in DE, FL, ND & SD.
⁷ Receipt of proof as identified in the waiver riders attached to the annuity contract is required to qualify for these benefits. Subject to state variations and availability. In Delaware, Florida and North Dakota, the Nursing Home Waiver Rider confinement period is at least 60 consecutive days and is not available until on or after the first contract anniversary.

ForeAccumulation II
Fixed Index Annuity

Product Highlights

Product description	ForeAccumulation is a single premium fixed index annuity that offers both upside opportunity and downside market protection.																																																								
Issue ages	0-85																																																								
Premium amount ¹	• \$25,000 minimum premium • \$1,000,000 maximum premium for ages 0-80 (as measured by total contribution per person for all annuities with the company) • \$500,000 maximum premium for ages 81-85 (as measured by total contribution per person for all annuities with the company)																																																								
Available plans ²	Non-qualified, Non-qualified Stretch ³ , IRA, Inherited/Beneficiary IRA ³ , Roth IRA and SEP IRA																																																								
Available interest crediting methods	Interest is credited to your Contract Value based on your choice of one or more interest crediting strategies. There are a variety of choices with different methodologies, advantages and trade-offs of each.																																																								
Withdrawal charges ^{5,6,7}	Up to 10% of the beginning-of-year Contract Value may be withdrawn annually without incurring a withdrawal charge. Withdrawal charges apply to amounts withdrawn in excess of the free withdrawal amount during the withdrawal charge period. Five-Year Withdrawal Charge Schedule <table><tr><th>Year</th><th>1</th><th>2</th><th>3</th><th>4</th><th>5</th><th>6+</th></tr><tr><td>Charge</td><td>8%</td><td>8%</td><td>7%</td><td>6%</td><td>5%</td><td>0%</td></tr></table> Seven-Year Withdrawal Charge Schedule <table><tr><th>Year</th><th>1</th><th>2</th><th>3</th><th>4</th><th>5</th><th>6</th><th>7</th><th>8+</th></tr><tr><td>Charge</td><td>8%</td><td>8%</td><td>7%</td><td>6%</td><td>5%</td><td>4%</td><td>3%</td><td>0%</td></tr></table> Ten-Year Withdrawal Charge Schedule⁸ <table><tr><th>Year</th><th>1</th><th>2</th><th>3</th><th>4</th><th>5</th><th>6</th><th>7</th><th>8</th><th>9</th><th>10</th><th>11+</th></tr><tr><td>Charge</td><td>9%</td><td>9%</td><td>8%</td><td>7%</td><td>6%</td><td>5%</td><td>4%</td><td>3%</td><td>2%</td><td>1%</td><td>0%</td></tr></table>	Year	1	2	3	4	5	6+	Charge	8%	8%	7%	6%	5%	0%	Year	1	2	3	4	5	6	7	8+	Charge	8%	8%	7%	6%	5%	4%	3%	0%	Year	1	2	3	4	5	6	7	8	9	10	11+	Charge	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%
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Market Value Adjustment (MVA) ⁵	A Market Value Adjustment refers to the potential fluctuation of the surrender value of the annuity in response to market conditions. Applies during the withdrawal charge period on withdrawals in excess of the free partial withdrawal amount. The MVA also applies to annuitization during the withdrawal charge period when a withdrawal charge would also apply.																																																								
Death Benefit	The greater of the Contract Value or Minimum Nonforfeiture Amount passes to beneficiaries at no additional charge.																																																								

Not a bank deposit	Not FDIC/NCUA insured	Not insured by any federal government agency	No bank guarantee	May lose value	Not a condition of any banking activity
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Product Highlights (continued)

Optional Enhanced Death Benefit⁴

The optional Enhanced Death Benefit is available at an annual cost of 0.50% for issuing ages 0-70, 0.95% for issuing ages 71-80, assessed at the end of the contract year, based off of the Enhanced Death Benefit amount.

The benefit is comprised of a guaranteed roll-up of 7.00% simple interest for 15 years or until the contract anniversary after attained age 90, whichever is earlier, based off of premiums, less withdrawals.

All withdrawals will reduce the benefit.

A minimum issue age of 0 and maximum age of 80 applies.

Other benefits^{6,9}

Nursing Care Waiver – At any time on or after the Issue Date of the policy, if you should become confined to an approved nursing facility for at least 90 consecutive days, withdrawal charges and MVA on any portion of the Contract Value withdrawn will be waived.

Terminal Illness Waiver – If you have been diagnosed with a terminal illness after the first contract anniversary, withdrawal charges and MVA will be waived on any portion of the Contract Value withdrawn.

¹ Company approval will be required for cumulative premium payments in excess of these limits as applied to one or more annuity contracts by one client.

² If you are purchasing a fixed index annuity through a tax-advantaged retirement plan such as an IRA, you will receive no additional tax advantage from a fixed index annuity. Under these circumstances, you should only consider buying a fixed index annuity if it makes sense because of the annuity's other features, such as lifetime income payments and death benefit protection.

³ Maximum Issue Age of 75. Additionally, the Optional Enhanced Death Benefit is not allowed on these plan types.

⁴ If elected, additional riders may be restricted. State and firm variations and availability apply.

⁵ Taxable distributions (including certain deemed distributions) are subject to ordinary income taxes, and if made prior to age 59½, may also be subject to a 10% federal income tax penalty. Payments from IRAs are taxable in accordance with the normal rules surrounding taxation of payments from an IRA. Early withdrawal charges may also apply. Withdrawals may reduce any optional guaranteed amounts in an amount more than the actual withdrawal.

⁶ State and firm variations may apply.

⁷ Withdrawal Charge Schedule availability may vary by firm.

⁸ 9 Year Withdrawal Charge Schedule in CA.

⁹ Receipt of proof as identified in the waiver riders attached to the annuity contract is required in order to qualify for these benefits.

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Guarantees provided are subject to the financial strength of the issuing insurance company; not guaranteed by any bank or the FDIC.

A fixed index annuity is intended for retirement or other long-term needs. It is intended for a person who has sufficient cash or other liquid assets for living expenses and other unexpected emergencies, such as medical expenses. A fixed index annuity is not a registered security or stock market investment and does not directly participate in any stock or equity investments or index.

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ForeAccumulation II fixed index annuity is issued by **Forethought Life Insurance Company**, 10 West Market Street, Suite 2300, Indianapolis, Indiana.

