

# SecureFore 3

## Fixed Annuity

Issued by Forethought Life Insurance Company





# Trust us when it matters most

With Global Atlantic you can be confident your security comes first. We are proud to have served millions of consumers who have placed their trust in us to help them protect their families' financial futures.

**For more information,  
please visit [globalatlantic.com](https://globalatlantic.com).**

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.

# **You may have to rely on your own choices when planning your retirement, but you are not alone. We are here to help.**

The modern retirement landscape has changed, bringing with it a new set of rules for pursuing a comfortable retirement. Today, pensions are disappearing and people cannot rely solely on Social Security. Retirees have a greater responsibility for providing their own reliable and predictable income stream.

When you wonder what to do about your retirement, remember that you can count on your financial professional and on us. We're here to help you understand your retirement planning options in a changing environment, empowering you to own your financial future.



# **With a SecureFore 3 fixed annuity we can help you build a predictable and flexible retirement strategy that allows you to live your retirement on your terms.**

## **What is a fixed annuity?**

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.

## **Why is the SecureFore 3 fixed annuity right for me?**

Your money needs to last as long as your retirement.

With a SecureFore 3 fixed annuity, your retirement savings can grow steadily without being subject to stock market risk. SecureFore 3 allows you to access your money if you need it, while providing the opportunity to generate a stream of retirement income that you cannot outlive.

A tax-deferred fixed annuity offers these advantages:

- Fixed interest rates and guaranteed\* growth
- Principal protection, avoiding potential loss due to stock market risk
- Tax-deferred interest earnings
- Convenient and flexible access to your money when you need it
- Optional “return of premium” feature, so you never receive less than what you paid for your policy
- A guaranteed\* full contract value death benefit payable to your designated beneficiaries
- The opportunity to generate a stream of income that is guaranteed to last a lifetime

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

# How does the SecureFore 3 fixed annuity work?

SecureFore 3 offers you the potential to grow your retirement assets without the risk of stock market declines. It works to maximize your retirement income in two ways: guaranteed\* growth and tax deferral.

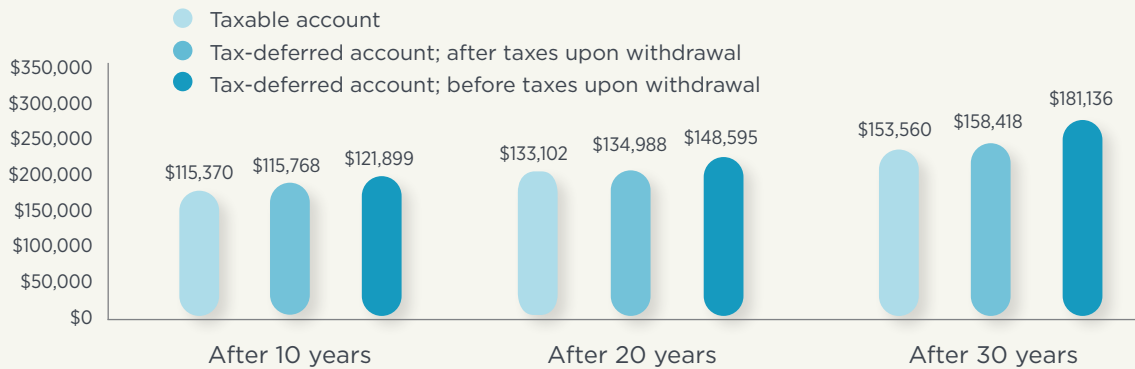
## Guaranteed\* growth

With SecureFore 3, your contract growth is predictable. The interest rate schedule is locked in for three years. After the initial guaranteed rate period expires, a renewal rate will be declared and guaranteed\* for one year. This will occur at the beginning of each subsequent contract year.

## Tax-deferral

Your contract value grows on a tax-deferred basis, which means your money can grow faster since you will only pay taxes on your interest earnings when you take withdrawals or income payouts. Your earnings stay in your annuity contract until they are withdrawn, allowing you to benefit from interest on your original purchase payment and your earnings. Withdrawals of taxable amounts are subject to ordinary income tax and may be subject to a 10% federal income tax penalty if taken prior to age 59½.

