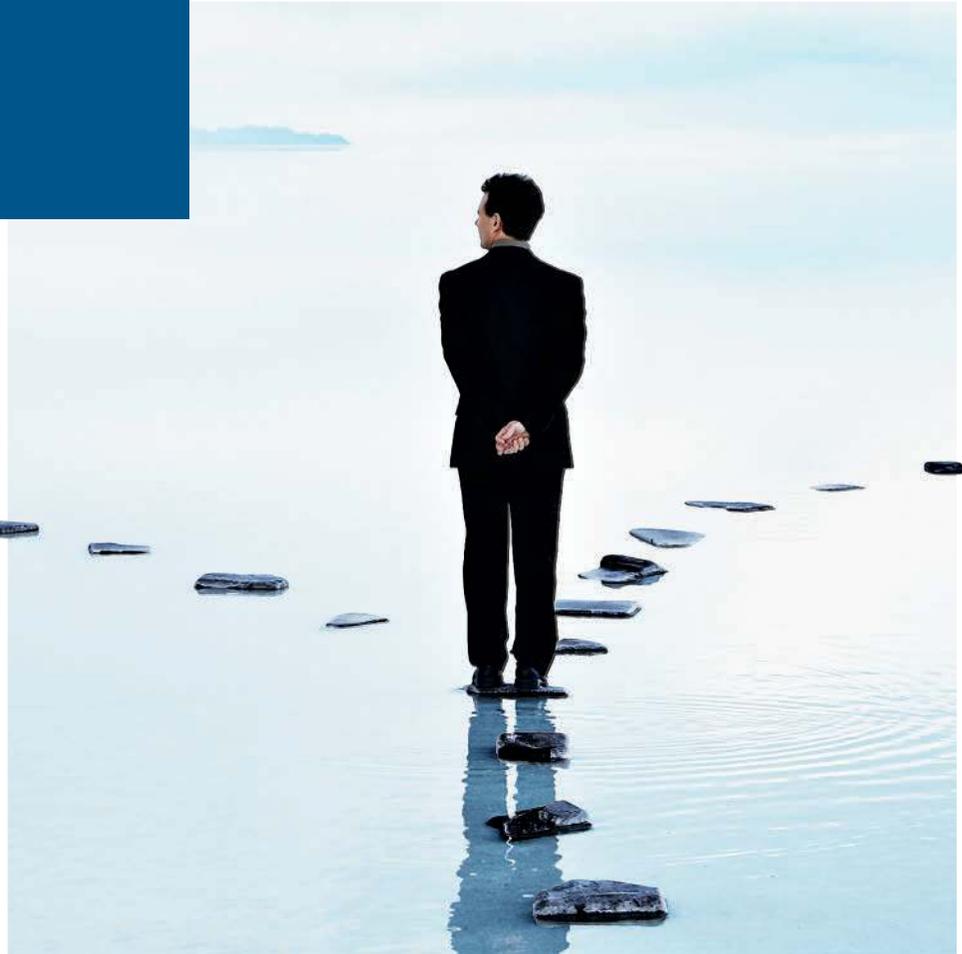


Message Mapping

Getting to the
buying zone

Overview guide



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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What business are you really in?

The answer to this question may seem obvious. As a financial professional, you could say you're in the business of selling financial products and services to help your clients retire on their own terms. Yet given how complex some financial products can be, your real business is in people and communications.

According to Financial Planning, "The frequency and style of their financial professional's communication directly impacts [a client's] confidence in a financial plan, their likelihood of retaining a financial professional and their willingness to refer their financial professional to family and friends. Your success can be directly impacted by your communications strategy."