ForeAccumulation is available with Contract FA1801SPDA-01 and ICC17-FA1801SPDA-01 and rider forms FA4101-01, ICC17-FA4101-01, FA4106-01, ICC17-FA4106-01, FA4107-01, ICC17-FA4107-01, FA4109-01, ICC17-FA4109-01, FA4110-01, ICC17-FA4110-01, RA23-WCW-01, ICC23-RA23-WCW-01, FA4112-01, ICC17-FA4112-01, RA23-EDB-01, ICC23-RA23-EDB-01, RA22IS-2YP-01, ICC22-RA22IS-2YP-01, RA23-GACC-02, ICC23-RA23-GACC-02, RA23-PREM-01, ICC23-RA23-PREM-01, RA23IS-PTPLC-01, ICC23-RA23IS-PTPLC-01, RA23-NCW-01, ICC23-RA23-NCW-01, RA23-TIW-01 and ICC23-RA23-TIW-01.

Products and optional features are subject to state and firm availability. State variations may apply. Read the Contract for complete details.

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Product Highlights

ForeIncome II
Fixed Index Annuity

Issued by Forethought Life Insurance Company

Not a bank deposit	Not FDIC/NCUA insured	Not insured by any federal government agency	No bank guarantee	May lose value	Not a condition of any banking activity
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Product Highlights

Product description	ForeIncome is a single premium fixed index annuity designed with a guaranteed lifetime withdrawal benefit to help meet the need for predictable lifetime income in retirement.																																																								
Issue ages	45-85																																																								
Premium amount ¹	• \$25,000 minimum premium • \$1,000,000 maximum premium for ages 45-80 (as measured by total contribution per person for all annuities with the company) • \$500,000 maximum premium for ages 81-85 (as measured by total contribution per person for all annuities with the company)																																																								
Available plans ²	Non-qualified, IRA, Roth IRA and SEP IRA																																																								
Available interest crediting methods	Interest is credited to your Contract Value based on your choice of one or more interest crediting strategies. There are a variety of choices with different methodologies, advantages and trade-offs of each.																																																								
Charges and fees	Guaranteed Lifetime Withdrawal Benefit is included at issue for an annual charge of 1.05% for the Income Multiplier Benefit or 1.20% for the Guaranteed Income Builder Benefit of the Withdrawal Base at the end of each contract year. Cost may vary by Withdrawal Charge Period.																																																								
Withdrawal charges ^{3,4,5}	Up to 10% of the beginning-of-year Contract Value may be withdrawn annually without incurring a withdrawal charge. Withdrawal charges apply to amounts withdrawn in excess of the free withdrawal amount during the withdrawal charge period. Five-Year Withdrawal Charge Schedule <table><tr><th>Year</th><th>1</th><th>2</th><th>3</th><th>4</th><th>5</th><th>6+</th></tr><tr><td>Charge</td><td>8%</td><td>8%</td><td>7%</td><td>6%</td><td>5%</td><td>0%</td></tr></table> Seven-Year Withdrawal Charge Schedule <table><tr><th>Year</th><th>1</th><th>2</th><th>3</th><th>4</th><th>5</th><th>6</th><th>7</th><th>8+</th></tr><tr><td>Charge</td><td>8%</td><td>8%</td><td>7%</td><td>6%</td><td>5%</td><td>4%</td><td>3%</td><td>0%</td></tr></table> Ten-Year Withdrawal Charge Schedule⁶ <table><tr><th>Year</th><th>1</th><th>2</th><th>3</th><th>4</th><th>5</th><th>6</th><th>7</th><th>8</th><th>9</th><th>10</th><th>11+</th></tr><tr><td>Charge</td><td>9%</td><td>9%</td><td>8%</td><td>7%</td><td>6%</td><td>5%</td><td>4%</td><td>3%</td><td>2%</td><td>1%</td><td>0%</td></tr></table>	Year	1	2	3	4	5	6+	Charge	8%	8%	7%	6%	5%	0%	Year	1	2	3	4	5	6	7	8+	Charge	8%	8%	7%	6%	5%	4%	3%	0%	Year	1	2	3	4	5	6	7	8	9	10	11+	Charge	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%
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Market Value Adjustment (MVA) ⁴	A Market Value Adjustment refers to the potential fluctuation of the surrender value of the annuity in response to market conditions. Applies during the withdrawal charge period on withdrawals in excess of the free partial withdrawal amount. The MVA also applies to annuitization during the withdrawal charge period when a withdrawal charge would also apply.																																																								

Guaranteed Lifetime Withdrawal Benefit (GLWB)⁷ Included at issue. Must be at least age 55 to activate the benefit. Income is provided after activation through annual guaranteed lifetime withdrawal amounts, known as Lifetime Annual Payments (LAP).⁸ The LAP is determined as a percentage of the Withdrawal Base amount. The Withdrawal Base amount is a separate value that grows annually based on one of two options chosen at issue, described below. The Withdrawal Base is not available as a death benefit or for cash value surrender.

Guaranteed Income Builder Benefit 12%⁹ With no interest credits added	Income Multiplier Benefit¹⁰ 1.25x¹⁰ the interest credits during deferral and 1.25x¹⁰ the interest credits after activation, for a period of time
Before Benefit Activation: Withdrawal Base grows up to 10 years. Growth will stop earlier if Benefit is activated.	Before Benefit Activation: Withdrawal Base grows by 1.25x the interest credits.
After Benefit Activation: Withdrawal Base stops growing with the exception of the Income Multiplier Benefit option where it will grow at 1.25 times the interest credits. If the Contract Value ever exceeds the Withdrawal Base at any anniversary, the Withdrawal Base increases to equal the Contract Value.	

Product Highlights (continued)

Lifetime Withdrawal Percentages (Locked in at activation)

Age upon activation	Guaranteed Income Builder Benefit Single Life Income	Income Multiplier Benefit Single Life Income
55	4.90%	5.05%
60	5.65%	5.70%
65	6.40%	6.25%
70	7.25%	6.75%
75	8.25%	7.40%
80	8.25%	8.05%
85	8.25%	8.65%
90+	8.25%	8.85%

The Lifetime Withdrawal Percentage for joint life income is 0.50% less for each age. For example, the Lifetime Withdrawal Percentages at age 70 are 6.75% for Guaranteed Income Builder and 6.25% for Income Multiplier.¹¹

Guaranteed Minimum Surrender Value (GMSV)

The GMSV is equal to the Premium Payment less withdrawal proceeds. If GLWB income activation has not occurred, the GMSV is used for determining the following after the withdrawal charge period when greater than the Contract Value:

- Death Benefit
- Surrender value
- Contract Value for annuitization purposes

Death Benefit

Remaining Contract Value passes to beneficiaries at no additional charge.