## The Power of Tax-deferral



Outcomes may vary depending upon your federal tax bracket and applicable state tax code. State taxes are not reflected, and if included, performance would be lower.

This hypothetical chart is intended to illustrate the advantage of tax-deferral and should not be considered to be representative of past, current, or future performance of SecureFore 3 fixed annuity. Withdrawals made prior to age 59½ may be subject to a 10% federal income tax penalty, which is not illustrated in this example.

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- Lump-sum purchase of \$100,000
- Assumed annual growth of 2%
- 28% income tax on interest gains assessed annually on the taxable account and upon withdrawal from the tax-deferred account

**Secure your savings.  
Secure your retirement.**

# What if I need to access my money?

We understand that your plans can change during retirement, requiring you to withdraw money from your account before you originally expected. SecureFore 3 allows you to maintain access to your funds in several ways.



## Withdrawal Privileges

You can access your money at any time during the contract term by making a withdrawal. Some withdrawals may be subject to a withdrawal charge.

Remember, withdrawals may be subject to ordinary income tax, and a 10% IRS penalty may apply to amounts withdrawn prior to age 59½. When considering a withdrawal from your annuity, carefully review your contract to understand the effects this can have on future interest earnings.





### **Annual Free Withdrawals**

You may make the following withdrawals without incurring withdrawal charges:

- Up to 10% of the beginning-of-year contract value (10% of Annuity Deposit in the first Contract Year). State variations apply.
- Any Required Minimum Distribution (RMD) imposed by the IRS on this contract, even if it exceeds the free withdrawal amount.\* State variations apply.

The free withdrawal amount will equal the greater of the two amounts described above. Any withdrawals in excess of the above amounts will be subject to a withdrawal charge, not to exceed 8%.



### **Full Surrenders\*\***

If you need to surrender your full contract value before the end of your withdrawal charge period, you may do so. Upon your request, we will issue a check for the entire contract withdrawal value. Withdrawal charges only apply within the withdrawal charge period.



### **Annuitization**

You can use your annuity's value to generate a regular income stream of payments through a process called annuitization. There are several settlement options available for your contract, including those that will generate a guaranteed\*\*\* lifetime income. Read your contract for complete details on the annuitization options available.

\* Not applicable for Inherited/Beneficiary IRAs.

\*\* Withdrawal charges will be applied to the entire amount, including any free withdrawals made during the contract year, in Delaware, Florida, North Dakota and South Dakota.

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# SecureFore 3 offers principal protection and death benefit proceeds for beneficiaries.

In addition, there are other built-in and optional benefits available with this product to help protect your money.

<b>Principal protection</b>	There are no monthly or annual fees for this contract. 100% of the money with which you purchase your annuity is credited to your contract value (less prior withdrawals and less withdrawal charges on any prior withdrawals). The money is 100% guaranteed* if held to the end of the withdrawal charge period.
<b>Death benefit</b>	Your beneficiaries are eligible to receive a death benefit equal to the full contract value without incurring any withdrawal charges. Upon your death, and without the potential delays and costs of the probate process, your designated beneficiaries will receive your entire contract value. The standard death benefit allows your beneficiaries to receive a lump-sum payment or a stream of payments to be distributed during a specific period of time.
<b>Return of premium</b>	If this optional benefit is available and selected when your policy is issued, you are guaranteed* to receive at least your original premium, less any prior withdrawals, should you choose to surrender your contract.
<b>Terminal Illness Waiver**</b>	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.
<b>Nursing Home Waiver**</b>	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.

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\*\* 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 California, 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.



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## Global Atlantic Financial Group

Global Atlantic Financial Group is a leader in the U.S. life insurance and annuity industry, serving the needs of individuals and institutions. With differentiated investment and risk management capabilities, deep client relationships, and a strong financial foundation, the company has established a track record of delivering proven, value-added solutions and long-term growth. Global Atlantic is a majority-owned subsidiary of KKR, a leading global investment firm that offers alternative asset management across multiple strategies and capital markets solutions. KKR's parent company is KKR & Co. Inc. (NYSE: KKR).

### **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 are taxable to the extent of the income on the contract and to the extent of untaxed investment income on the funds used to purchase 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 may reduce the death benefit and any optional guaranteed amounts in an amount more than the actual withdrawal.

SecureFore 3 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 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-FATI-01.

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

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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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