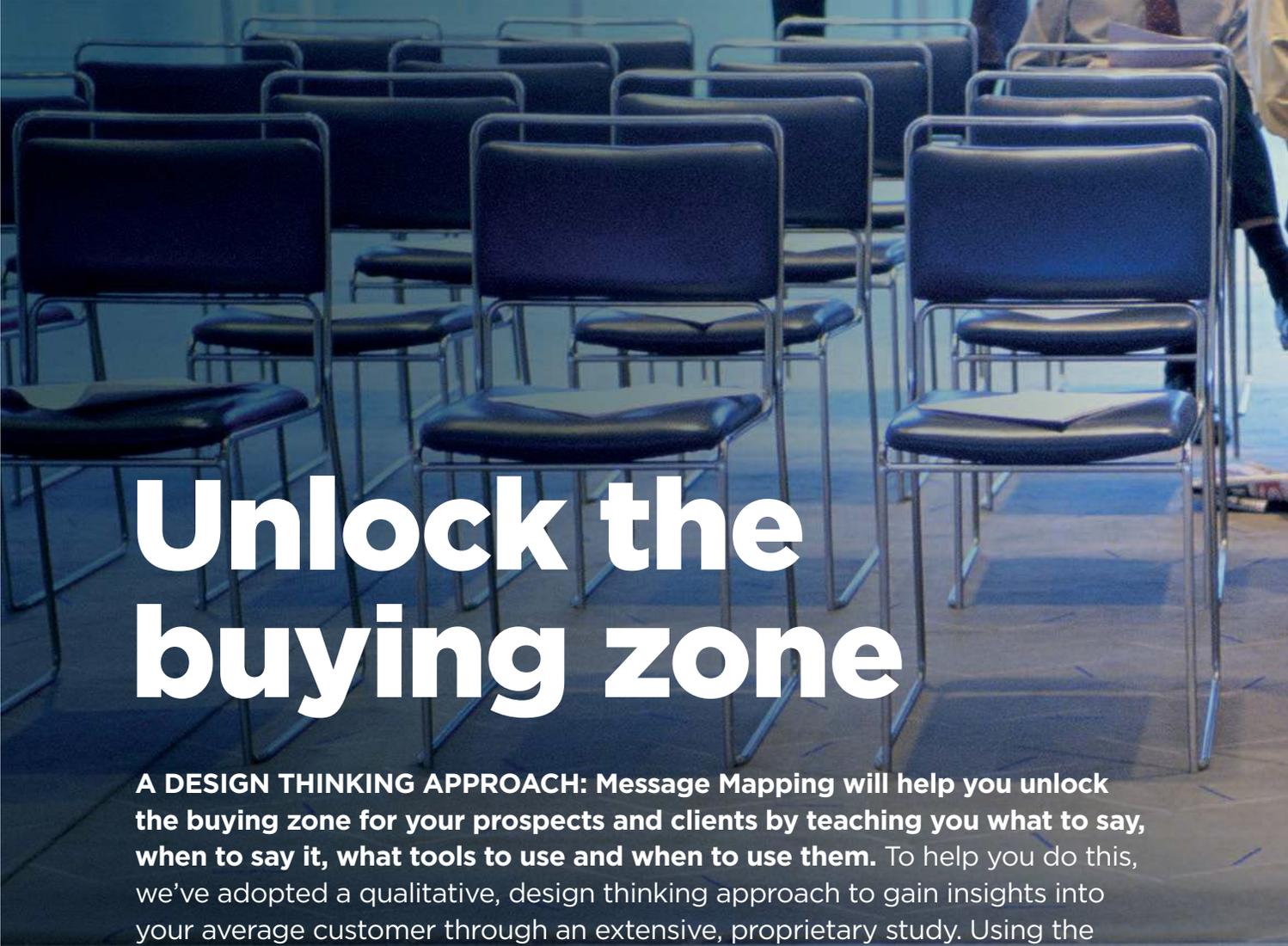
Message Mapping can help you improve the way you communicate to better engage your clients.

¹ Financial Planning, "Clients ditch advisors who are bad communicators. Here's what to do," January 18, 2023 <https://bit.ly/3xIPqnp>



88%

of clients would consider their financial professional's frequency and style of communication when deciding whether to retain their services.¹



Unlock the buying zone

A DESIGN THINKING APPROACH: Message Mapping will help you unlock the buying zone for your prospects and clients by teaching you what to say, when to say it, what tools to use and when to use them. To help you do this, we've adopted a qualitative, design thinking approach to gain insights into your average customer through an extensive, proprietary study. Using the data from that study we've created this guide to help convey some different approaches you may want to consider implementing in your practice. We used our proprietary products as illustrative tools and provide some suggested wording on how to more effectively position products like these. The use of these products does not constitute a recommendation nor should be construed that these conversations meet all applicable regulatory standards.²

With design thinking, you don't start with a solution you want validated – you go in with a problem that you want to explore. And that's what we did with our study. What words, phrases and tools you may want to consider? What questions do you ask your customers? How do you interact with them? To get at these answers and more, we directly observed people discussing all of these things.

² The suggestions outlined in this Guide are based upon our observations from our survey results. Prior to implementing any of these practices into your business you may want to consider consulting your firm's policies or Compliance Department.

³ 2022 proprietary study conducted by Storyline Strategies exclusively for Global Atlantic.



We conducted:

**Six
90-minute**

consumer focus groups with Americans aged

50-79

with over

\$250k

in investable assets.

**Two
90-minute**

financial professional focus groups to establish a research baseline for our consumer observations.

A PROPRIETARY STUDY: We observed people discussing retirement, financial topics, and products.

OUR GOAL: To create something like a map for you, the financial professional, to get you to the buying zone through a better understanding of your customers and their attitudes.