Income Enhancement Benefit¹²

- Provides 2x the Lifetime Annual Payment for up to five years¹³
- Included at no additional cost
- Maximum issue age of 75
- Must be incapable of performing two Activities of Daily Living (ADLs) for at least 90 consecutive days¹⁴
 - ADLs include: Bathing, Continence, Dressing, Eating, Toileting, Transferring

Other Benefits^{4,15}

Nursing Care Waiver – At any time on or after the Issue Date of the policy, if you should become confined to an approved nursing facility for at least 90 consecutive days, withdrawal charges and MVA on any portion of the Contract Value withdrawn will be waived.

Terminal Illness Waiver – If you have been diagnosed with a terminal illness after the first contract anniversary, withdrawal charges and MVA will be waived on any portion of the Contract Value withdrawn.

¹ Company approval will be required for cumulative premium payments in excess of these limits as applied to one or more annuity contracts by one client.

² If you are purchasing a fixed index annuity through a tax-advantaged retirement plan such as an IRA, you will receive no additional tax advantage from a fixed index annuity. Under these circumstances, you should only consider buying a fixed index annuity if it makes sense because of the annuity's other features, such as lifetime income payments and death benefit protection.

³ Taxable distributions (including certain deemed distributions) are subject to ordinary income taxes, and if made prior to age 59½, may also be subject to a 10% federal income tax penalty. Payments from IRAs are taxable in accordance with the normal rules surrounding taxation of payments from an IRA. Early withdrawal charges may also apply. Withdrawals may reduce any optional guaranteed amounts in an amount more than the actual withdrawal.

⁴ State variations apply.

⁵ Withdrawal Charge Schedule availability may vary by firm.

⁶ 9 Year Withdrawal Charge Schedule in CA.

⁷ For contracts issued prior to age 50, the Deferral Bonus and Withdrawal Base increases will not apply until the first contract anniversary following attainment of age 50 and the benefit fees will not be assessed until the first contract anniversary following attainment of age 50. Upon the contract anniversary following the attainment of age 50, the first Deferral Bonus will be applied and rider fees will be assessed. The Withdrawal Base and Deferral Bonus Base will initialize at the Contract Value on the contract anniversary prior to 50th birthday. For Joint owned contracts, the youngest owner's age is used.

⁸ Withdrawals in excess of LAP will reduce the LAP for future years in proportion to the reduction in Contract Value due to the part of the withdrawal that exceeds the LAP. The LAP is zero prior to GLWB activation.

⁹ Percentage shown is of the premium paid, reduced for any withdrawals in proportion to the reduction in Contract Value. A Deferral Bonus will not be credited in years where a withdrawal occurs.

¹⁰ Withdrawal Base increases are a multiple of the dollar amount of interest credits to your account value in a given year. Prior to activating the benefit, a Deferral Bonus will not be credited in years where a withdrawal occurs. After activation, a bonus will not be credited in years where withdrawals exceed the Lifetime Annual Payment. No bonus will be credited after the Income Phase Bonus Period. The Income Phase Bonus Period is the period during which LAP withdrawals continue to be deducted from the contract value. An annuity that provides bonus or multiplier features may offer higher or lower strategy parameters on applicable index strategies, such as index caps, than a product that doesn't offer those features. Over time and under certain scenarios, the amount of the bonus or multiplier may be offset by these differences.

¹¹ Joint life income is based on the younger age on the activation date.

¹² State Variations apply. The Rider is not long-term care insurance and is not intended to replace such coverage. It is referred to as the Annual Payment Accelerator Rider in the contract.

¹³ Rider must be in force for one year before benefit can be exercised. The Contract Value must exceed the greater of a) the Minimum Contract Value; and b) the doubled LAP at the time of activation and on each Contract Anniversary in order to exercise/continue the benefit or else it will be terminated.

¹⁴ You must meet all eligibility requirements outlined in the rider in order to exercise the benefit, including a 90 day elimination period, certification and recertification of inability to perform two or more ADLs.

¹⁵ Receipt of proof as identified in the waiver riders attached to the annuity contract is required in order to qualify for these benefits.

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This material is intended to provide educational information regarding the features and mechanics of the product and is intended for use with the general public. It should not be considered, and does not constitute, personalized investment advice. The issuing insurance company is not an investment adviser nor registered as such with the SEC or any state securities regulatory authority. It's not acting in any fiduciary capacity with respect to any contract and/or investment.

Guarantees provided are subject to the financial strength of the issuing insurance company; not guaranteed by any bank or the FDIC.

A fixed index annuity is intended for retirement or other long-term needs. It is intended for a person who has sufficient cash or other liquid assets for living expenses and other unexpected emergencies, such as medical expenses. A fixed index annuity is not a registered security or stock market investment and does not directly participate in any stock or equity investments or index.

This information is written in connection with the promotion or marketing of the matter(s) addressed in this material. The information cannot be used or relied upon for the purpose of avoiding IRS penalties. These materials are not intended to provide tax, accounting or legal advice. As with all matters of a tax or legal nature, you should consult a tax or legal counsel for advice.

ForeIncome II fixed index annuity is issued by **Forethought Life Insurance Company**, 10 West Market Street, Suite 2300, Indianapolis, Indiana. ForeIncome is available with Contract FA1801SPDA-01 and ICC17-FA1801SPDA-01 and rider forms FA4101-01, ICC17-FA4101-01, FA4106-01, ICC17-FA4106-01, FA4107-01, ICC17-FA4107-01, FA4109-01, ICC17-FA4109-01, FA4110-01, ICC17-FA4110-01, FA4115-01, ICC17-FA4115-01, RA23-WCW-01, ICC23-RA23-WCW-01, FA4111-01, ICC17-FA4111-01, FA4112-01, ICC17-FA4112-01, RA23-GLWB1-01, ICC23-RA23-GLWB1-01, RA23-GLWB3-01, ICC23-RA23-GLWB3-01, ICC22-RA22IS-2YP-01, RA22IS-2YP-01, RA23-NCW-01, ICC23-RA23-NCW-01, RA23-TIW-01 and ICC23-RA23-TIW-01.

Products and features are subject to state and firm availability and variations. Read the Contract for complete details.

