



Thinking ahead. *That's Forethought.*SM



Who is Forethought?

Forethought Life Insurance Company, a subsidiary of Global Atlantic Financial Group Limited, is a forward-thinking issuer of life insurance and annuities with a history spanning nearly three decades. We are proud of where we've been, as well as where we're going. Most of all, we're proud to have helped so many people along the way and look forward to helping many more as we widen our reach and expand our offerings.

Forethought provides a full suite of annuities and a leading preneed life insurance platform to help solve the pre-retirement, retirement and end-of-life challenges facing Americans today. A targeted strategy delivers multifaceted product lines to customers through key distribution relationships across the country.

At Forethought, our experienced leadership and financial discipline underlie strong growth and success in the marketplace.



“We are in the business of promises — making them and, more importantly, keeping them.”

Michael Reardon
President

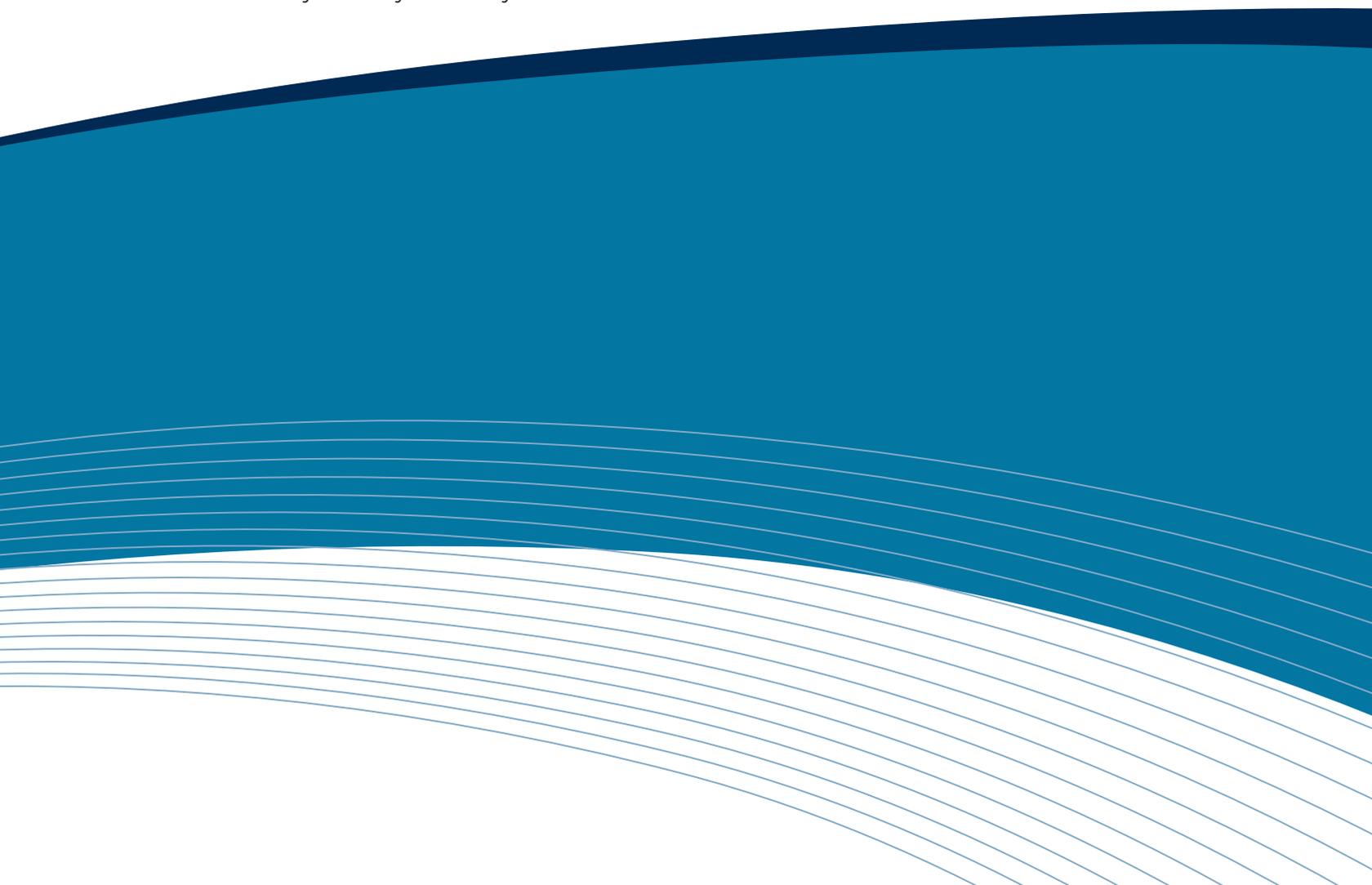
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Our Mission

As a subsidiary of Global Atlantic Financial Group Limited, Forethought shares in the company's mission: We strive to be a leading annuity, life insurance and reinsurance company, delivering long-term value for our customers and stakeholders. We are committed to addressing our customers' financial protection needs through a broad range of innovative products that are built on our unique heritage and expertise in risk and investment management.

We know you're thinking ahead, so we are too. At Forethought, our mission, our people and our products are all focused on delivering financial solutions to address your specific needs. As you plan for the future, we are here to help you solve real-life challenges and instill confidence for you and your family.

Each annuity contract and life insurance policy we issue is treated as an individual promise to the customer. We're not stacking shelves and filling warehouses. We're keeping promises.



Making a real difference in your financial well-being.

We help plan ahead for retirement and beyond. Our comprehensive suite of products and services offers growth and protection for pre-retirement, retirement and end-of-life financial considerations. It's our job to help prepare for the predictable...and the unpredictable.

