

Enhanced
Death
Benefit

In just 15 years, more than double your client's legacy - **guaranteed**

Clients selecting Choice Accumulation with the optional Enhanced Death Benefit (EDB) have a guarantee that their beneficiaries will receive twice what they have today after 15 years, assuming no withdrawals.¹

- The EDB, for an additional fee, grows by a guaranteed 7% every year for up to 15 years (reduced by any withdrawals).¹ This optional benefit is separate and distinct from the contract value.
- After 15 years with no withdrawals taken, if your client passes, their beneficiary will receive either the EDB (which will be more than double the initial premium amount) or the contract value as a death benefit - **whichever is greater.**



These scenarios assume that the policy is in place for at least 15 years and no withdrawals have been made.



EDB grows up to 15 years



Provides steady and predictable EDB growth



Beneficiaries receive the EDB or contract value - whichever is greater

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

¹ 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. Maximum issue age is 75. The EDB has no cash/withdrawal value and is not available for cash surrender.

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WHAT IS AN FIA

An FIA is a tax-deferred long term saving option that offers interest crediting strategies that can provide downside market protection and the opportunity for growth in an up market. Interest crediting for index-based strategies are based on the performance of the underlying index. However, since an FIA is an insurance contract, you are never directly invested in any index, registered security or stock market investment.

To learn more about our FIA products or request a product illustration, call the Global Atlantic Sales Desk at (855) 447-2537.

globalatlantic.com

This material is intended to provide educational information regarding the features and mechanics of the product 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.

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Choice Accumulation II fixed index annuity is issued by Forethought Life Insurance Company, 10 West Market Street, Suite 2300, Indianapolis, Indiana. 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, FA4107-01, ICC17-FA4107-01, FA4108-01, ICC17-FA4108-01, 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.

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

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