



Simple. Affordable. Secure.

Global Atlantic's Lifetime Foundation ELITE takes aim at Death Benefit products by offering a simple design, competitive premiums and market-leading guarantee durations.

Lifetime Foundation ELITE offers:

- A competitive premium at full-pay, ten-pay and single-pay scenarios for age ranges 50-65.
- The elimination of policy charges after 90, on a current, nonguaranteed basis.*
- Premium solves that typically allow for cash values to carry the policy to age 121 at conservative illustrated rates.
- The ability to achieve cost of insurance discounts and lower overall cumulative premiums with the Wellness for Life® Rider.

When your clients are in need of straightforward life insurance protection with guarantees, Lifetime Foundation ELITE has you covered. Simple. Affordable. Secure.

CONTACT US

globalatlanticlife.com

(855) 887-4487, option 3

salesupport@gafg.com

* For issue ages up to and including 75

Lifetime Foundation ELITE is issued by and all policy benefits are the responsibility of Accordia

Life and Annuity Company, 215 10th Street, Des Moines, Iowa. Accordia Life is a subsidiary of Global Atlantic Financial Group Limited. Policy Form ICC17- IULC-C18, IULC-C18. Rider Form ULWFL-E14

Product and rider are not available in all states.

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.

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

PRODUCT APPROVAL INFORMATION SUMMARY										
State	Lifetime Builder ELITE	Lifetime Foundation ELITE	Survivorship Builder	Benefit Builder (COLI)	Term	Lifetime Provider	Lifetime Assure UL	Wellness for Life® Rider	Accelerated Access Rider	Nursing Home Waiver Rider
AK	X	X	X	X	X	X	X	X	X	X
AL	X	X	X	X	X	X	X	X	X	X
AR	X	X	X	X	X	X	X	X	X	X
AZ	X	X	X	X	X	X	X	X	X	X
CA	X	X	X	X	X	X	X	X	X	X
CO	X	X	X	X	X	X	X	X	X	X
CT	X	X	X	X	X	X	X	X	X	X
DC	X	X	X	X	X	X	X	X	X	X
DE	X	X	X	X	X	X	X	X	X	X
FL	X	X	X	X	X	X	X	X	X	X
GA	X	X	X	X	X	X	X	X	X	X
HI	X	X	X	X	X	X	X	X	X	X
IA	X	X	X	X	X	X	X	X	X	X
ID	X	X	X	X	X	X	X	X	X	X
IL	X	X	X	X	X	X	X	X	X	X
IN	X	X	X	X	X	X	X	X	X	X
KS	X	X	X	X	X	X	X	X	X	X
KY	X	X	X	X	X	X	X	X	X	X
LA	X	X	X	X	X	X	X	X	X	X
MA	X	X	X	X	X	X	X	X	X	X
MD	X	X	X	X	X	X	X	X	X	X
ME	X	X	X	X	X	X	X	X	X	X
MI	X	X	X	X	X	X	X	X	X	X
MN	X	X	X	X	X	X	X	X	X	X
MO	X	X	X	X	X	X	X	X	X	X
MS	X	X	X	X	X	X	X	X	X	X
MT										
NC	X	X	X	X	X	X	X	X	X	X
ND	X	X	X	X	X	X	X	X	X	X
NE	X	X	X	X	X	X	X	X	X	X
NH	X	X	X	X	X	X	X	X	X	X
NJ	X	X	X	X	X	X	X	X	X	X
NY										
NM	X	X	X	X	X	X	X	X	X	X
NV	X	X	X	X	X	X	X	X	X	X
OH	X	X	X	X	X	X	X	X	X	X
OK	X	X	X	X	X	X	X	X	X	X
OR	X	X	X	X	X	X	X	X	X	X
PA	X	X	X	X	X	X	X	X	X	X
RI	X	X	X	X	X	X	X	X	X	X
SC	X	X	X	X	X	X	X	X	X	X
SD	X	X	X	X	X	X	X	X	X	X
TN	X	X	X	X	X	X	X	X	X	X
TX	X	X	X	X	X	X	X	X	X	X
UT	X	X	X	X	X	X	X	X	X	X
VA	X	X	X	X	X	X	X	X	X	X
VT	X	X	X	X	X	X	X	X	X	X
WA	X	X	X	X	X	X	X	X	X	X
WI	X	X	X	X	X	X	X	X	X	X
WV	X	X	X	X	X	X	X	X	X	X
WY	X	X	X	X	X	X	X	X	X	X

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THE ELITE APPROACH TO LIFE EXPECTANCY

Guaranteed Death Benefit Sales

Global Atlantic's **Lifetime Foundation ELITE IUL** takes aim at the life expectancy market by offering a simple design, affordable premiums and market leading guarantee durations.

The simple, affordable, secure **Lifetime Foundation ELITE** offers:

- A competitive premium at full pay, ten-pay and single pay scenarios, for age ranges 50-65
- The elimination of policy charges after 90, on a current, non-guaranteed basis*
- Premium solves that typically allow for cash values to carry the policy to age 121 at a 6% rate of return
- The ability to achieve cost of insurance discounts and lower overall cumulative premiums with the Wellness for Life® Rider

Comparison of Guarantee Periods

Our death benefit guarantee durations help ensure a longer protection period for your clients at an affordable premium. Others may offer a lower premium but, in turn, sacrifice the length of the guarantee. With **Lifetime Foundation ELITE** your clients get both.

Standard, Male, 55

\$13,283	Global Atlantic - Lifetime Foundation ELITE	35 years
\$13,020	American General - Value+ Protector IUL	33 years
\$12,283	Pacific Life Pacific - Discovery Protector IUL	30 years
\$14,013	AXA - IUL Protect	35 years
\$14,034	Lincoln Financial - WealthPreserve IUL (2017)	35 years

Standard NT, Full Pay, \$1,000,000 Death Benefit Solve for minimum Premium to Carry to Maturity at 6% Assumed Rate; 1 Yr. Annual point to point (where available)

Preferred Best, Male, 55

\$10,801	Global Atlantic - Lifetime Foundation ELITE	35 years
\$10,466	American General - Value+ Protector IUL	32 years
\$10,088	Pacific Life Pacific - Discovery Protector IUL	33 years
\$10,177	AXA - IUL Protect	35 years
\$11,643	Lincoln Financial - WealthPreserve IUL (2017)	35 years

Preferred Best, Full Pay, \$1,000,000 Death Benefit Solve for minimum Premium to Carry to Maturity at 6% Assumed Rate; 1 Yr. Annual point to point (where available)

This information is not intended to be a comprehensive evaluation or comparison of different products. It is intended to provide comparative information on specific aspects of similar products. Competitor information is current and accurate to the best of our knowledge as of April 25, 2018. Product features and rates are subject to change. This comparison isolates certain features of the product depicted. Customers should always examine all features and limitations of products they are considering.

* For issue ages up to 75

Need even more reasons to take a look at Lifetime Foundation ELITE? 

SPOTLIGHT ON
THE ELITE APPROACH TO LIFE EXPECTANCY (CONT.)

Accelerated Access Rider

With no upfront cost, this rider provides early access to a portion of the death benefit if the insured becomes chronically or critically ill.

Wellness for Life® Rider

With this rider, your clients can realize significant premium savings over the life of their policy by simply going to the doctor every two years and maintaining their weight.

When your clients are in need of guaranteed, straightforward life insurance protection, **Lifetime Foundation ELITE** has you covered.

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Product and riders availability varies by state.

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