

## ForeStructured Growth

Registered Index-Linked Annuity

Issued by Forethought Life Insurance Company

**Gain perspective.**  
**Gain potential.**  
**Gain control.**



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

This brochure provides a general overview of the ForeStructured Growth Registered Index-Linked Annuity (RILA) product. Please refer to the product highlights, prospectus, and interest crediting strategy brochures for complete details regarding the ForeStructured Growth annuity being discussed. Product availability and features may vary by state or firm.

# Gain perspective

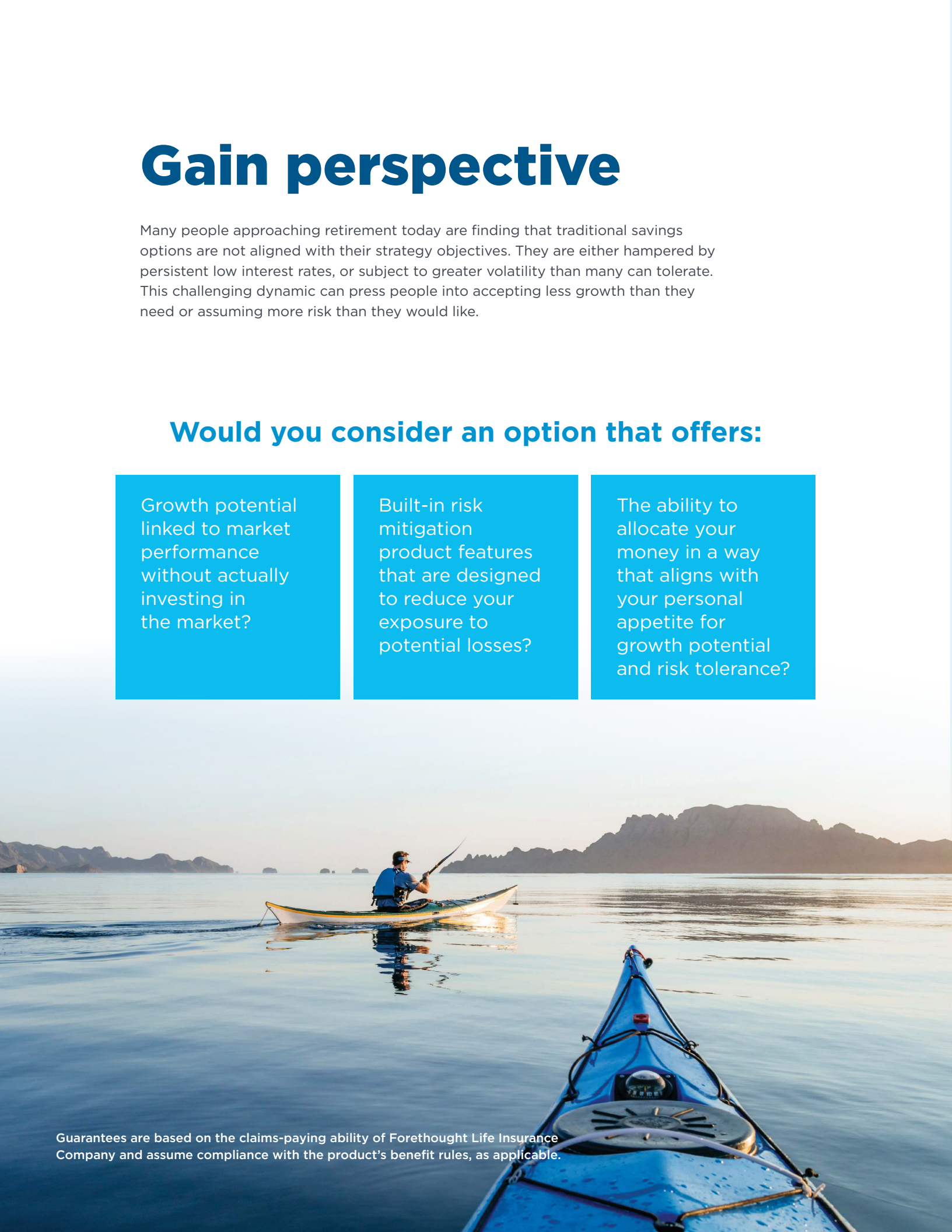
Many people approaching retirement today are finding that traditional savings options are not aligned with their strategy objectives. They are either hampered by persistent low interest rates, or subject to greater volatility than many can tolerate. This challenging dynamic can press people into accepting less growth than they need or assuming more risk than they would like.