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Product Highlights

Income 150+ SE **Fixed Index Annuity**

Issued by Forethought Life Insurance Company

Not a bank deposit	Not FDIC/NCUA insured	Not insured by any federal government agency	No bank guarantee	May lose value	Not a condition of any banking activity
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Product Highlights

Product description	Income 150+ is a single premium fixed index annuity designed with a guaranteed lifetime withdrawal benefit which provides income through guaranteed Lifetime Annual Payments that clients cannot outlive (assuming no excess withdrawals).											
Issue ages	55-85											
Premium amount ¹	• \$10,000 minimum premium • \$1,000,000 maximum premium for ages 55-80 (as measured by total contribution per person for all annuities with the company) • \$500,000 maximum premium for ages 81-85 (as measured by total contribution per person for all annuities with the company)											
Available plans ²	Non-qualified, IRA, Roth IRA and SEP IRA											
Available interest crediting methods	Interest is credited to your Contract Value based on your choice of one or more interest crediting strategies. There are a variety of choices with different methodologies, advantages and trade-offs of each.											
Charges and fees	Guaranteed Lifetime Withdrawal Benefit is included at issue for an annual charge of 1.20% of the Withdrawal Base at the end of each contract year. Cost may vary by Withdrawal Charge Period.											
Withdrawal charges ^{3,4}	Up to 10% of the beginning-of-year Contract Value may be withdrawn annually without incurring a withdrawal charge. Withdrawal charges apply to amounts withdrawn in excess of the free withdrawal amount during the Withdrawal Charge Period.											
Seven-Year Withdrawal Charge Schedule	Year	1	2	3	4	5	6	7	8+			
	Charge	8%	8%	7%	6%	5%	4%	3%	0%			
Ten-Year Withdrawal Charge Schedule ⁵	Year	1	2	3	4	5	6	7	8	9	10	11+
	Charge	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%
Market Value Adjustment (MVA) ⁴	A Market Value Adjustment refers to the potential fluctuation of the surrender value of the annuity in response to market conditions. Applies during the withdrawal charge period on withdrawals in excess of the free partial withdrawal amount. The MVA also applies to annuitization during the withdrawal charge period when a withdrawal charge would also apply.											
Guaranteed Lifetime Withdrawal Benefit (GLWB) ⁶	A Deferral Bonus may be provided at five distinct points within the life of your contract, as long as no income election has been made. This guarantees growth of your Withdrawal Base, which is a unique value within the contract that is separate from your Contract Value. What this means is that upon issue of the contract you will receive a Deferral Bonus, as well as at the beginning of years two through five. Here's a hypothetical example of how this works:											

Activity		Withdrawal Base Growth	Withdrawal Base Value
Day 1	Premium Deposit	\$100,000	\$120,000
	Deferral Bonus 1 = 20% of premium	\$20,000	
Start of year 2	Deferral Bonus 2 = 7.5% of premium*	\$7,500	\$127,500
Start of year 3	Deferral Bonus 3 = 7.5% of premium*	\$7,500	\$135,000
Start of year 4	Deferral Bonus 4 = 7.5% of premium*	\$7,500	\$142,500
Start of year 5	Deferral Bonus 5 = 7.5% of premium*	\$7,500	\$150,000

* Premium value assumes income has not started and withdrawals have not been made. The Withdrawal Base and Deferral Bonuses are not available on cash surrender or as death benefits.

PLUS (+)⁶ If you decide you don't need to start to take income benefits within nine years of contract issue, at the start of the tenth contract year the Withdrawal Base will be credited an additional bonus of 150% of the interest earned on the Contract Value, adjusted proportionately for any withdrawals, during years one through nine.

Product Highlights (continued)

Lifetime Withdrawal Percentages (Locked in at activation)

The Lifetime Annual Payment (LAP)⁷ will equal a percentage, known as the Lifetime Withdrawal Percentage, of the Withdrawal Base. The Lifetime Withdrawal Percentage varies based on age at activation. Using these sample factors and the rules below, you can determine your Lifetime Withdrawal Percentage.

Age upon activation	Single life Income	Joint life Income ⁸
55	4.90%	4.40%
60	5.15%	4.65%
65	6.15%	5.65%
70	6.90%	6.40%
75	7.40%	6.90%
80	7.90%	7.40%
85	8.40%	7.90%
90+	8.50%	8.00%

Once benefits begin, the Lifetime Withdrawal Percentage is locked. Lifetime Annual Payments are not subject to withdrawal charges or Market Value Adjustment.

Income Enhancement Benefit⁹

- Provides 2x the Lifetime Annual Payment for up to five years¹⁰
- Included at no additional cost
- Maximum issue age of 75
- Must be incapable of performing two Activities of Daily Living (ADLs) for at least 90 consecutive days¹¹
 - ADLs include: Bathing, Continence, Dressing, Eating, Toileting, Transferring

Guaranteed Minimum Surrender Value (GMSV)

The GMSV is equal to the Premium Payment less withdrawal proceeds. If GLWB income activation has not occurred, the GMSV is used for determining the following after the withdrawal charge period when greater than the Contract Value:

- Death Benefit • Surrender value • Contract Value for annuitization purposes

Death Benefit

Remaining Contract Value passes to beneficiaries at no additional charge.

Other benefits^{4,12}

Nursing Home Waiver — At any time on or after the Issue Date of the policy, if you should become confined to an approved nursing facility for at least 90 consecutive days, withdrawal charges and MVA on any portion of the Contract Value withdrawn will be waived.

Terminal Illness Waiver — If you have been diagnosed with a terminal illness after the first contract anniversary, withdrawal charges and MVA will be waived on any portion of the Contract Value withdrawn.

¹ Company approval will be required for cumulative premium payments in excess of these limits as applied to one or more annuity contracts by one client.

² If you are purchasing a fixed index annuity through a tax-advantaged retirement plan such as an IRA, you will receive no additional tax advantage from a fixed index annuity. Under these circumstances, you should only consider buying a fixed index annuity if it makes sense because of the annuity's other features, such as lifetime income payments and death benefit protection.

³ Taxable distributions (including certain deemed distributions) are subject to ordinary income taxes, and if made prior to age 59½, may also be subject to a 10% federal income tax penalty. Payments from IRAs are taxable in accordance with the normal rules surrounding taxation of payments from an IRA. Early withdrawal charges may also apply. Withdrawals may reduce any optional guaranteed amounts in an amount more than the actual withdrawal.

⁴ State and firm variations may apply.

⁵ 9 Year Withdrawal Charge Schedule in CA.

⁶ If a withdrawal is taken prior to income activation your Withdrawal Base and Deferral Bonus Base will be reduced proportionately. Subsequent Deferral Bonuses will thereby be based on the current Deferral Bonus Base at each increase, not initial premium amount. An annuity that provides bonus or multiplier features may offer higher or lower strategy parameters on applicable index strategies, such as index caps, than a product that doesn't offer those features. Over time and under certain scenarios, the amount of the bonus or multiplier may be offset by these differences.

⁷ Withdrawals in excess of LAP will reduce the LAP for future years in proportion to the reduction in contract value due to the part of the withdrawal that exceeds the LAP. The LAP is zero prior to GLWB activation.

⁸ Joint life income is based on the younger age on the activation date.

⁹ State variations apply. The Rider is not long-term care insurance and is not intended to replace such coverage. It is referred to as the Annual Payment Accelerator Rider in the contract. While certain included features may have no explicit cost, a product with built-in rider features may offer higher or lower strategy parameters on applicable index strategies, such as index caps, than products that don't have these built-in features.