HOW WE DID IT: We conducted our study through a research group called Storyline Strategies.³ Storyline focuses on narrative development and messaging architecture, and they've worked with some big names in a variety of industries.

Your maps to the buying zone

What came to life throughout our focus group testing is that your clients are looking to people like you for help with their money – you are their GPS when it comes to making certain financial decisions for their future. Through the consumer insights we extracted, we created four maps for you to consider based on the four stages of the selling process, along with eight specific checkpoints which may help you get to the buying zone and your clients to their retirement destinations.

Map A: Listen and learn

Get to know your customer and establish relationship preferences

Checkpoints

1. Understand client and client goals
2. Pinpoint risk comfort zone and appetite for control

Map B: Inform and educate

Consider introducing strategies for broader financial goals (share, don't sell)

Checkpoints

3. Educate about alternative retirement diversification strategies
4. Gauge interest in products that may provide varying degrees of protections

Map C: Identify opportunities

Gauge interest in products or strategies based on your knowledge of your customer and their viewpoints

Checkpoints

5. Ensure (accurate) understanding of annuity outcomes
6. Assess interest in the value of annuity protection features

Map D: Propose the strategy

Position products or strategies as a response to their goals and desires

Checkpoints

7. Identify important value aspects an annuity can offer
8. Guide them through benefits, details, and costs

Your checkpoints along the way

For these maps, we identified eight specific checkpoints for you to consider using to help your clients along the way.

There's a precise methodology to these checkpoints and we'll review every one of them in this guide. For each stop, we'll give you insights on why certain words and tactics may work and why others may not. And we'll show you some questions to ask your customers to help them advance towards their financial goals. These are questions designed to get your clients to lean in.

Let's get started with **Map A: Listen and learn.**

Map A: Listen and learn

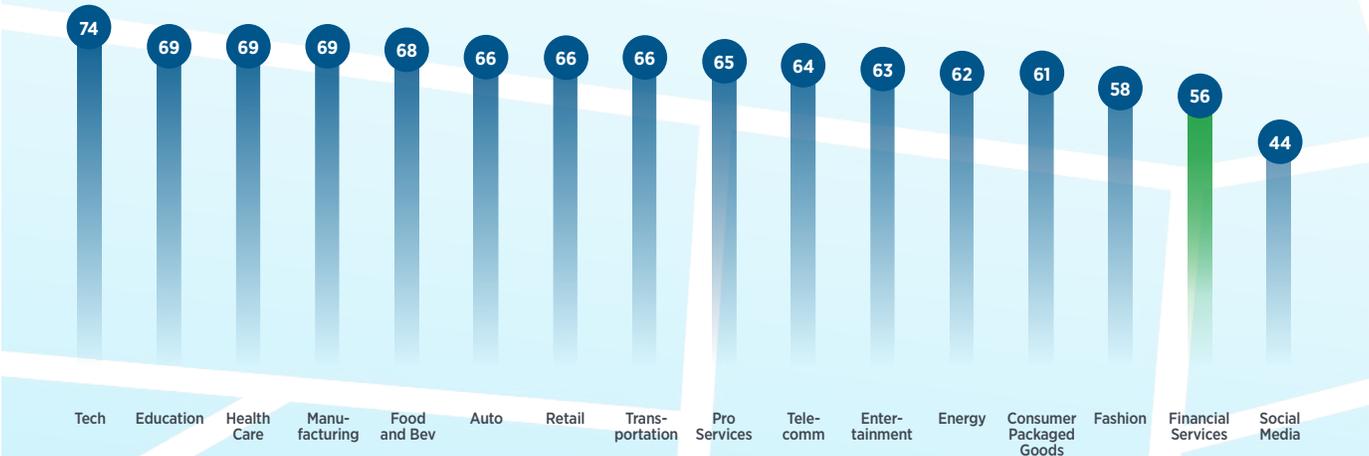
Get to know your customer and establish relationship preferences

YOU ARE HERE: At this point on the road to the buying zone, building relationships and trust are foundational. Our focus group participants made it clear that most people want a deeper relationship with you as their financial professional. They want you to know the values they hold and the kind of person they are. This is so important because trust is in short supply these days.

The default tendency of many people worldwide right now is to distrust something until proven otherwise. Our survey found that this is the mindset of nearly 6 in 10 people today⁴. And while sectors like technology generally have a relatively high level of trust, the financial services sector is near the very bottom, ahead of social media⁵.

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●●●●●●

Nearly 6 in 10 say their default tendency is distrust something until they see evidence that it is trustworthy.



Map A is designed to help you build that foundational level of trust. At this stage, your relationship and understanding of your customers’ needs are often more powerful than videos and visuals. Your expertise is the resource. As you’ll see, supporting materials are more effective further down the path. To help you enhance your client relationships, let’s start with checkpoint 1: Understanding your client and his or her goals.