## Would you consider an option that offers:

Growth potential linked to market performance without actually investing in the market?

Built-in risk mitigation product features that are designed to reduce your exposure to potential losses?

The ability to allocate your money in a way that aligns with your personal appetite for growth potential and risk tolerance?



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



### Low interest rates

### 10-Year Treasury rates<sup>1</sup>

1/2/1980 - 12/31/2023

As retirement draws closer, securing the money you have saved is an important consideration. Many investors turn to fixed income options for increased safety as a result. Historically this strategy provided the desired protection while still affording a moderate growth opportunity. A prolonged low-rate environment is now challenging those assumptions.



Source: Bloomberg

<sup>1</sup> U.S. Treasury securities are direct obligations of the U.S. government and are backed by the “full faith and credit” of the U.S. government if held to maturity. Past performance is no guarantee of future results.



### Volatile markets

### S&P 500 Historical performance

1/2/1980 - 12/31/2023

The stock market has demonstrated its long-term growth potential – as well as its volatile nature. As history has shown, the market can provide growth potential, though it also carries risk. Those who may not be able to tolerate the volatility, lack time to recover, or are prone to pull money during times of market declines may experience setbacks.



Source: Bloomberg. Cumulative returns, based on S&P 500 Index price movement only, and do not include the reinvestment of dividends. Past performance is not indicative of future returns. You cannot invest directly in an index, and this example does not reflect the performance of any Global Atlantic product.

Shown for illustrative purposes only.

# Gain potential

If you are struggling with finding the right savings option for your retirement, ForeStructured Growth, a registered index-linked annuity (RILA), can help you gain control by balancing upside potential while designed to limit exposure to losses.

## ForeStructured Growth offers

- **Meaningful upside potential**  
Gain greater upside potential than what is currently provided through traditional fixed income options.
- **Risk reduction**  
Reduce your risk and help keep your money working.
- **Flexibility**  
Allocate among a choice of up to 25 interest crediting strategies across multiple indices to align with your objectives.

*Registered index-linked annuities are long-term retirement products that offer tax-deferred growth, ability to create a lifetime income stream, and death benefit protection. Crediting is linked to the performance of an index, subject to a maximum crediting rate, known as a cap or participation rate, and risk mitigation features known as buffers and floors. You are not invested directly in the index or stock market; however, values will fluctuate, including possible loss of principal. All guarantees and crediting are dependent on the claims-paying ability of the issuer. Limitations and conditions apply. Refer to the prospectus for complete details.*



