

# Index Bonus 115™

Fixed Index Annuity

## Highlights

Product and feature details																									
<b>Issue ages</b>	0-85																								
<b>Premiums<sup>1</sup></b>	\$10,000 - \$1,000,000 (approval required for amounts greater)																								
<b>Available plans</b>	Non-qualified, IRA, Roth IRA <sup>2</sup>																								
<b>Available interest crediting methods</b>	<ul style="list-style-type: none"> <li>Fixed rate, declared annually and credited daily</li> <li>Annual Point-to-Point with cap<sup>3</sup> based on S&amp;P 500® Index</li> <li>Monthly Point-to-Point with cap<sup>3</sup> based on S&amp;P 500® Index</li> </ul>																								
<b>Charges and fees</b>	Guaranteed Lifetime Income Benefit (GLIB) included for an annual charge of 0.95% and calculated using the contract value as of prior contract anniversary and deducted monthly from the contract value. Surrender charges and Market Value Adjustments (MVA) apply to amounts in excess of the free withdrawal amount. <sup>4</sup>																								
<b>Surrender charge schedule<sup>4</sup></b>	Surrender charges apply for amounts withdrawn in excess of the free withdrawal amount during the first 10 contract years. The free withdrawal amount is 10% of the contract value as of the previous contract anniversary, available after the first contract year (except in year of full surrender). <sup>4,5</sup>																								
	<b>Year</b>	1	2	3	4	5	6	7	8	9	10	11+													
	<b>Charge</b>	12%	12%	11%	10%	9%	8%	7%	6%	4%	2%	0%													
<b>Market Value Adjustment (MVA)<sup>4,5</sup></b>	Applies during the surrender charge period on withdrawals in excess of the free partial withdrawal amount.																								
<b>Income Bonus</b>	<p>An income bonus is provided at issue on initial premium received. This guarantees growth of your Income Base (contractually known as the Guaranteed Lifetime Income Account Value), which is a unique value within the contract that is separate from your contract value. Here's a hypothetical example of how this works assuming no prior withdrawals:</p> <table border="1"> <thead> <tr> <th></th> <th>Activity</th> <th>Income Base Growth</th> <th>Income Base Value</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Day 1</td> <td>Initial Premium</td> <td>\$100,000</td> <td rowspan="2">\$115,000</td> </tr> <tr> <td>Income bonus</td> <td>15% of initial premium \$15,000</td> </tr> <tr> <td>Years 2-11</td> <td>Income bonus</td> <td>6% of Income Base compounded annually</td> <td>\$205,947</td> </tr> </tbody> </table> <p>The Income Base grows at 6% at the end of each contract year for the first ten years or until the date the GLIB is activated. Annual accumulation rate does not apply to the contract value or death benefit and is not available on cash surrender.</p>												Activity	Income Base Growth	Income Base Value	Day 1	Initial Premium	\$100,000	\$115,000	Income bonus	15% of initial premium \$15,000	Years 2-11	Income bonus	6% of Income Base compounded annually	\$205,947
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<b>Standard death benefit</b>	Remaining contract value passes to beneficiaries at no additional charge.																								
<b>Optional Increased Death Benefit Guarantee Rider</b>	Guarantees your death benefit is equal to no less than initial premium paid, plus 5% of premium, less withdrawals, for each full contract year completed, until age 85 or until the rider's death benefit is equal to 200% of premium paid (reduced for withdrawals), whichever comes first. Available at issue only for an annual charge, for ages 0-75. The maximum total death benefit payable is the Increased Death Benefit or contract value whichever is greater. <i>Rider not available in the states of OR and WA.</i>																								

**Product and feature details** *(continued)*

**Guaranteed Lifetime Income Benefit**

The annual Guaranteed Lifetime Income Benefit (GLIB) amount will equal a percentage, known as the Income Benefit Factor, of the Income Base.

**INCOME BENEFIT FACTORS**

	Single Life Level Income	Single Life with Cost of Living Increase <sup>6</sup>	Joint Life Level Income <sup>7</sup>	Joint Life with Cost of Living Increase <sup>6,7</sup>
Attained age at Option Date	Current Company Declared Rates (guaranteed at issue for at least 13 contract months)			
59-70	4.50%	3.50%	3.50%	2.50%
71-80	5.50%	4.50%	4.50%	3.50%
81+	6.50%	5.50%	5.50%	4.50%
Contract Age	Guaranteed Minimum Rates (all ages)			
1-10	4.50%	3.50%	3.50%	2.50%
11+	3.50%	2.50%	2.50%	1.50%

Once benefits begin, the Income Benefit Factor is locked. GLIB payments are not subject to surrender charges or Market Value Adjustments.

**Other Riders**

- Nursing Home Waiver Rider<sup>8</sup>
- Terminal Illness Waiver Rider

**Withdrawals**

The free withdrawal amount is the greater of:

- 10% of the contract value after the first contract year (except in year of full surrender)
- Any Required Minimum Distribution (RMD) imposed by the IRS on this contract

Systematic withdrawals may be specified by dollar amount or percentage of contract value with the owner's choice of payout frequency.

Withdrawals taken prior to beginning income benefits and those greater than the GLIB amount will reduce the Income Base and GLIB amount. The reduction will be proportionate to the resulting reduction in the contract value, which may reduce the Income Base and GLIB amount by more than the amount withdrawn.

<sup>1</sup> Maximum premium is measured by cumulative premium contributions per person for all Forethought annuities.

<sup>2</sup> If you are investing in 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.

<sup>3</sup> The two methods providing potential interest credits based on the performance of the S&P 500<sup>®</sup> Index are subject to 0% minimum and a stated maximum (cap). The cap for the S&P 500<sup>®</sup> strategies is declared annually, and any interest credit is calculated annually and credited on each contract anniversary.

<sup>4</sup> Variations apply in states of AK, CT, DE, FL, MN, NV, OH, OK, OR, SC, TX, UT, WA.

<sup>5</sup> A free withdrawal followed by a complete surrender in the same contract year will result in the charge being applied to both the amount previously taken as "free" and the remaining contract value withdrawn.

<sup>6</sup> 2% annual cost of living increases begin on the 2nd anniversary following activation of the benefit and end once the contract value is depleted.

<sup>7</sup> The age of the younger owner at the time of benefit election determines the joint life income benefit factor. Only legal spouse at time of benefit election is eligible for spousal continuation.

<sup>8</sup> Referred to as the Confinement Waiver Rider in CT. Subject to state availability.

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

**Guarantees are backed by the financial strength and claims-paying ability of Forethought Life Insurance Company and subject to compliance with benefit rules.**

Index Bonus 115<sup>™</sup> fixed index annuity, issued by Forethought Life Insurance Company, is available in most states with contract FA2001SPDAX-01 and FA2001SPDAXL-01 (certificate series GA2001SPDAX-01, as applicable).

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

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