Scan to hear a focus group participant describe his trust in his financial professional.

⁴ The Trust 10 - The Edelman Trust Barometer 2022.

⁵ 2023 Edelman Trust Barometer Global Report.

Checkpoint 1: Understand client and client goals

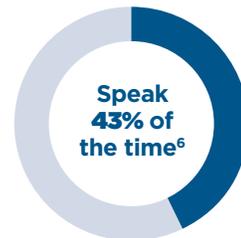
Your directions

Early in the relationship, it's critical for your customers to feel secure. To do this, you'll want to make them feel comfortable with you – well before you start talking about finances. Consider focusing your first engagements on getting to know your client as a person. Who are they outside of their money? What motivates them in life? What type of working relationship do they want?

Here are some sample questions to get to know your clients at a deeper level:

1. Do you consider yourself a glass half full or half empty person?
2. Do you focus more on the here and now or the future?
3. Do you prefer to focus on what is likely or what is possible?
4. How do you prefer to learn and digest new information?

Top B2B Sales Professionals



Checkpoint 2: Pinpoint risk comfort zone and appetite for control

Your directions

Next, you'll want to pivot to your clients' risk comfort zone by asking them a series of questions to get them to reveal what they're expecting. These questions get beyond the clinical and financial aspects of retirement planning and add an emotional, real life aspect to this stage of the process:

1. How do you feel about the performance of your current portfolio?
2. What does a comfortable retirement look like in your mind?
3. What does "financial security" mean to you?
4. How important, if at all, is leaving money behind?
5. Do you prefer to feel comfortable at the destination or throughout the journey?
6. Do you prefer a smooth, easy ride or can you tolerate some bumps in the road?

Asking your customers questions that include phrases like "how do you feel?" and "what's comfortable?" and "what does this mean to you?" and "how important is this to you?" may help put them at ease. And you'll get to know the level of risk they're comfortable with in a different way.

⁶ Mastering Virtual Selling by Yuchun Lee, Mark Magnacca and Tony Jeary, page 14.

Map B: Inform and educate

Consider introducing annuities for broader financial goals (share, don't sell)

YOU ARE HERE: While Map A is about getting to know what makes your clients tick and how involved they want to be in the planning process, **Map B is about educating them about the products or strategies that can help them pursue their retirement goals.** These may include products and strategies designed to:

- Ensure your clients don't outlive their assets, no matter how long their retirement
- Provide a buffer against market volatility
- Leave money behind to loved ones
- Prevent their retirement assets from being depleted by health-related setbacks

When discussing these strategies often, the key is knowing which words you may want to use and which ones to lose. Our focus group participants overwhelmingly preferred plain English - not techno jargon - especially at this "inform and educate" stage. We also learned that industry jargon does not equate to expertise. The reality is that distilling complex, nuanced information into straightforward language will not undercut your credibility with most people. Quite the opposite: making the complex comprehensible will often instill greater respect for your expertise and trust in your guidance.

People generally don't want minutia and product attributes at this stage. They want the big picture first. **Map B is designed to ensure your clients understand what they'll gain and why it matters before detailing how it works.**



Keep it simple! Hear a focus group participant discuss the risks of using industry jargon.

Checkpoint 3: Educate about alternative retirement diversification⁷ strategies⁸

Your directions

As a bridge to help your clients better understand more complex financial concepts, consider starting with more familiar product types. Test their knowledge of concepts like high yield savings accounts and CDs first. Then, assess their level of knowledge of annuities and other products to see how much they know and what they may need to learn. When discussing annuities:

- Take the time to understand what annuities mean to them.
- Speak plainly: it's easy to get into the weeds with any product type. Resist this temptation.
- Progress conversations at a slower pace. Get them excited about the possibilities before wading into the details.

You'll want to connect on an emotional level here. For example, a guarantee to have money they can spend and protection of loss may quell many customers' fears around retirement and how it affects their families. And keep building trust. Demonstrate that you understand their goals and will meet them with the solutions you see fit for their portfolios.

Checkpoint 4: Gauge interest in products that may provide varying degrees of protections

Your directions

After you've tested their knowledge of annuities, gauge their level of interest in them. Listen carefully for any verbal cues along the lines of:

- "I'm concerned about not having enough money in retirement."
- "I worry about losing my paycheck."
- "I'm wondering if Social Security and my 401(k) will be enough."
- "I'm anxious that my standard of living has to change."

If they seem interested, continue to educate them on the value annuities may provide. If they aren't, try to identify why these products don't appeal to them.

⁷ Asset Allocation/Diversification does not assure a profit and may not protect against loss in declining markets

⁸ In this step we used our proprietary annuity products for illustrative purposes. The use of annuities is not appropriate in all circumstances and financial professionals should weigh all available products to determine suitability and best interest of the client.

