

# ForeAccumulation II Advisory

## Fixed Index Annuity

Issued by Forethought Life Insurance Company



**Opportunity  
you deserve**

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

# Keeping promises

Global Atlantic is focused on the U.S. life and retirement markets with a broad range of annuities as well as reinsurance solutions. At Global Atlantic, tailored products, a strong financial foundation and long-term-perspective underlie our enduring commitment to keeping the promises we make today — and tomorrow.



# Customize your retirement

How you choose to grow your money for your retirement is a personal matter. You may want predictability and stability from your retirement savings or you might want an opportunity for greater growth. It's all about what matters to you.

If you want to customize your retirement strategy, avoid decreases from poor market performance and have the option to predictably grow what you plan to leave behind, **ForeAccumulation Fixed Index Annuity** may be the right option for you.

## What is a fixed index annuity?

A fixed index annuity or FIA is a long-term savings vehicle that offers tax-deferred potential growth that may be linked to a market index (or indices). FIAs are insurance contracts, not registered securities or stock market investments. You are never invested in the index itself. FIAs typically feature downside market protection which may make them appropriate for people who are unwilling to risk market losses. An FIA may help offset the ups and downs of equities (like mutual funds) in a retirement strategy.

## ForeAccumulation provides:



### Personalized growth potential

You have the ability to grow your money through a broad array of fixed and index-linked interest crediting strategies.



### Down market protection

No matter how you choose to potentially grow your money, negative market performance won't reduce it.



### A way to leave a legacy, guaranteed

An optional way to predictably grow a legacy is available, that may exceed the amount of your regular death benefit.

All strategy parameters, such as index caps, are set at the discretion of the Company and current rates are not indicative of future rates the Company may declare.

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

# Personalize your growth potential

With a ForeAccumulation fixed index annuity, your contract value has the ability to grow. Initially, your contract value equals the amount of your ForeAccumulation purchase. For example, if you bought a \$100,000 ForeAccumulation annuity, your initial contract value would be \$100,000. But over time, your contract value may grow through one of many interest crediting strategies, including:

## **A strategy for steady growth:**

ForeAccumulation's fixed crediting strategy can help you grow your contract value at a competitive annual fixed rate.

## **Strategies for more growth potential:**

There are also a variety of other choices where the interest your contract value may earn is linked to the performance of an index, such as the S&P 500®.

**The interest crediting strategy that's right for you depends on your personal retirement goals. Your financial professional can help you decide which option is the best fit.**

## **What is the contract value?**

The contract value, less any applicable charges, is the surrender value, which is the money you can walk away with should you decide to cancel, or "surrender" the annuity.<sup>2</sup>

## **What is an index?**

An index tracks the overall performance of a group of stocks, bonds or other securities. An index can be broadly representative of the market or be tied to a specific sector, such as technology. Indices are used as an objective indication of market performance but are not available to invest in directly.

**Every strategy includes a bailout provision which is an option to withdraw all or a portion of your annuity contract without penalty, should certain conditions apply.<sup>1</sup> To learn more about the bailout provision, refer to the Bailout Provision flyer and/or connect with your financial professional.**

<sup>1</sup> During any period in which Forethought has a renewal credited rate for any strategy available for reallocation on that contract that is less favorable than the bailout rate, withdrawal charges and MVA are waived for any withdrawals during that period.

<sup>2</sup> A withdrawal charge and Market Value Adjustments (MVA) may be incurred if you withdraw all or a portion of your money during the withdrawal charge period.