## Consider staying the course

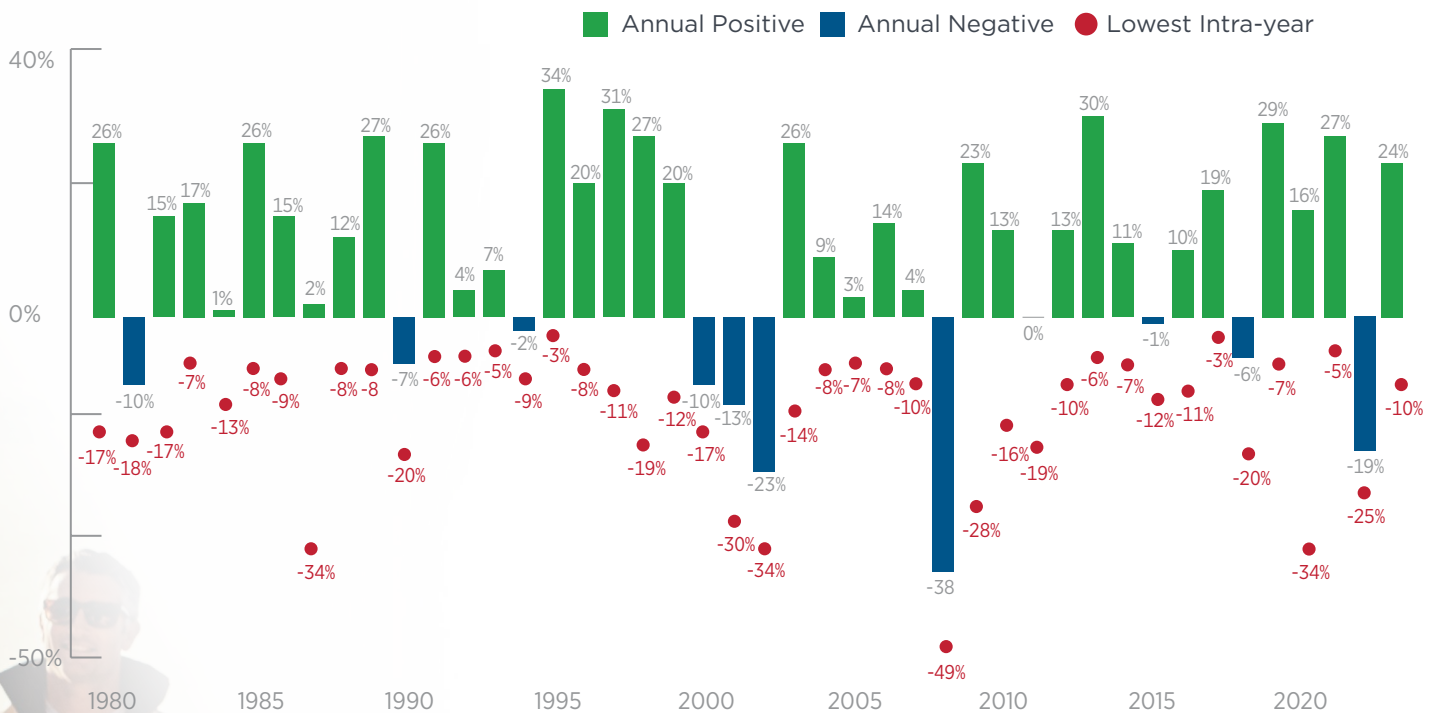
The ability to commit to a logical investment strategy and stay the course through market cycles and day-to-day volatility is a key to successful investing over the long-term. For many, objectivity can become easily clouded by emotion, particularly in the face of a downturn. The instinct to exit prematurely, though, may cause more harm than good, essentially locking in losses.

ForeStructured Growth RILA helps you gain confidence by reducing the impact of volatility. The index values at the beginning and end of the Strategy Term are used to determine interest crediting, regardless of what happens in between. The chart below illustrates how beneficial this approach may be for your growth prospects.

Historical index performance is illustrated and you can see the lowest point of the S&P 500 during each year in contrast to the overall index return over the course of the full year. For example, during 1998, the S&P 500 saw a -19% return at it's low point on its way to an annual return of +27%. Depending on when they invested, investors who stayed the course were typically better off over the long term. ForeStructured Growth RILA has a number of interest crediting strategies that may help you remain focused on the end result.

## S&P 500 Intra-Year Low vs Annual Return

1980 - 2023



Source: FactSet, Standard & Poor's, J.P. Morgan Asset Management.

Returns are based on price index only and do not include dividends. Intra-year drops refers to the largest market drops from a peak to a trough during the year. **For illustrative purposes only and past performance is no guarantee of future results.** Actual results may vary. Returns shown are calendar year returns from January 1, 1980 to December 31, 2023, over which time period the average annual return was 9.0%.

Does not reflect the performance of any Global Atlantic products. Performance of the ForeStructured Growth RILA will differ.

Guide to the Markets - U.S. Data are as of December 31, 2023.