Map C: Identify opportunities

Gauge interest in annuities based on your knowledge of your customers and their viewpoints

YOU ARE HERE: We're getting closer to the buying zone. We've covered Map A where you get to know your customers better and Map B where you work to ensure your customers understand some of the benefits and limitations of annuities. **We're now at Map C where we get to the products behind the curtain and the additional benefits they provide and limitations they may have.** And that leads us to the "A" word - annuities.

While annuities can do things for your customers that other products can't, they often suffer from a serious branding problem. They typically bear the perceptions of high fees, complicated features and being overly restrictive. But most people don't have a clear understanding of annuities and many think there's only one type. Regardless, it's clear that annuities often exist in an information vacuum and are commonly identified by their negative traits and misconceptions. Despite these challenges, our focus group participants with annuities in their portfolios were often their greatest ambassadors, describing them as "secure," "safe," "not volatile," and having "no risk."

Map C is formatted to help you clear up any confusion your clients may have about annuities and determine their level of interest in them. This approach can be used with other products or services you may deem appropriate.



Just like this focus group participant, your clients want to be heard and they want your guidance.

Checkpoint 5: Ensure (accurate) understanding of annuity outcomes

Your directions

Despite their complexities, frame the benefits and limitations that different types of annuities may provide. Lead with what an annuity does versus stating what it is.

- Guaranteed/protected income for life: annuities are one of the few remaining vehicles that can provide that type of lifetime income.
- Security and comfort during market turbulence: many annuities offer limited to zero market loss.
- Growth potential: different annuities offer different levels of growth potential, which may be important for your clients who fear missing out on market gains.
- Tax-deferred growth potential: to help accelerate growth.
- Money for healthcare costs: especially important to those who fear their retirement could be derailed due to health-related expenditures.
- Opportunity to leave money to loved ones.
- Annuities are long-term products, typically for saving for retirement.
- Annuities generally have limited liquidity and access to the them is generally subject to withdrawal charges, loss of interest, and market value adjustments.
- Accessing annuities early may negatively impact living benefits.

As you clarify what annuities can do for your clients, follow these four guidelines:

1. Be transparent about costs and “fees”: be sure to signal when they seem reasonable.
2. Take the time to walk your clients through the areas they have questions about.
3. Understand that your customers may rely on annuity experiences from the people they trust to form their opinion.
4. Stress the importance of a diversified retirement portfolio. Annuities are meant to be one component of an overall strategy.

As in Map B, go slow here. They shouldn't feel confused or hurried down a certain path. It's also important to have a few check-ins to make sure you're aligned with your clients' goals.

Checkpoint 6: Assess interest in the value of annuity protection features

Your directions

After discussing what an annuity can do for them, begin to assess your client's level of interest in annuity protection features by asking questions like these:

1. How do you feel about strategies designed to help protect the growth in your portfolio and your future retirement income?
2. What questions do you have about these types of strategies?
3. Are you familiar with what annuities are and the role may play in an overall portfolio?
4. How important is it to you that a strategy designed to protect your existing portfolio from losing value also offers growth potential?

These questions are designed to help your customers relax and give them a sense of control—a sense that they are very much an active part of the planning process.

Map D: Propose the strategy

Position products as a response to their goals and desires

YOU ARE HERE: By following Maps A, B and C, you should have a better understanding of who your clients are, and they should better understand the products and the reason behind the recommendation. **We're now at Map D where you provide the recommendation.** The buying zone is just ahead!

By following the proceeding checkpoints, your clients should now be telling you exactly what they want – the recommendation you propose should be in response to what they've asked for. Here, positioning products correctly comes down to framing their outcomes – something that may help them achieve their goals and desires.

As mentioned, some of the best evangelists of annuities often have them as a portion of their portfolios. But how did they get to that point? How do financial professionals explain the pros and cons of the product to their clients so effectively that those same individuals can then explain them to others in great detail?

Map D will show you how to help your clients adopt and advocate the product you recommend by focusing on the big print value proposition first, then getting into the weeds, as necessary. All while using the “right” words along the way.

Message Mapping seeks to flip the “annuities are sold not bought” cliché. By following the checkpoints, your clients will be “buying into” the value annuities offer versus having to be sold on them.



This focus group participant has only praise for the annuity in her portfolio.

Checkpoint 7: Identify important value aspects of an annuity

Your directions

If you determine an annuity is in the client's best interest, the next step is deciding which type of annuity is best for your client's needs. From there, you can start to narrow down the specific products to choose from. How? Keep an open ear for indicative traits that can lead directly to one of the various annuity products. Listen for cues that indicate any of the following:

1. Worried about not having steady paycheck
2. Wanting to leave more money behind
3. Willing to take some mitigated risks for greater reward potential
4. Having extra money for healthcare setbacks

Pick the product that aligns with their goals, so much so that they should be able to arrive at that product on their own. Make your clients feel that this product is right for their financial goals.