¹⁰ Rider must be in force for one year before benefit can be exercised. The Contract Value must exceed the greater of a) the Minimum Contract Value; and b) the doubled LAP at the time of activation and on each Contract Anniversary in order to exercise/continue the benefit or else it will be terminated.

¹¹ You must meet all eligibility requirements outlined in the rider in order to exercise the benefit, including a 90 day elimination period, certification and recertification of inability to perform two or more ADLs.

¹² Receipt of proof as identified in the waiver riders attached to the annuity contract is required in order to qualify for these benefits.

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Guarantees are based on the claims-paying ability of Forethought Life Insurance Company and assume compliance with the product's benefit rules, as applicable.

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Global Atlantic
FINANCIAL GROUP

ForeCare

Fixed Annuity

with Long-Term Care Benefits

Issued by Forethought Life Insurance Company

Facts and Factors

Long-Term Care

The Big Picture

When you think about long-term care, what picture comes to mind? Do you think of a nursing home or depending on family members to take care of you? This is a common perception and sometimes the only image of what people associate with long-term care. However, long-term care is comprised of the following care services:

Home Care	Personal Care	Homemaker Services
Bed Reservation		Adult Day Care
Residential Care	Nursing Facility	Hospice Care

See page 6 for a full list of covered care

The Need

Seventy percent of people over age 65 will need some form of long-term care.[†]

The Payment Options

Long-term care services can be very expensive and quickly drain a person's savings and investments. There are two primary ways to pay for the costs of long-term care:

Personal savings and investments*

Here are some examples:

- Cash
- Bonds
- Stocks
- Real Estate
- Mutual Funds
- IRAs
- Variable and fixed annuities

Insurance

- Long-Term Care Insurance

If your clients choose to pay for long-term care from personal savings or investments, which account would they use first and would they be willing to deplete all of the accounts to pay for long-term care?

*There are a multitude of different products that may be accessed for retirement income needs. For example, stocks, bonds, mutual funds, and variable annuities are securities and have different risk/reward characteristics, liquidity properties and tax consequences, particularly when compared to products such as CDs, savings accounts, money market accounts, fixed annuities and fixed index annuities. Certificate of Deposits (CDs) are bank products that are FDIC insured. Money Market funds are securities and are not FDIC insured and although these funds seek to preserve the value of an investment at \$1.00 per share, there is no guarantee they will maintain this value.

All of the above referenced product types are vastly different and as such have different risk/reward characteristics, suitability profiles, liquidity properties and tax consequences. Repositioning of assets from any of these products into a ForeCare fixed annuity contract may not be suitable for all clients. Clients should carefully consider factors such as remaining surrender charge schedule, possible market value adjustments and any other charges before determining if repositioning and/or exchanging of an existing annuity contract is right for their particular situation. State insurance replacement regulations may also apply.

Is There Another Way?

ForeCare Fixed Annuity

Seventy-three percent of non-qualified fixed annuity owners plan to use their annuity to fund a long-term care liability or health care emergencies.[¥] Because ForeCare is a fixed annuity, it provides tax-deferral on interest credited to the account, access to the account value through withdrawals or income payout options, and any remaining contract value at death will pass directly to beneficiaries. However, if a person insured with ForeCare is chronically ill and is certified as unable to independently perform two of the six common Activities of Daily Living[§] or is severely cognitively impaired, ForeCare will provide the following enhanced benefits:

- Double or triple the amount of your initial contract value, plus any contract growth, in long-term care coverage for qualified long-term care expenses *(eligibility and initial multiple is determined through underwriting)*
- Income tax-free withdrawals for qualified long-term care expenses

[†] Medicare & You 2015, National Medicare Handbook, Centers for Medicare and Medicaid Services, Page 63, November 2015

[¥] 2009 Gallup Survey of Owners of Non-Qualified Annuity Contracts

[§] See page 7 for a list of Activities of Daily Living

Visual View

Does my client meet the height and weight requirements?

ForeCare Height / Weight Chart

If proposed insured (male or female) is outside these guidelines, he/she will not be eligible for coverage

Height	Min. Weight	Max. Weight	Height	Min. Weight	Max. Weight
4'-5"	69	160	5'-8"	112	263
4'-6"	71	166	5'-9"	115	271
4'-7"	73	172	5'-10"	119	279
4'-8"	76	180	5'-11"	122	287
4'-9"	79	185	6'-0"	126	295
4'-10"	82	192	6'-1"	129	303
4'-11"	84	198	6'-2"	133	312
5'-0"	87	205	6'-3"	136	320
5'-1"	90	212	6'-4"	140	329
5'-2"	93	219	6'-5"	144	337
5'-3"	96	226	6'-6"	147	346
5'-4"	99	233	6'-7"	151	355
5'-5"	102	241	6'-8"	155	364
5'-6"	106	248	6'-9"	160	373
5'-7"	109	256			

Five Questions for You

Does my client have a chance of getting approved?

Qualifying Questions: Clients complete a Medical Questionnaire for ForeCare (questions below). If your client answers “No” to the first five* questions, he/she may be an excellent candidate.

1. Are you currently hospitalized, confined to a bed, or residing in an Assisted Living Facility?
2. In the last 12 months have you applied for any long-term care policy or long-term care rider that was declined or postponed?
3. Are you currently using, or in the past 12 months have you used or been medically advised by a Health Care Professional to use any of the following: Care in a nursing facility, Home Health care services, Adult Day Care services, Walker, Wheelchair, Multi-prong cane, Motorized Scooter, Hospital bed, Stair Lift, Oxygen, Dialysis machine, Hospice Care?
4. Do you require assistance or supervision in performing any of the following activities: Taking medication, Bathing, Dressing, Getting in or out of a chair or bed, Eating, Toileting, Managing your bowel or bladder, Walking?
5. In the last 7 years, have you had, been diagnosed or treated by a Health Care Professional, been prescribed or taken medication for any of the following: Alzheimer’s disease or dementia, Recurrent memory loss, Mild cognitive impairment (MCI), Organic brain syndrome, Mental incapacity or retardation, Multiple sclerosis, Parkinson’s disease, Paralysis, Organ transplant other than cornea or kidney, Spinal Stenosis or Chronic Back pain with use of narcotic medication, Autoimmune disorder/disease such as Systemic Lupus, Systemic Scleroderma, CREST Syndrome, Connective Tissue disease, Mixed Connective Tissue disease, Muscular dystrophy, Lou Gehrig’s disease (ALS), Huntington’s disease, Hepatitis, Cirrhosis, Smoking in conjunction with Emphysema, COPD, Stroke or Multiple Transient Ischemic Attack (TIA)

*Questions may vary by state.