# Gain control

## How it works

With ForeStructured Growth, you allocate your premium to one or more of the available interest crediting strategies. The levels of growth potential and loss protection varies among the index crediting strategies.

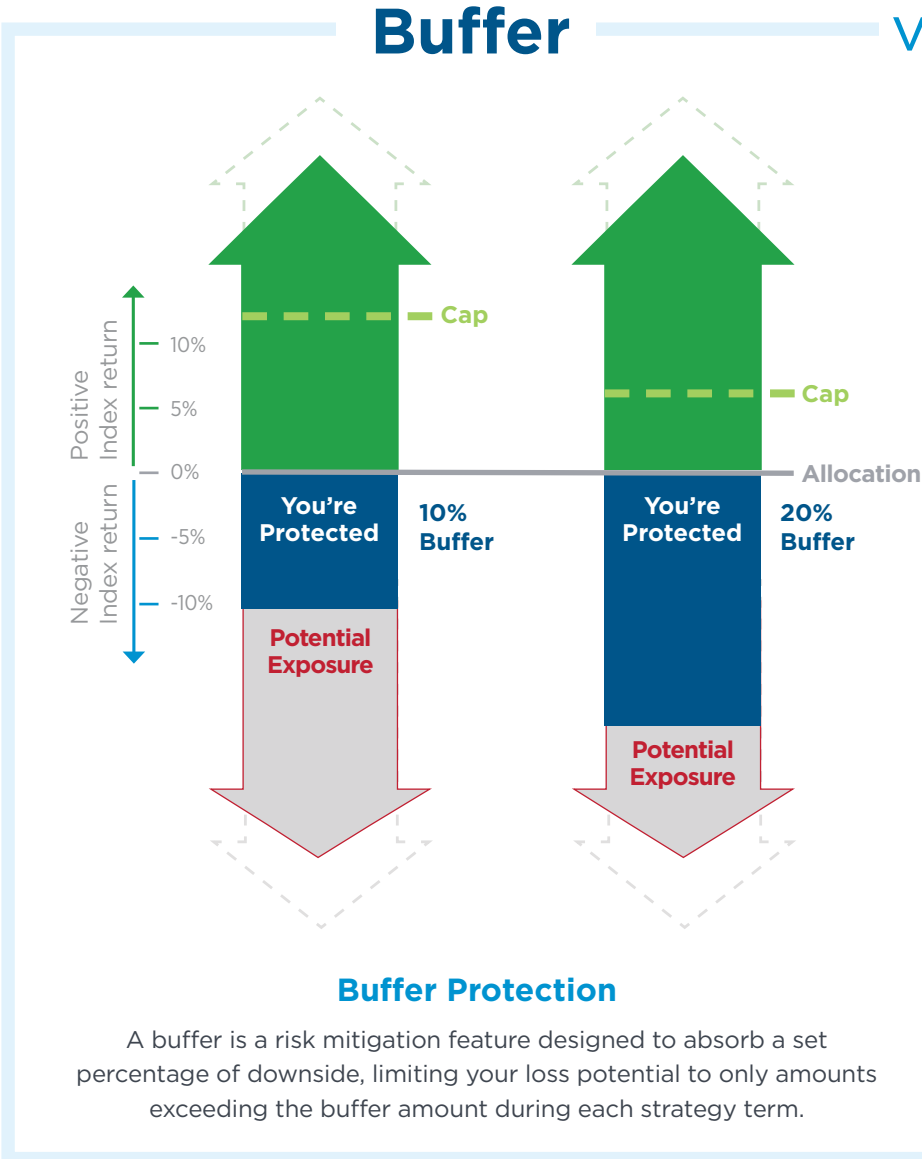
### Growth potential

- When the index experiences positive performance at the end the strategy term, crediting will mirror the returns up to a stated cap.<sup>1</sup>
- You will not receive credit for any index gains above the cap.
- Cap rates will vary based on the index, term, and protection option chosen. Some strategies may use a participation rate instead of a cap. A participation rate is a percentage of the positive index return that is credited for the strategy term.
- ForeStructured Growth offers various one-year and six-year point-to-point index crediting strategies.<sup>2</sup>

### Protect against losses

- Index crediting strategies will use either a buffer or a floor designed to help manage your risk of losses should positive index returns at the end of a crediting segment be negative.