As you discuss the value of specific annuity products with your clients, using the "right" language is key. To help you improve your language style, we asked our focus group participants to choose the type of verbiage they prefer for various annuity product types. Unsurprisingly, they generally opted for the "plain English" product descriptions over the ones using "techno jargon." While that may seem like a predictable outcome, many financial professionals still rely on techno speak when talking to their customers. We're trying to help reverse that habit. Check out the focus group results below for the alternative verbiage you may want to consider when describing one of the following four annuity product types.

Example

Registered Index-Linked Annuity (RILA) ForeStructured Growth



Plain English

Growth potential while reducing your exposure to losses.

The ability to choose how your money is invested.

With this product, you'll have growth potential with limited exposure to market losses.



Techno Jargon

Interest crediting strategies that track an index to provide market-linked growth potential, subject to limits, while offering a range of options designed to offer full or partial downside protection.

An available one-year fixed strategy.

With this product, you'll have growth potential with mitigated risk exposure.

For RILAs, the overwhelming majority of our focus group participants preferred plain English over techy speak. While these products are more complex, and it's easy to fall back on using technical terms, many people prefer clearer language.

FOR ILLUSTRATIVE PURPOSES ONLY. For more information about this product including their benefits, limitations and costs, please see the ForeStructured Growth Consumer Brochure or ask your Global Atlantic wholesaler.

Example

Fixed Index Annuity (FIA) with income benefit ForeIncome II Fixed Index Annuity using optional riders Guaranteed Income Builder or Income Multiplier Benefit



Plain English

Option one provides guaranteed, **predictable income growth**.

Option two provides greater income growth potential to help with rising living costs.

No matter which option you choose, your money will be **protected from market losses**.⁸



Techno Jargon

Option one provides a consistent **8% growth** added to your Withdrawal Base every year until income activation.

Option two gives you steady income with growth potential with **2X any earned interest credits added to your Withdrawal Base before income starts and 1X any earned interest credits** and to your Withdrawal Base after income starts.

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

Here's how one of our focus group participants described the plain English version above: "Predictable income growth,' 'protected from market losses.' It's very simple, does not give me a whole bunch of words like the 8% growth and two times this and one times that." And here's a quote from another one of our participants who clearly didn't prefer the techy speak: "It's 20 words that get lost in the minutiae." The plain English version of our FIA was the clear winner.

FOR ILLUSTRATIVE PURPOSES ONLY. For more information about this product including their benefits, limitations and costs, please see the ForeIncome Consumer Brochure or ask your Global Atlantic wholesaler.

Example

Fixed Index Annuity (FIA) for accumulation ForeAccumulation II Fixed Index Annuity using the optional Enhanced Death Benefit Rider.



Plain English

Growth potential with zero market losses.

An optional benefit that will predictably grow the money you're planning to leave your loved ones **for an additional cost**.

This benefit will also grow your money for your beneficiary while you're taking your required minimum distributions.

This product offers **growth potential with no market losses**. Plus, optional guaranteed growth of the money you're planning to leave to those you love after you pass.



Techno Jargon

Growth potential with no market loss.

For an additional cost, an Enhanced Death Benefit (EDB) option that provides up to 15 years of 7% guaranteed simple interest growth of your death benefit.

Additionally, the growth of an EDB could help offset the impact RMD withdrawals may have on a contract value.

This product offers **growth potential with no market losses** and optional guaranteed growth of your death benefit.

Again, our focus group participants preferred the plain English text for this FIA. Note that "growth potential with no market losses" was universally popular. However, "for an additional cost" appears in both versions and generated red flags. But even as red flags, costs have to be discussed.

FOR ILLUSTRATIVE PURPOSES ONLY. For more information about this product including their benefits, limitations and costs, please see the ForeAccumulation Consumer Brochure or ask your Global Atlantic wholesaler.

Example

Fixed Annuity (FIA) for qualified long-term care expenses ForeCare Fixed Annuity with Long-Term Care Benefits



Plain English

Two to three times more money for your qualified long-term care expenses. Money for your spouse as well to withdraw for any long-term care costs.

Any remaining amount of your initial purchase not used for long-term care (or withdrawn for other purposes) can be passed to your loved ones as a death benefit.

This product can help you keep your retirement on track by providing you with more money should you ever need it for long-term care expenses.



Techno Jargon

Double or triple your money (depending on the level you're qualified to receive) for qualified LTC expenses. For example, a one-time payment of **\$150,000 can mean \$300,000 to \$450,000** for qualifying LTC expenses.