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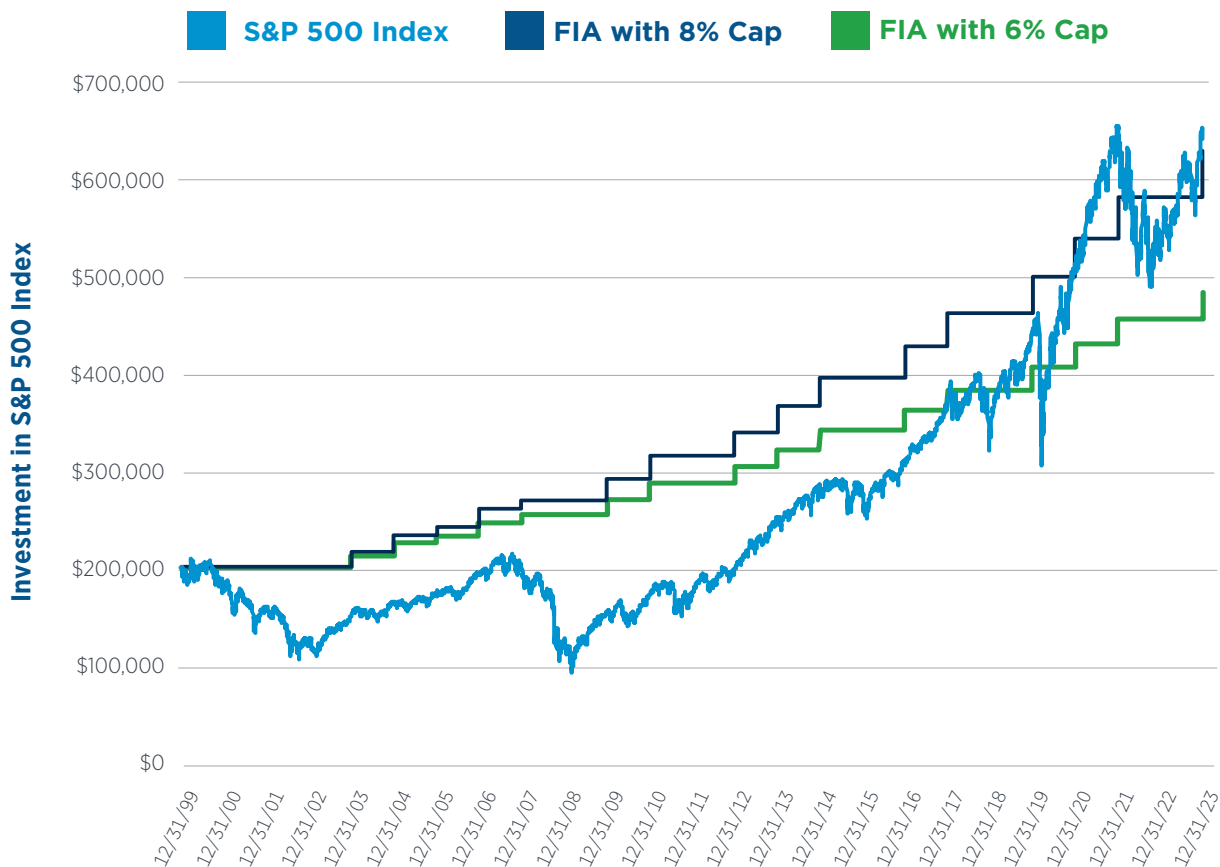
# Down market protection

## Never experience decreases from poor market performance

Regardless of the interest crediting strategy you select, you can't lose money due to poor market performance with ForeAccumulation.<sup>3</sup> Why? Because you're not actually purchasing shares of any index, stocks, bonds or other market investments, you're not subject to the volatility of unpredictable losses.

## How growth potential and downside market protection work together

As an FIA, ForeAccumulation offers interest crediting strategies that lock in any positive gains at the end of the strategy term. If you select an index-based crediting strategy and it has negative performance for any strategy term, you simply receive zero interest credits for that year. In other words, your contract value won't decrease due to negative performance and there's no recovery necessary. You can continue to earn interest on your contract value without having to make up for a prior period's market loss, if any. **Below is a hypothetical example.**



For illustrative purposes only. Different results would have occurred if different time periods were illustrated.

This chart assumes no fees, charges, or withdrawals are taken from the FIA during the illustrated period and reinvestment of dividends is not included.