Crediting occurs after each strategy term — the duration of the index performance period used to determine performance, such as a one-year point-to-point strategy. After each strategy term, allocated values can be renewed for another strategy term or reallocated to a new strategy.<sup>2</sup>

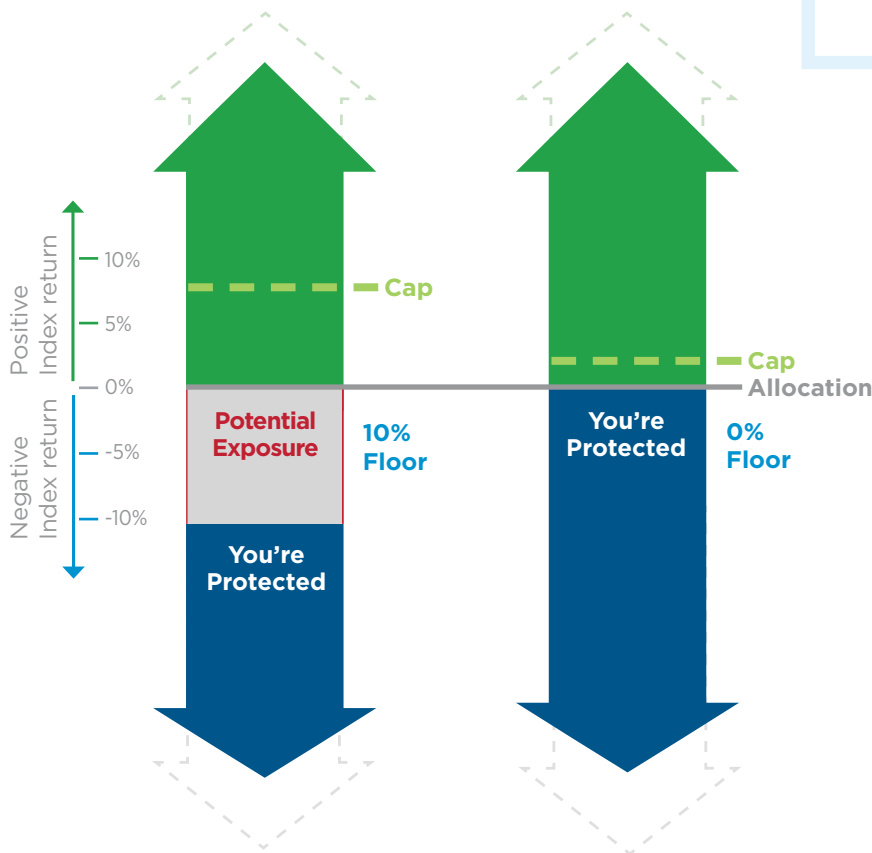


<sup>1</sup> Caps and participation rates are declared in advance and are guaranteed for the entire strategy term. They may change for future strategy terms but will never be less than the minimum rates described in the contract. Index returns do not reflect reinvestment of dividends.

<sup>2</sup> Six-year index crediting strategies are only available at issue, subject to state and firm limitations.

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# Floor



## Floor Protection

A floor is risk mitigation feature designed to limit your potential losses to a set percentage during each strategy term.