Five Questions for 3x or 2x

Will my client's benefit be premier or standard?

Coverage Questions: Answers to the next five* questions, and the results of the “Re:Call” Interview (ages 70-80 only), will determine Premier (3x) or Standard (2x) benefit coverage.

- 6. In the last 12 months have you had, been diagnosed or treated by a Health Care Professional, or been prescribed or taken medication for any of the following: Aneurysm, Heart bypass surgery, Heart valve replacement, Vascular surgery, Been hospitalized overnight 2 or more times, Had any fall resulting in a fracture, Had a seizure or convulsion, Had multiple falls, Tremors, Congestive heart failure, Cardiomyopathy?
- 7. In the last 5 years, have you had, been diagnosed or treated by a Health Care Professional, or been prescribed or taken medication for any of the following: Leukemia, Hodgkin’s disease or other lymphoma, Any cancer other than non-melanoma skin cancer, Alcohol or drug abuse or dependency, Hospitalization for depression, bi-polar disorder or any other psychiatric disorder, Blood clotting deficiency, Factor V, VII, VIII, IX, X, Idiopathic thrombocytopenic purpura (ITP) or essential thrombocythemia, Von Willebrand disease, Smoking with peripheral vascular disease, diabetes, or renal disease?
- 8. In the last 7 years, have you had, been diagnosed or treated by a Health Care Professional, or been prescribed or taken medication for any of the following: TIA with a history of heart disease, Diabetes currently treated with insulin, Rheumatoid arthritis with joint deformity, Rheumatoid arthritis with joint replacement, Kidney or cornea transplant, Myasthenia gravis, Diabetes with a history of TIA, Stroke, Neuropathy, kidney disease, peripheral vascular disease or congestive heart failure, Rheumatoid arthritis requiring use of narcotic medication, Bipolar disorder, schizophrenia or other psychosis, Chronic kidney failure.
- 9. Have you been medically advised by a Health Care Professional to have any surgery, non-routine diagnostic test or medical evaluation that has not yet been completed?
- 10. Additional Information (If any of the above questions are answered “Yes,” please list all medications)

**Questions may vary by state.*

Decision

Submit paperwork and receive results

- ❑ Send HIPAA and Medical Questionnaire forms to forecare@gafg.com or fax (855) 206-8731
- ❑ We will call with results for applicants ages 50-69, or to conduct the interview for those ages 70-80
- ❑ Obtain monthly cost of insurance factor for the personal worksheet from this brochure, or request an Illustration from the Sales Desk (833) ASK-GA4U or (833) 275-4248
- ❑ Complete the application
- ❑ Submit paperwork to back office and send us a copy by email, fax, or overnight mail

Email: annuityservicecenter@gafg.com

Fax: (785) 286-6104

Overnight Mail:

Forethought Life Insurance Company
Annuity Service Center
Mail Zone 507
5801 SW 6th Avenue
Topeka, KS 66636

15 Min. “Re:Call” Phone Interview

What is the interview about and how do I explain it to my clients?

About the Interview

All clients between the ages of 70 and 80 will participate in 15 minutes of memory exercises. Some clients find this to be challenging mainly because they’re striving for perfection. The exercises may seem elementary, but the results are very perceptive. Clients should be relaxed and in a quiet, private area.

Part 1: Clients are given 10 words and are asked to repeat back as many as they can remember. It is not important to remember all 10 words. Clients should take as much time as needed; there is no time limit. Writing and recording devices, however, are not allowed.

Part 2: Clients undergo a logic exercise. There are no right or wrong answers. It is simply a way to analyze your clients’ decision making process.

Conducting the Interview

- We will call to begin the interview
If you are not called within 15 minutes, call the Sales Desk at (833) ASK-GA4U or (833) 275-4248.
- Client completes the Re:Call interview and memory exercises.
- At the end of the call, the interviewer will ask the client to put you back on the line. If the interview is not being conducted at the point-of-sale, we will call you directly to provide results.

1. **Approved: Premier** (3x Multiplier) or **Standard** (2x Multiplier).
2. **Delayed decision:** Further underwriting required; an underwriter will call back within 15 minutes with a decision (between 9 a.m. - 5 p.m. ET).
3. **Unable to offer coverage:** Clients have the right to obtain the specific reasons for this decision by submitting a written request.

What if my client fails to qualify after the phone interview?

On occasion, a client may not qualify for ForeCare after completing the Re:Call telephone interview. Should this occur, please thank the client for participating in the process. ForeCare is not for everyone. Though they may be surprised by the decision, you can still position it as a valuable experience and take the opportunity to continue the planning conversation. Through further discussion you may uncover alternative ways you can help protect your clients while also reinforcing your value to them.

Long-Term Care Benefit Charge^{1,2}

Joint Insured charge is the average of the Single Insured (1-Buy) charge for each insured. Monthly Charge as a Percent of Contract Value.

Single Life Insured 1-BUY		Insured Issue Age	Single Life Insured With Married 2-BUY Discount ³	
Annual Charge Rate Assessed Monthly (/12)	Equivalent Monthly Charge		Annual Charge Rate Assessed Monthly (/12)	Equivalent Monthly Charge
0.900%	0.075%	50-53	0.720%	0.060%
0.930%	0.078%	54	0.740%	0.062%
0.960%	0.080%	55	0.770%	0.064%
0.990%	0.083%	56	0.790%	0.066%
1.020%	0.085%	57	0.820%	0.068%
1.070%	0.089%	58	0.860%	0.072%
1.120%	0.093%	59	0.900%	0.075%
1.170%	0.098%	60	0.940%	0.078%
1.230%	0.103%	61	0.980%	0.082%
1.290%	0.108%	62	1.030%	0.086%
1.350%	0.113%	63	1.080%	0.090%
1.420%	0.118%	64	1.080%	0.095%
1.500%	0.125%	65	1.200%	0.100%
1.580%	0.132%	66	1.260%	0.105%
1.660%	0.138%	67	1.330%	0.111%
1.750%	0.146%	68	1.400%	0.117%
1.870%	0.156%	69	1.500%	0.125%
2.000%	0.167%	70	1.600%	0.133%
2.140%	0.178%	71	1.710%	0.143%
2.290%	0.191%	72	1.830%	0.153%
2.450%	0.204%	73	1.960%	0.163%
2.620%	0.218%	74	2.100%	0.175%
2.800%	0.233%	75	2.240%	0.187%
3.000%	0.250%	76-80	2.400%	0.200%

More Care with ForeCare

Products Highlights

Issue Ages⁴

Insured 50-80, Owner/Annuitant 0-85

Premium^{4,5}

Minimum \$35,000 single and joint insureds

Maximum \$400,000 single insured or \$600,000 joint insureds

State Variations*								
	OREGON		VERMONT		WASHINGTON		WISCONSIN	
	SINGLE	JOINT	SINGLE	JOINT	SINGLE	JOINT	SINGLE	JOINT
STANDARD	\$60,000	\$70,000	\$85,000	\$100,000	\$35,000	\$35,000	\$70,000	\$80,000
PREMIER	\$40,000	\$50,000	\$60,000	\$70,000	\$35,000	\$35,000	\$45,000	\$60,000

*Washington minimums may be higher when optional benefits are selected.