Index past performance is not indicative of future results. The hypothetical performance of the fixed index annuity, as illustrated, assumes a \$200,000 premium, a cap of 8.00% (using the One-Year Point-to-Point with Cap crediting method only) and a cap of 6.00% (using the One-Year Point-to-Point with Cap crediting method only) and assumes no withdrawals or surrender charges during period shown.

<sup>3</sup> Early withdrawal charges and MVA may also apply. Withdrawals may reduce any optional guaranteed amounts in an amount more than the amount of the withdrawal.

# Leave a legacy, guaranteed

ForeAccumulation also offers an optional **Enhanced Death Benefit (EDB)**,<sup>1</sup> for an additional fee, that enables you to potentially leave your beneficiary with more than your contract value.<sup>2</sup>

This optional benefit is separate and distinct from your contract value and, if selected, provides steady and predictable growth toward your death benefit.<sup>2</sup> Initially, your EDB figure is equal to your original ForeAccumulation premium. Each year, your EDB grows by a guaranteed 7% of premium for up to 15 years.<sup>3</sup> If the amount ends up being greater than your contract value, your beneficiary receives the EDB value.

## How the ForeAccumulation Enhanced Death Benefit works

<b>1</b>	Let's say you purchase a <b>\$100,000</b> ForeAccumulation FIA. That premium equals your starting contract value and your initial EDB.	<b>\$100,000</b> premium
<b>2</b>	While your contract value potentially grows over time, your EDB amount also grows at a guaranteed <b>7% (\$7,000)</b> every year for <b>15 years</b> . <sup>3</sup>	<b>\$7,000</b> a year <b>X 15</b> years
<b>3</b>	After 15 years, your EDB <b>more than doubles</b> to <b>\$205,000</b> as a result of the simple 7% annual credit. <sup>3</sup>	<b>= \$205,000 EDB<sup>1</sup></b>

After your passing, your beneficiary either gets the EDB or your contract value as a death benefit – whichever is greater. If you don't elect the EDB option, your contract value will pass on to your beneficiary after your death, guaranteed.

### Return of premium guarantee for more protection

Should the cost for optional benefits exceed the cumulative crediting you received at the end of the Withdrawal Charge Period, your contract value will be worth less than your initial premium amount.

**The Guaranteed Minimum Surrender Value** provides an additional layer of protection by providing the ability to recover your full premium amount. Upon surrender, death or annuitization, following the end of your Withdrawal Charge Period, you are entitled to the greater of the current contract value or Guaranteed Minimum Surrender Value, which equals premium paid less withdrawals.

<sup>1</sup> If elected, additional riders may be restricted. State and firm variations and availability apply.

<sup>2</sup> 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. If death occurs during the EDB roll-up period, the EDB will stop growing.

<sup>3</sup> Assuming no withdrawals.

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**If you want to customize your retirement strategy,  
ForeAccumulation may help:**



**Personalize your  
growth potential**



**Protect against  
down markets**



**Leave a legacy,  
guaranteed**

Talk to your financial professional to determine if **ForeAccumulation** is right for you and how to best incorporate it into your overall retirement strategy.

## About Global Atlantic

Global Atlantic Financial Group is a leading insurance company meeting the retirement and life insurance needs of individuals and institutions. With a strong financial foundation and risk and investment management expertise, the company delivers tailored solutions to create more secure financial futures. The company's performance has been driven by its culture and core values focused on integrity, teamwork, and the importance of building long-term client relationships. Global Atlantic is a wholly-owned subsidiary of KKR, a leading global investment firm. Through its relationship, the company leverages KKR's investment capabilities, scale and access to capital markets to enhance the value it offers clients. KKR's parent company is KKR & Co. Inc. (NYSE: KKR).

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.

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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.

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.

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.

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Indices are not available for direct investment.

ForeAccumulation II Advisory fixed index annuity is issued by **Forethought Life Insurance Company**, 10 West Market Street, Suite 2300, Indianapolis, Indiana. ForeAccumulation Advisory is available with Contract FA180ISPDA-01 and ICC17-FA180ISPDA-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, 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. Read the Contract for complete details.**

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