

Life Portfolio Overview

	Global Accumulator	Lifetime Builder ELITE	Lifetime Foundation ELITE								
	Flexible Premium IUL	Flexible Premium IUL	Flexible Premium IUL								
Product Description	The indexed universal life insurance solution that provides two SMART Buy-Up Indexed Strategies on top of our accumulation-focused IUL design.	The indexed universal life insurance solution that delivers death benefit protection with cash accumulation potential over time.	The indexed universal life insurance solution that offers strong death benefit guarantees.								
Interest Crediting	Optional 11-month initial crediting period 5 Indexed Crediting Strategies Available	Optional 11-month initial crediting period 5 Indexed Crediting Strategies Available	Optional 11-month initial crediting period 6 Indexed Crediting Strategies Available								
Account Value Enhancement	Beginning at the end of the 5th policy year, an additional amount of interest will be credited to your Account Value each year, based on the average monthly Account Value during that year, as long as the declared rate for the Fixed Term Strategy is higher than the 2% guaranteed rate. The minimum interest percentage for the Account Value Enhancement is 1% for the year, if the condition is met for that year.	100 bps (1.0%) guaranteed beginning at the end of the 5th policy year	60bps (0.6%) non-guaranteed beginning at later of: (1) the end of the policy year when the insured turns 65 or (2) the end of the 10th policy year								
Guaranteed Interest Rate	2% True-Up	2% True-Up	2% True-Up								
Minimum Premium Guarantee Period	5 yrs	5 yrs	<table border="1"> <thead> <tr> <th colspan="2">MINIMUM PREMIUM GUARANTEE PERIOD</th> </tr> <tr> <th>UW Class</th> <th>Guar. Duration</th> </tr> </thead> <tbody> <tr> <td>Non-Tobacco</td> <td>Earlier of age 90 or 40 years</td> </tr> <tr> <td>Tobacco</td> <td>Earlier of age 80 or 30 years</td> </tr> </tbody> </table> <p>Minimum guarantee period is never less than 10 years</p> <p>Death Benefit Guarantee - the full face amount guarantee duration based on issue age and underwriting class.</p> <ul style="list-style-type: none"> Guarantee period is shorter for rated cases. 	MINIMUM PREMIUM GUARANTEE PERIOD		UW Class	Guar. Duration	Non-Tobacco	Earlier of age 90 or 40 years	Tobacco	Earlier of age 80 or 30 years
MINIMUM PREMIUM GUARANTEE PERIOD											
UW Class	Guar. Duration										
Non-Tobacco	Earlier of age 90 or 40 years										
Tobacco	Earlier of age 80 or 30 years										
Minimum Face Amount	\$25,000 (Ages 0-17) \$25,000 (internal replacements-std) \$50,000 (ages 18-85 std) \$100,000 (ages 18-85 premier/preferred)	\$25,000 (Ages 0-17) \$25,000 (internal replacements-std) \$50,000 (ages 18-85 std) \$100,000 (ages 18-85 premier/preferred)	\$100,000 (ages 18-85)								
Risk Classes & Issue Age Limits	Premier: 18-75 Preferred Non-Tobacco: 18-85 Preferred Tobacco: 18-85 Standard Non-Tobacco: 0-85 Standard Tobacco: 18-85	Premier: 18-75 Preferred Non-Tobacco: 18-85 Preferred Tobacco: 18-85 Standard Non-Tobacco: 0-85 Standard Tobacco: 18-85	Premier: 18-75 Preferred Non-Tobacco: 18-85 Preferred Tobacco: 18-85 Standard Non-Tobacco: 18-85 Standard Tobacco: 18-85								
Substandard Availability	Table Ratings and Flat Extras available Tables: 1-6, 8, 10, 12, 16 Maximum 2 Flat Extras per policy	Table Ratings and Flat Extras available Tables: 1-6, 8, 10, 12, 16 Maximum 2 Flat Extras per policy	Table Ratings and Flat Extras available Tables: 1-6, 8, 10, 12, 16 Maximum of 2 Flat Extras per policy								
Death Benefit Option	Level (Option 1) Increasing (Option 2) ROP DB (Option 3)	Level (Option 1) Increasing (Option 2) ROP DB (Option 3)	Level (Option 1) Increasing (Option 2)								
Face Amount Bands	\$25,000 - \$99,999 \$100,000+	\$25,000 - \$99,999 \$100,000+	none								
Cost Structure	<p>Expense Charges:</p> <ul style="list-style-type: none"> Premium Charge: 6% on all premium in all policy years \$8 per month policy charge in all years Monthly per thousand expense charge assessed in the first ten policy years: varies by issue age, gender, and underwriting class <p>Cost of Insurance: Based on issue age, gender, underwriting class and policy year</p>	<p>Expense Charges:</p> <ul style="list-style-type: none"> Premium Charge: 6% on all premium in all policy years \$8 per month policy charge in all years Monthly per thousand expense charge assessed in the first ten policy years: varies by issue age, gender, and underwriting class <p>Cost of Insurance: Based on issue age, gender, underwriting class and policy year</p>	<p>Expense Charges:</p> <ul style="list-style-type: none"> Premium Charge: 10% in all years \$6 per month policy charge in all years Monthly per thousand expense charge assessed in the first fifteen policy years varies by issue age, gender and underwriting class <p>Cost of Insurance: Based on issue age, gender, underwriting class and policy year</p>								
Surrender Charge Period / Exchange Charge	15 Year Surrender Charge	15 Year Surrender Charge	15 Year Surrender Charge								
Loan Options	Linked Loan Option Variable Loan Annually Declared Rate Loan	Linked Loan Option Variable Loan Annually Declared Rate Loan	Linked Loan Option Variable Loan Annually Declared Rate Loan								
Levelized Strategy Transfer/ Levelized Premium Allocation	Levelized Strategy Transfer	Levelized Strategy Transfer	Levelized Strategy Transfer								