Annuities

We understand the growth potential, income predictability, and asset protection of an annuity can be part of an overall retirement savings strategy. Annuities can also help prepare for the unexpected. That's why we offer:

- Traditional fixed annuities that provide current and guaranteed minimum interest crediting
- Index annuities that offer the potential for higher interest crediting
- Variable annuities with optional income and death benefit features
- Long-term care hybrid annuity with the traditional benefits of a fixed annuity and enhanced value for qualified long-term care needs

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

Life Insurance

Preneed and final expense products can save families from the financial hardship that often comes with end-of-life expenses. Our products provide the peace of mind that comes with planning ahead:

- Preneed policies to meet the needs of those planning and pre-funding their funerals
- Insurance assignments that offer quick access to insurance policy benefits when you need them most

Keeping promises, then and now.



Growing and succeeding through experienced leadership.

Our people set us apart. We are dedicated financial service professionals working together in a culture of innovation, creativity and trust.

We employ some of the most highly qualified, experienced and talented professionals in the industry. Our experience, dedication and culture, combined with our complete product suite, and our commitment to doing what's right — even when it's not what's easy — allows us to be your valued partner as you plan for your future.



“We deliver products that promise benefits when people need them most, and we manage our business to ensure that those promises are kept.”

Michael Reardon, President of Forethought Life Insurance Company, has over 25 years of experience in the financial services industry. Prior to joining Forethought, he was President and Chief Executive Officer of Goldman Sachs' life insurance subsidiaries that included Commonwealth Annuity and Life Insurance Company, First Allmerica Financial Life Insurance Company and Columbia Capital Life Reinsurance Company. He also served with Allmerica Financial, holding a broad array of positions, culminating in President and Chief Executive Officer of their life companies.

2007

Expands nationwide distribution network to include marketing organizations and independent agents offering fixed index annuities and final expense insurance

2009

Tops \$4 billion in assets
Surpasses \$1 billion in total sales

2010

Celebrates 25th anniversary

2011

Expands into bank distribution and launches innovative hybrid annuity

2012

Strengthens commitment to annuity market through acquisition of leading annuity platform

2013

Launches variable annuity, expanding the annuity portfolio and helping to meet the needs of more customers and distributors

2014

Joins the Global Atlantic family of companies

That's Forethought.

Focused on the future, yours and ours.

By driving growth from a solid financial foundation, we have the strength to continue keeping promises for a long time to come. Forethought Life Insurance Company is highly rated by A.M. Best, a common standard for insurance company financial strength. You can be confident in the trust you place with us.



ALIRT

Forethought Life Insurance Company also subscribes to the ALIRT service, which reports on trends impacting the financial performance of insurance companies and benchmarks companies against their peers. Forethought has consistently outperformed our peer group.

Ward's 50

Forethought Life Insurance Company has been named as one of the nation's Top 50 Highest-Performing Life and Health Insurance Companies in the prestigious Ward's 50 annual list for five consecutive years, 2010-2014.

Forethought Life Insurance Company also subscribes to Standard & Poor's and Moody's rating services, A- (7th of 21) and Baa1 (8th of 21), respectively. Ratings as of December 31, 2014.

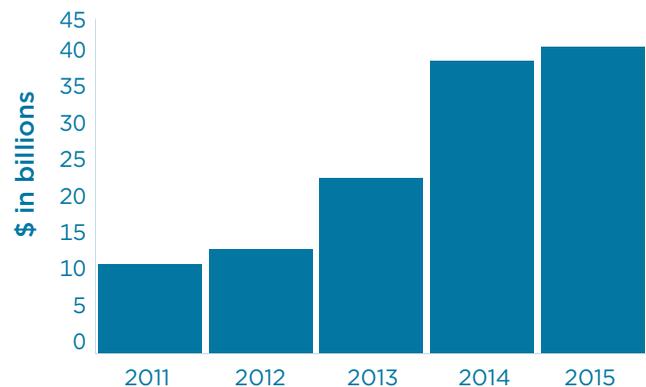
Strength from the top down

Global Atlantic provides scale and strength with \$40 billion in assets

In January 2014, Forethought joined Global Atlantic Financial Group Limited, a financial services company focused on the annuity, life insurance and reinsurance markets. Through its family of brands — including Forethought, Accordia Life and Commonwealth Re — Global Atlantic offers a broad range of retirement and protection products, as well as reinsurance solutions.

Global Atlantic was founded at Goldman Sachs in 2004 and separated as an independent company in 2013. The company today has nine offices and \$40 billion in assets.

Global Atlantic Assets



As of March 31, 2015

Intrinsic values guiding the way.

At Forethought, we partner with distributors to help address their clients' targeted financial needs. We embrace a proactive culture that seeks first to understand real challenges before devising practical solutions. We look at things from a different angle — yours.

This mindset is rooted in, and grows from, our corporate values, which themselves are intrinsic qualities of the company and our people. They embody our past and are the guideposts to our future. While other companies define their values and identify desirable behavior, we identify the values that innately define our behavior.

People. *We seek and develop a diverse team of talented individuals who reinforce our culture of excellence.*

Integrity. *We are honest, fair and transparent in all aspects of our business.*

Teamwork. *We take a collaborative approach to problem solving and decision making.*

Innovation. *We develop creative solutions to proactively meet the changing needs of our clients and our business.*

Stewardship. *We seek to grow and preserve our clients' and shareholders' assets by rigorously understanding and quantifying risk and judicious use of capital.*

That's Forethought.





Forethought is Forethought Life Insurance Company and its affiliates, subsidiaries of Global Atlantic Financial Group Limited.