### Personalize your strategy

By allocating among multiple crediting strategies, you can gain even greater control over your risk exposure while further customizing your growth potential. For example, electing to allocate half of your premium to a 20% buffer strategy and half to a 10% buffer strategy would effectively create a 15% buffer on the total premium.<sup>3</sup>

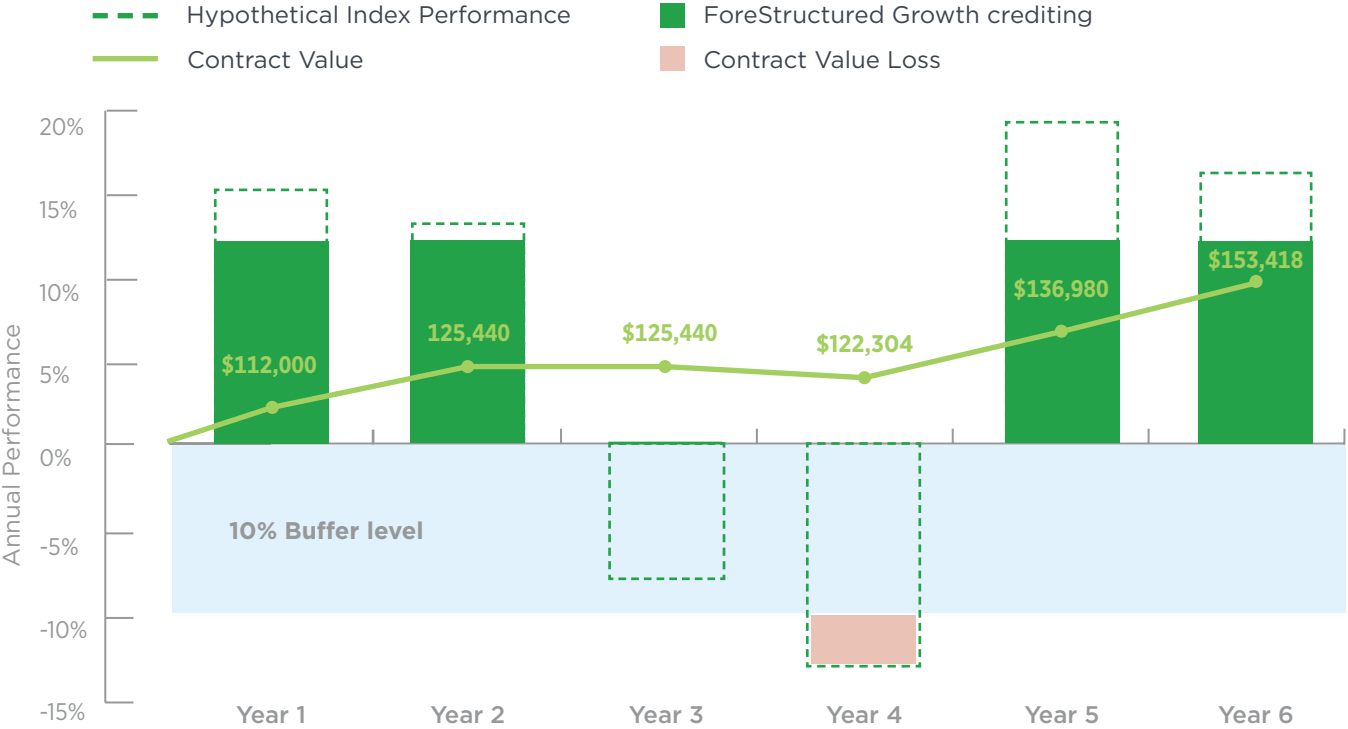
<sup>3</sup> Diversification does not guarantee returns or protect against losses.

# Performance potential

To illustrate the potential of ForeStructured Growth RILA, let's take a look at a hypothetical example, using one of the available index crediting strategies. Consider a \$100,000 allocation in a one-year strategy that tracks a hypothetical index over a period of six-years. A 10% buffer is selected to provide downside protection in the event the index declines. In this scenario we are also assuming a 12% Index Cap. The Index Cap is the most growth the account may earn over the one-year strategy term. Keep in mind that Index Caps will vary based on the length of the strategy term, the strategy used and the level of protection selected.

## Assumptions

| Initial Allocation | Strategy                         | Index Cap | Loss Protection                |
|--------------------|----------------------------------|-----------|--------------------------------|
| \$100,000          | One-year Point to Point with Cap | 12%       | 10% Buffer level of protection |



In this hypothetical example, you can see both the performance and protection features demonstrated over a six-year period. In years 1, 2, 4 and 6 when the index was up, the contract value posted meaningful gains. You can see in year 3, the buffer absorbed the negative index performance completely. Then in year 4, it absorbed the first 10% of a 12.50% index loss, resulting in just a 2.50% decline in contract value.

