



Our Headliners for Income, Protection and Accumulation



INCOME

Income 150+ SE fixed index annuity

- Strong early income strategy
 - 20% income boost to the withdrawal base on day 1
 - Annual income boosts to the withdrawal base in years 2-5 and another at year 101
 - **PLUS** Help for qualified healthcare expenses 2X income for up to 5 years2 for no additional cost
- 20bps increase in payout factors for greater income!



PROTECTION

ForeCare fixed annuity with long-term care benefits

- Provides up to 2x or 3x the amount of the contract value for qualified LTC³
 - No elimination period for qualified home care services
 - Simple 30 minute application with no medical exam and typically same day approval
- Rate increases This may translate into the potential for larger benefits used for qualified long-term care expenses



ACCUMULATION

Choice Accumulation II fixed index annuity

- Legacy growth opportunity with a competitive EDB
 - \bullet 7% growth of premium for 15 years with the optional EDB, or Enhanced Death Benefit⁴
- 100% history of rate renewals with renewal rates matching the prior strategy term⁵
- Increased caps for S&P 500 strategies

For more information contact your IMO or call the Global Atlantic sales desk at (855) 44-SALES (447-2537), option 1.



- ¹ Prior to the Income Activation Date, a deferral bonus, also called an Income Boost, is applied at issue and also at the start of years 2, 3, 4, 5 & 10. Deferral bonuses do not apply after the activation date. Annual income boosts assume no prior withdrawals. The income benefit is included on date of issue for an annual charge of 1.05% of the Withdrawal Base at the end of each contract year.
- ² Not available in California. The Income Enhancement Benefit is not long-term care insurance and is not intended to replace such coverage. It is referred to as the Annual Payment Accelerator Rider in the contract. The benefit is available only if your contract value is above the minimum allowed under the Income Enhancement Benefit. Once a benefit period ends, a new benefit period is no longer available. The Income Enhancement Benefit can be used one time only per contract. Available for ages 75 or younger. Recertification by a healthcare professional is required prior to years three, four, and five, if applicable. There is a one-year waiting period and 90 day elimination period prior to receiving benefits.
- ³ The ForeCare Multiplier provides two or three times (depending on underwriting eligibility) the amount of contract value (initial premium in CA) in long-term care coverage to spend on qualified long-term care expenses. Benefits are subject to a maximum monthly benefit. The additional coverage in excess of the Contract Value is only available to use for a qualified long-term care benefit and will not become part of the contract value or the death benefit. Withdrawals, other than for qualified long-term care expenses, will adversely affect the amount of coverage for long-term care benefits in the future.
- ⁴ The optional Enhanced Death Benefit is available at an annual cost of 0.50%, 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 based off of premiums, reduced by withdrawals. All withdrawals will reduce the benefit. Should your client die before the 15-year contract anniversary, the EDB will stop growing. A minimum issue age of 0 and maximum age of 75 will apply. This optional benefit is separate and distinct from contract value. Beneficiary receives the EDB or contract value as a death benefit-whichever is greater.
- ⁵ Interest credits received are based on the current interest crediting strategy rates in place when selected. There is no guarantee that historical rates will be renewed and there is the potential for 0% crediting during any strategy term.

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

Choice Accumulation II fixed index annuity is issued by Forethought Life Insurance Company, 10 West Market Street, Suite 2300, Indianapolis, Indiana. Choice Accumulation is available with Contract FA1801SPDA-01 and ICC17-FA1801SPDA-01 and rider forms FA4101-01, ICC17-FA4101-01, FA4106-01, ICC17-FA4106-01, ICC17-FA4108-01, ICC17-FA4108-01, ICC17-FA4108-01, ICC17-FA4108-01, ICC17-FA4108-01, ICC17-FA4110-01, ICC17-FA4110-01, ICC17-FA4111-01, ICC17-FA4112-01, ICC17-FA4112-01, ICC17-FA4112-01, ICC17-FA4112-01, ICC17-FA4112-01, ICC17-FA4102-01, ICC17

Income 150+ SE fixed index annuity is issued by Forethought Life Insurance Company, 10 West Market Street, Suite 2300, Indianapolis, Indiana. Income 150+ is available in most states with Contract FA1801SPDA-01 and ICC17-FA1801SPDA-01 and rider forms FA4101-01, ICC17-FA4101-01, FA4106-01, ICC17-FA4106-01, ICC17-FA4107-01, ICC17-FA4107-01, ICC17-FA4108-01, ICC17-FA4109-01, ICC17-FA4110-01, ICC17-FA4110-01, ICC17-FA4110-01, ICC17-FA4111-01, ICC17-FA4112-01, ICC17-

ForeCare 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 (certificate series GA1101SPDA-01, as applicable) with Rider for Long-Term Care Benefits Form LTC2000-01, Optional Inflation Protection Benefit Rider Form LTC2001-01 and Optional Nonforfeiture Benefit Rider Form LTC2002-01 (certificate series LTCG2000-01, LTCG2001-01 and LTCG2002-01, as applicable). This is a solicitation of Long-Term Care insurance.

Products and features are subject to state availability and variations. 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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