Money for your spouse as well for withdrawals for long-term care costs.

Any money left of your initial purchase not used for long-term care (or withdrawn for other purposes) can be passed to your loved ones as a death benefit.

Self-funding your health-related expenses may take a big bite out of your retirement savings. This product can help you keep your retirement on track.

For this annuity, there were favorable indicators for both the plain English and the more technical narratives. On the plain English side, one of our participants said she “liked the simplicity” of the description. And on the techy side, one individual said, “What I liked was an example of numbers. They give me more of a concrete idea of what this vehicle could be. It was more definitive for me.” In short, deciding when to go deeper into the weeds of any product depends on the particular client.

FOR ILLUSTRATIVE PURPOSES ONLY. For more information about this product including their benefits, limitations and costs, please see the ForeCare Consumer Brochure or ask your Global Atlantic wholesaler.

As mentioned in these illustrations, making these recommendations is more of a response to your clients' needs than pushing a product. One of the ways to better respond to their needs is through more active listening coupled with laser-guided responses. To illustrate, we'll start with an actual quote from one of our participants.

“We were talking earlier about the anxiety associated with possibly running out of money in retirement and there's several ways to do that very quickly. One of them is a major health care problem. Another one is a chronic, long-term care problem...you can also spend every dollar you have on premiums for things like long-term care insurance and different kinds of health insurance...I'm able to sleep at night if I feel like I'm insulated from most of the things that can cause me to run out of money in retirement. A big one is a guaranteed income stream from something much larger than my own finances, like a big insurance company...if you find the right contracts, they can insulate you against a lot of those issues. That's the thing that I want to be is insulated from all the things that give me anxiety in retirement.”

Next, we've dissected this quote bit by bit to show you what more active listening and responding looks like.

Active Listening

Active Responses

"We were talking earlier about the anxiety associated with possibly running out of money in retirement and there's several ways to do that very quickly."

Acknowledge their fear: From the start, this person is drawing attention to a concern. It's important for you to acknowledge that fear to show you're listening.

"One of them is a major health care problem. Another one is a chronic, long-term care problem...you can also spend every dollar you have on premiums for things like long-term care insurance and different kinds of health insurance..."

Identify/repeat the main driver(s) of their anxiety: Here, the individual is giving the specifics of the concerns. Repeat back those specifics.

"I'm able to sleep at night if I feel like I'm insulated from most of the things that can cause me to run out of money in retirement."

Introduce the right strategy to show you understand their needs: After some more probing, the right product for this client could be an annuity that provides more money for a health setback. Or one that provides lifetime income. Or maybe both as a portion of his or her portfolio.

"A big one is a guaranteed income stream from something much larger than my own finances, like a big insurance company... if you find the right contracts, they can insulate you against a lot of those issues."

Remind clients of the benefits of annuities using terms that they already like and use: It's important to reiterate the benefits annuities can provide using terms people already prefer.

"That's the thing that I want to be is insulated from all the things that give me anxiety in retirement."

Close by reiterating how the product addresses their main pain point: Put a bow on everything here by saying how the annuity product can address their main pain point.

Checkpoint 8: Guide them through the benefits, details, and costs

Your directions

Now for our final checkpoint. Here are your final directions to the buying zone:

- When introducing products, plain English is essential, but don't skimp on the details and specificity. People want to know exactly what the product does – you need to help them understand it by using words they know and/or relevant analogies.
- Your customers will also want to know how much it's going to cost, when they can withdraw their money, etc. Provide the necessary details to alleviate their concerns and demonstrate that you care about their understanding. Quell any misunderstandings around hidden fees. Be sure that your discussions, while using simple, non-jargon are still fair, balanced, complete and not misleading.

We also observed people discussing various client resources. Here are the ones that tested best:



One pagers:

Many of our focus group participants liked one pagers – these can quickly add clarity when explaining how annuities work.

When using one pagers, make sure you tell them first what they're about to see: don't put a flyer on a table and walk them through it at the same time. Consider doing this: instead of show and tell, tell then show.



Videos:

As with one-pagers, it's all about setting up what you're going to show them so that they have greater context and can more readily appreciate what they're about to see.

We also heard loud and clear that you should avoid using videos when meeting your clients face to face or during a virtual meeting. Your client is there to see you – not watch a video. Videos are most effective as a follow-up to reinforce what you've already told your customers.



Calculators:

The financial calculators we showed our test groups were very popular. Our groups praised the interactive, simple formats and appreciated seeing hypothetical numbers relevant to their needs.