Interest Rate

The interest rate is declared annually on the policy anniversary date, never less than the guarantee of 1% during the Withdrawal Charge Period (0.10% thereafter).

Covered Care

Home Care	Personal Care	Homemaker Services
Chore Services	Home Health Aide	Nurse and Therapist
Respite Care	Adult Day Care	Assisted Living
Nursing Home		Hospice Care

Scheduled Total Benefit Periods

	Total Duration
Single Life	72 Months
Joint Life - Standard	84 Months
Joint Life - Premier	90 Months

Accelerated Benefit Period may be longer or shorter than the Scheduled Accelerated Benefit Period for several reasons. Similarly, the actual Extended Benefit Period may be longer or shorter than the Scheduled Extended Benefit Period for several reasons. Please review the ForeCare Long Term Care Benefits Rider for details.

Cost of Insurance

- Based on the age of the insured at the time of purchase
- Rate will not increase
- Contract value at month end will not be less than the contract value at prior month end, less any withdrawals

Married 2-Buy Discount

If two legal spouses (as defined for federal tax purposes) purchased two policies (i.e. each spouse is an insured on one policy) at the same time, both policies receive the discount immediately. If the second policy is purchased at a later date, the second policy will receive the discount immediately; the first policy will begin receiving the discount on the next policy anniversary date. In any case, joint insured policies cannot receive the discount, but can trigger the discount in another policy if the other policy is a single insured policy.

Withdrawals

- Up to 10% of beginning of year contract value can be withdrawn in any year without incurring surrender charges (except in year of full surrender) or market value adjustments. State variations apply.
- Any non-LTC-benefit withdrawal will reduce long-term care benefits proportionate to the reduction in contract value
- Withdrawals may be subject to a surrender charge and a market value adjustment if applicable
- Withdrawals may be taxable

Elimination Period

- Home health care is available immediately
- 90-day elimination period for all other covered benefits*

Accelerated and Extended Benefits

- Accelerated benefit is paid first until the contract value is reduced to zero
- Once the accelerated benefit is exhausted, the extended benefit is paid until the long-term care coverage is exhausted

Joint Insured

- Each spouse has access to an amount up to the maximum monthly benefit amount
- If both spouses take the maximum monthly benefit simultaneously, the benefit period will be shorter than the stated total duration shown on page 6

Eligibility Requirements*

The insured must be unable to perform two of the six Activities of Daily Living or be severely cognitively impaired, as determined by a physician or licensed health care practitioner.

The Six Common Activities of Daily Living (ADLs)		
Eating	Dressing	Transferring/Mobility
Bathing	Using a Toilet	Continence

Long-Term Care Benefits

The benefits are paid as a reimbursement for qualified long-term care expenses to the contract owner.

Death Benefits

The entire contract value at the time of death of the owner is paid to the beneficiary. If the owner is a natural person, the surviving insured spouse may continue the policy. The LTC benefit will terminate at the time of death of; the insured (if single insured) or the surviving insured spouse (if joint insureds).

** There is an elimination period of 90 days of covered care within 270 consecutive days.*

Charges for Optional Benefits

Optional Inflation Protection Benefit Charge⁶

Single Initial Charge as Percent of Full Premium

Insured Issue Age	Single Life Insured				Joint Life Insured ⁷			
	BAND 1 ⁸		BAND 2 ⁹		BAND 1 ⁸		BAND 2 ⁹	
	1-BUY	Married 2-BUY ³	1-BUY	Married 2-BUY ³	Premier	Standard	Premier	Standard
50-53	20.6%	17.2%	14.2%	11.7%	38.7%	30.8%	28.0%	24.8%
54	20.8%	17.4%	14.2%	11.7%	38.7%	31.0%	28.1%	24.9%
55	20.9%	17.5%	14.2%	11.7%	38.8%	31.2%	28.2%	24.9%
56	21.0%	17.6%	14.2%	11.7%	38.9%	31.4%	28.3%	25.0%
57	21.1%	17.8%	14.2%	11.7%	38.9%	31.6%	28.5%	25.0%
58	21.3%	17.8%	14.2%	11.8%	39.0%	31.8%	28.6%	25.1%
59	21.5%	18.0%	14.3%	12.0%	39.1%	32.1%	28.8%	25.1%
60	21.8%	18.2%	14.5%	12.1%	39.2%	32.3%	28.9%	25.2%
61	22.0%	18.4%	14.6%	12.3%	39.2%	32.5%	29.0%	25.3%
62	22.2%	18.6%	14.7%	12.4%	39.3%	32.8%	29.1%	25.3%
63	22.5%	18.8%	15.0%	12.4%	39.4%	32.9%	29.3%	25.4%
64	22.7%	19.0%	15.1%	12.5%	39.7%	33.1%	29.7%	25.6%
65	23.0%	19.2%	15.2%	12.6%	40.0%	33.3%	30.1%	25.8%
66	23.2%	19.4%	15.3%	12.7%	40.3%	33.6%	30.5%	26.0%
67	23.4%	19.6%	15.3%	12.7%	40.5%	33.8%	30.9%	26.3%
68	23.7%	19.9%	15.5%	12.7%	40.8%	34.0%	31.3%	26.5%
69	23.9%	20.1%	15.8%	13.0%	41.5%	34.2%	31.9%	26.7%
70	24.1%	20.3%	16.0%	13.2%	42.2%	34.4%	32.4%	27.0%
71	24.4%	20.4%	16.3%	13.4%	42.9%	34.6%	33.0%	27.3%
72	24.6%	20.6%	16.6%	13.6%	43.5%	34.9%	33.6%	27.5%
73	24.8%	20.9%	16.9%	14.0%	44.2%	35.1%	34.2%	27.8%
74	24.9%	20.9%	17.2%	14.3%	44.3%	35.2%	34.3%	27.9%
75	24.9%	21.0%	17.5%	14.6%	44.4%	35.2%	34.4%	28.0%
76	25.0%	21.1%	17.8%	14.9%	44.5%	35.3%	34.5%	28.0%
77	25.0%	21.1%	18.0%	15.2%	44.6%	35.3%	34.6%	28.1%
78	25.1%	21.1%	18.4%	15.4%	44.6%	35.3%	34.7%	28.1%
79	25.1%	21.1%	18.7%	15.6%	44.7%	35.2%	34.8%	28.1%
80	25.1%	21.1%	19.1%	15.8%	44.7%	35.2%	34.9%	28.1%

