






Check Out Our **TOP PICKS** for Accumulation, Income and Protection

Global Atlantic is the fastest growing annuity provider over the last five years,¹ thanks in part to these strong accumulation, income and protection product options.

Strategy	Top Picks	Annuity
ACCUMULATION 	<p>Clients earn index crediting up to 5.75%² S&P annual point-to-point with cap with up to 6.5% commission with a 7-year surrender charge schedule (includes 1.50% enhanced commission)</p>	Choice Accumulation fixed index annuity
INCOME 	<p>Top Tier Immediate Income Ranked #1 or #2 rates in 5-year through 10-year periods certain³</p> <p>Strong Early Income Strategy Powerful income benefit in the first seven years of deferral</p>	<p>ForeCertain income annuity</p> <p>Income 150+ fixed index annuity</p>
PROTECTION 	<p>2x or 3x contract value for LTC⁴ 10 simple questions and now no cognitive screen required below age 70</p>	ForeCare fixed annuity

Now earn more with Enhanced Commissions (through 6/30/18)

Choice Accumulation	100 bps	Income 150+	50 bps
Choice Income	50 bps	PLUS Any FIA sale resulting from electronic app	50 bps

¹ Based on average annual growth rate, 2012-2016, according to LIMRA annuity participant reports, for companies with at least \$250 million in annual sales, as of December 31, 2016

² Effective 2/20/18. Rates shown are based on S&P Annual Point-to-Point with Cap, seven-year surrender charge period. Index crediting cap is subject to change at any time for new issues. Once issued, the cap is guaranteed for the first strategy term and is subject to change for future terms. Other interest strategies are available with distinct rates, caps and spreads.

³ Based off of average ranking in CANNEX for 5-year and 10-year period certain payouts between 4/1/2017 and 12/31/2017.

⁴ 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.

Rules of the road

Agents are eligible if they have no debit balance and have not been the subject of any customer complaint. The program and its criteria apply to individual writing agents signing applications. Prior to payout, a W-9 is required from each agent who will receive a payout. Final payments will be assessed 91 days post-close of promotion. Any cases not fully funded in 90 days become ineligible for this commission level. Global Atlantic reserves the right to terminate or change the terms of this program at any time, at its sole discretion, and will make all determinations as to eligibility.

If you have any questions, please contact your IMO, visit globalatlantic.com or call the sales team at (855) 44-SALES (447-2537), option 1.

Have you heard?

We're now rated "A" by A.M. Best⁵

A rating (third of 13), as of 1/31/2018, applies to the individual financial strength of Accordia Life and Annuity Company, Commonwealth Annuity and Life Insurance Company, First Allmerica Financial Life Insurance Company, Forethought Life Insurance Company, and Global Atlantic Re Limited. Ratings apply to the issuing company and do not apply to any specific product or underlying fund.

⁵ Ratings apply to the issuing company and do not apply to any specific product or underlying fund. In addition to A.M. Best ratings, Moody's and Fitch's financial strength ratings reflect their assessment of the relative ability of an insurer to meet its ongoing insurance policy and contract obligations. Moody's rating as of July 28, 2016 (A3, Seventh of 21) and Fitch rating as of October 25, 2017 (A, 6th of 19).

globalatlantic.com

This material is intended to provide educational information and is intended for producer use only. 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.

ChoiceAccumulation fixed indexed annuities are issued by Forethought Life Insurance Company, 10 West Market Street, Suite 2300, Indianapolis, Indiana. Available in most states with contract FL-FIA-13 and ICC14-FL-FIA.

ForeCertain Income Annuity and ForeCertain Advisory Income Annuity are issued by Forethought Life Insurance Company, 10 West Market Street, Suite 2300, Indianapolis, Indiana and are available in most states with contract FL-FPA-13, as applicable.

Income 150+ fixed index annuities are issued by Forethought Life Insurance Company, 10 West Market Street, Suite 2300, Indianapolis, Indiana. Available in most states with contract FA1201SPDAX-01, FA1201SPDAX-02, ICC11-FA1201SPDAX-01 and FA1201SPDAXL-02

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, LTC2000-01, LTC2001-01, LTC2002-01.

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

Global Atlantic Financial Group (Global Atlantic) is the marketing name for Global Atlantic Financial Group Limited and its subsidiaries, including Forethought Life Insurance Company and Accordia Life and Annuity Company. Each subsidiary is responsible for its own financial and contractual obligations.

FOR PRODUCER USE ONLY. NOT FOR USE WITH THE PUBLIC.