Consider using calculators like these with your clients:

- **Retirement income calculators**
- **Social Security calculators**
- **Financial planning calculators**

Guiding your customers through the details, costs and benefits isn't always as boring as it sounds and these resources can help supply the details they want. (For illustrative purposes only. Actual results will vary.)



Getting to the buying zone is a repeatable, adaptable, and disciplined process.

Never stop building and growing your meaningful relationship with your customers. The retirement conversation is an ongoing one with many checkpoints over the years. Strategies change, goals change, life happens. The living, breathing relationship you build with your clients will need to be strong to get to the finish line. Continue to use the Message Mapping process to get there again and again.

Appendix: sample words to use and lose.*



What the research tells us: Our focus group’s findings revealed that people don’t like “solutions” as this may seem somewhat promissory and insulting (“solution” implied that something was wrong with their retirement portfolios). Instead, they preferred the more no-nonsense “investment strategies.”



What the research tells us: People don’t need to be reminded of their years of hard work, which can also come off as patronizing. “Your financial security” is the preferred verbiage.



What the research tells us: Few are drawn to hearing about their so-called dream retirement. They want the more realistic, more attainable “comfortable retirement.”



What the research tells us: Once again, our test groups showed that people prefer less fanciful, more down to earth phrases like “financially secure.” (And people are naturally drawn to things that are “secure.”)

*Please check with your compliance department regarding what they deem permissible when talking to your customers.

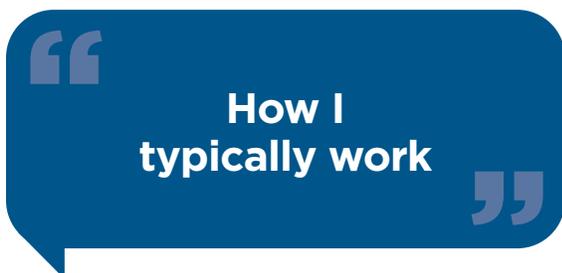
Appendix: sample words to use and lose.*



What the research tells us: People don't want to necessarily replace the bonds in their portfolios. Help them realize that annuities can complement the other vehicles in their portfolios without replacing them.



What the research tells us: A variant of another tested set of phrases regarding retirement income, our participants preferred the use of "income" over "paychecks" as the latter sounds too work-related.



What the research tells us: To be blunt, no one cares how you work. What people care about is how they're going to be working with you.



What the research tells us: Once again, our focus groups preferred more grounded terms like "peace of mind" over "sleep easy/protect your legacy."

“ Retirement income ”

“ Retirement paycheck ”

What the research tells us: To our study groups, “paycheck” conveys the daily grind of 9 to 5 work – something they hope to leave behind come retirement. What they want now is “income.”

“ Contract fees ”

“ Reasonable costs ”

What the research tells us: No one likes “fees.” But people also know that very little in life is free. “Costs” are to be expected and even accepted if they’re deemed reasonable.

“ Qualifying health setback expenses ”

“ Healthcare cost coverage ”

What the research tells us: “Healthcare cost coverage” is more precise whereas “qualifying health setback expenses” sounds like legalese.

“ Mitigated risk exposure ”

“ Limited exposure to market losses ”

What the research tells us: “Limited exposure to market losses” made our study groups question the extent to which market losses would be limited. However, while sounding somewhat technical, they appreciated “mitigated risk exposure” as “mitigate” sounded more like an active defense against market risk.



Get more information on this or any of our other workshops here.

**You may also call our sales desk at
(833) ASK-GA4U or (833) 275-4248**

Monday-Thursday

8:00 am to 7:00 pm EST

Friday

8:00 am to 6:00 pm EST

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ForeAccumulation II fixed index annuity is issued by **Forethought Life Insurance Company**, 10 West Market Street, Suite 2300, Indianapolis, Indiana. ForeAccumulation is available with Contract FA1801SPDA-01 and ICC17-FA1801SPDA-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, FA4116-01, ICC17-FA4116-01, FA4112-01, ICC17-FA4112-01, FA4114-01, ICC17-FA4114-01, FL-FIANC-13, ICC14-FL-FIANC, FL-FIATI-13 and ICC14-FL-FIATI.

ForeIncome II fixed index annuity is issued by **Forethought Life Insurance Company**, 10 West Market Street, Suite 2300, Indianapolis, Indiana. ForeIncome is available with Contract FA1801SPDA-01 and ICC17-FA1801SPDA-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, FA4115-01, ICC17-FA4115-01, FA4116-01, ICC17-FA4116-01, FA4111-01, ICC17-FA4111-01, FA4112-01, ICC17-FA4112-01, FA4102-01 v2, ICC17-FA4102-01, FA4104-01 v2, ICC17-FA4104-01, FL-FIANC-13, ICC14-FL-FIANC, FL-FIATI-13 and ICC14-FL-FIATI.

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.

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