Optional Nonforfeiture Benefit Charge⁶

Single Initial Charge as Percent of Full Premium

In- sured Issue Age	Single Life Insured		Joint Life Insured ⁷	
	1-BUY	Married 2-BUY ³		
50-68	1.5%	1.2%	2.4%	
69	1.6%	1.3%	2.5%	
70	1.7%	1.4%	2.6%	
71	1.8%	1.5%	2.7%	
72	1.9%	1.6%	2.8%	
73	2.0%	1.6%	2.9%	
74	2.1%	1.7%	3.1%	
75	2.2%	1.8%	3.3%	
76	2.2%	1.9%	3.5%	
77	2.3%	2.0%	3.7%	
78-80	2.4%	2.0%	3.8%	

Total of Charges for Both Optional Benefits⁶

Inflation Protection Benefit and Nonforfeiture Benefit
Single Initial Charge as Percent of Full Premium

Insured Issue Age	Single Life Insured				Joint Life Insured ⁷			
	BAND 1 ⁸		BAND 2 ⁹		BAND 1 ⁸		BAND 2 ⁹	
	1-BUY	Married 2-BUY ³	1-BUY	Married 2-BUY ³	Premier	Standard	Premier	Standard
50-53	23.1%	19.4%	17.0%	14.1%	44.3%	37.9%	35.6%	33.1%
54	23.2%	19.5%	17.0%	14.1%	44.4%	38.0%	35.7%	33.2%
55	23.3%	19.6%	17.0%	14.1%	44.4%	38.2%	35.8%	33.2%
56	23.4%	19.7%	17.0%	14.1%	44.5%	38.3%	35.9%	33.2%
57	23.5%	19.9%	17.0%	14.1%	44.5%	38.5%	36.0%	33.3%
58	23.7%	19.9%	17.0%	14.2%	44.6%	38.7%	36.1%	33.3%
59	23.9%	20.1%	17.1%	14.4%	44.7%	38.9%	36.3%	33.4%
60	24.1%	20.3%	17.3%	14.5%	44.7%	39.1%	36.3%	33.4%
61	24.4%	20.4%	17.4%	14.7%	44.8%	39.3%	36.5%	33.5%
62	24.6%	20.6%	17.6%	14.8%	44.8%	39.5%	36.5%	33.5%
63	24.8%	20.9%	17.8%	14.8%	44.9%	39.6%	36.7%	33.6%
64	25.0%	21.1%	17.9%	14.9%	45.1%	39.8%	37.0%	33.7%
65	25.3%	21.3%	18.0%	15.0%	45.4%	39.9%	37.3%	33.9%
66	25.5%	21.4%	18.0%	15.0%	45.6%	40.1%	37.7%	34.1%
67	25.7%	21.6%	18.1%	15.1%	45.9%	40.3%	38.0%	34.3%
68	25.9%	21.9%	18.2%	15.1%	46.1%	40.5%	38.3%	34.4%
69	26.1%	22.1%	18.5%	15.3%	46.6%	40.7%	38.8%	34.6%
70	26.4%	22.2%	18.8%	15.5%	47.2%	40.8%	39.2%	34.9%
71	26.6%	22.4%	19.0%	15.8%	47.8%	41.0%	39.7%	35.1%
72	26.8%	22.6%	19.3%	16.0%	48.3%	41.2%	40.1%	35.3%
73	27.0%	22.8%	19.6%	16.3%	48.9%	41.4%	40.6%	35.5%
74	27.1%	22.9%	19.9%	16.6%	49.0%	41.5%	40.7%	35.6%
75	27.1%	23.0%	20.1%	16.9%	49.1%	41.5%	40.8%	35.6%
76	27.2%	23.0%	20.4%	17.1%	49.2%	41.5%	40.9%	35.6%
77	27.2%	23.1%	20.6%	17.4%	49.2%	41.6%	41.0%	35.7%
78	27.3%	23.1%	20.9%	17.6%	49.3%	41.5%	41.0%	35.7%
79	27.3%	23.1%	21.3%	17.8%	49.3%	41.5%	41.1%	35.7%
80	27.3%	23.1%	21.6%	18.0%	49.3%	41.5%	41.2%	35.7%



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- ¹ Charges are waived when withdrawals are made for qualified long-term care reimbursements.
- ² Assessed as annual number of basis points divided by 12 and multiplied by the contract value at the beginning of each contract month. Assessed beginning on issue date, but calculated after the application of any optional rider charge.
- ³ "Married 2-Buy" refers to the situation where two (2) single-life ForeCare Fixed Annuity Contracts are sold to spouses. "Married 2-Buy" rates apply when a single life annuity is sold, and the insured's spouse is the insured on another ForeCare Fixed Annuity. The discount applies to both annuities, even if one is already in force without the discount. The discount will apply on the next contract anniversary following the second contract's issue date.
- ⁴ State variations may apply.
- ⁵ Net of any optional rider charges if elected.
- ⁶ There is an up-front charge for these riders, which is deducted from the contract value at issue.
- ⁷ Joint Life Insured charge for the Nonforfeiture Benefit and Inflation Protection Benefit is the average of the Joint Life Insured charge for each insured.
- ⁸ Net premium of \$35,000 to \$199,999. Band is defined by premium paid, less optional rider charge assessed at issue.
- ⁹ Net premium of \$200,000 and above. Band is defined by premium paid, less optional rider charge assessed at issue.

Guarantees are based on the claims-paying ability of Forethought Life Insurance Company and assume compliance with the product's benefit rules, as applicable.

ForeCare fixed annuity is issued by Forethought Life Insurance Company, 10 West Market Street, Suite 2300, Indianapolis, Indiana. Available in most states with contract FA1101SPDA-01 (certificate series GA1101SPDA-01, as applicable) with Rider for Long-Term Care Benefits Form LTC2000-01, Optional Inflation Protection Benefit Rider Form LTC2001-01 and Optional Nonforfeiture Benefit Rider Form LTC2002-01 (certificate series LTCG2000-01, LTCG2001-01 and LTCG2002-01, as applicable). This is a solicitation of Long-Term Care insurance.

Products and features are subject to state availability and variations. Read the Contract for complete details.

A fixed annuity is intended for retirement or other long-term needs. It is intended for a person who has sufficient cash or other liquid assets for living expenses and other unexpected emergencies, such as medical expenses. A fixed annuity is not a registered security or stock market investment and does not directly participate in any stock or equity investments or index.

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No bank guarantee	May lose value
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