As Indexed Crediting is applied the Contract Value grows to lock in growth up to the Index Cap. In the event of a down year in the index the Buffer protects you from a loss up to a 10% decline.

**Example is hypothetical and for illustrative purposes only.** It is not indicative of actual results. A new Index Cap is declared for each additional strategy term and may be more or less than the Index Cap illustrated. The value may grow up to the Index Cap at a rate based on the index strategy chosen. Indexed strategies are tied to market performance, although they are not actual investments in the stock market. You cannot invest directly in an index.

Index Caps and index performance used above are hypothetical and for illustrative purposes only.

For current Index Caps talk to your financial professional.



## Additional features and information

### Death Benefit options

- A death benefit that passes any remaining contract value directly to your beneficiary(ies).
- An optional Return of Premium (ROP) Rider, available for an additional fee, guarantees a death benefit equal to premium paid adjusted proportionally for withdrawals.

### Performance Lock Feature

- Available on all Index Strategies and provides the opportunity to lock in growth or limit losses by locking in the Strategy Interim Value on the Performance lock date. This may be exercised for each Indexed Strategy once per Strategy Term.<sup>4</sup>

### Strategy Interim Value<sup>5</sup>

- The Value of an Index Strategy on any Valuation Day during an Index Strategy Term. There are many external factors that impact the Strategy Interim Value including changes in the indices, interest rate environment and volatility. Strategy Interim Value will be used for:
  - Annuitization
  - Performance Lock
  - Death benefit
  - Withdrawal values

### Partial withdrawals and surrenders

- Up to 10% of the contract value at the beginning of each contract year may be withdrawn without withdrawal charge.
- Amount over 10%, up to and including full surrender, will be assessed a withdrawal charge during the Withdrawal Charge Period, which is six years.
- A Market Value Adjustment (MVA) may be applied to withdrawals, surrenders or annuitizations made during the Withdrawal Charge Period. The MVA accounts for potential fluctuation of the annuity value in response to market conditions and may result in an increase or decrease in values.

<sup>4</sup> For One-Year Indexed Strategies, after the date on which you execute a Performance Lock we will credit your Contract Value amount at a fixed rate equivalent to the One-Year Fixed Strategy in effect on the Performance Lock date for the remainder of the strategy term. For Six-year Indexed Strategies, on the Performance Lock Date, funds will be transferred to the One-year Fixed Strategy. No Index Credit for that indexed crediting strategy will be credited at the end of the Strategy Term, regardless of whether the Index Credit would have been positive, negative or equal to zero. On or after the Performance Lock date, the Strategy Contract Value will be reduced for withdrawals, withdrawal charges, MVA and taxes as applicable. Refer to the prospectus for more details.

<sup>5</sup> The Strategy Interim Value will always reflect lower gains, if the Index is performing positively than would apply at the end of the Strategy Term.

# Gain control of your retirement strategy

Your retirement strategy is important to get right. If you feel like the options for retirement savings today do not align with your objectives, a ForeStructured Growth RILA can help you gain control with:

## Risk reduction

Features designed to reduce your risk and help you consider staying the course, keeping your money working.

## Meaningful upside potential

Gain greater upside potential than what is currently provided through traditional fixed income options.

## Flexibility

Allocate among a choice of up to 25 interest crediting strategies across multiple indices to align with your objectives.

**Gain perspective.**  
**Gain potential.**  
**Gain control.**

Talk to your financial professional today to learn about your crediting options and determine if **ForeStructured Growth** registered index-linked annuity is right for you.

## **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).

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If you are investing in a registered index-linked annuity through a tax-advantaged retirement plan such as an IRA, you will receive no additional tax advantage from a RILA. Under these circumstances, you should only consider buying a RILA if it makes sense because of the annuity's other features.

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