* Not available to all distributors.

	Global Accumulator	Lifetime Builder ELITE	Lifetime Foundation ELITE
Accelerated Access Rider*	Yes	Yes	Yes
Accelerated Benefit Rider (Terminal)	Yes	Yes	Yes
Accidental Death Benefit Rider	Yes	Yes	Yes
Additional Insured Rider	Yes	Yes	Yes
Children's Insurance Rider	Yes	Yes	Yes
Death Benefit Return of Premium (DBO3)	Yes (4% maximum growth factor)	Yes (4% maximum growth factor)	Yes (4% maximum growth factor)
Early CashValue Rider	Yes	Yes	No
Guaranteed Purchase Option	Yes	Yes	Yes
Overloan Protection Rider	Yes	Yes	Yes
Premium Deposit Fund (PDF)	No	No	No
Primary Insured Rider	Yes	Yes	Yes
Return of Premium Rider	No	No	No
Waiver of Monthly Deductions	Yes	Yes	Yes
Waiver of Specified Premium	Yes	Yes	Yes
Wellness for Life**	Yes	Yes	Yes

* These riders are not available in all states.

** Not available to all distributors.

globalatlantic.com

Products and riders not available in all states.

Products are issued by Accordia Life and Annuity Company, 215 10th Street, Des Moines, Iowa. Accordia Life is a subsidiary of Global Atlantic Financial Group Limited. Policy Forms: ICC19-IULF-A20, IULF-A20, ICC19-IULA-K19, IULA-K19, ICC17-IULC-C18, IULC-C18. Rider Forms: ICC17-ULPIR-C18, ULPIR-C18, ICC17-ULAIR-C18, ULAIR-C18, ICC17-ULCIR-F18, ULCIR-F18, ICC13-ULWMD-E14, ULWMD-E14, ICC13-ULWSP-E14, ULWSP-E14, ULNHW-E14, ICC13-ULGPO-E14, ULGPO-E14, ICC13-ULADB-E14, ULADB-E14, ICC13-ULECV-E14, ULECV-E14, ICC13-ULROP-E14, ULROP-E14, ULWFL-E14, ICC15-CILOPR-C16, CILOPR-C16, ICC13-LTABR-E14, LTABR-E14, ICC16-LCCABR2-I16, LCCABR2-I16, ICC19-ULPIR-A20-CMT, ULPIR-A20-CMT, ICC19-ULAIR-A20-CMT, ULAIR-A20-CMT, ICC19-ULECV-A20-CMT, ULECV-A20-CMT.

Global Atlantic Financial Group (Global Atlantic) is the marketing name for Global Atlantic Financial Group Limited and its subsidiaries, including Accordia Life and Annuity Company and Forethought Life Insurance Company. Each subsidiary is responsible for its own financial and contractual obligations. These subsidiaries are not authorized to do business in New York.

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

FOR PRODUCER INFORMATION AND REFERENCE ONLY. NOT FOR USE WITH THE PUBLIC.