



# Taking and Giving with Choice Accumulation II Fixed Index Annuity

Clients who are interested in maximizing a legacy while also taking RMD withdrawals from their tax-qualified annuity contract will want to look at Choice Accumulation fixed index annuity with the optional Enhanced Death Benefit (EDB).<sup>1</sup> The guaranteed 7% simple interest annual increase to the EDB may lessen the effect withdrawals will have on the legacy.

7% simple interest

7% guaranteed annual EDB growth

15 years

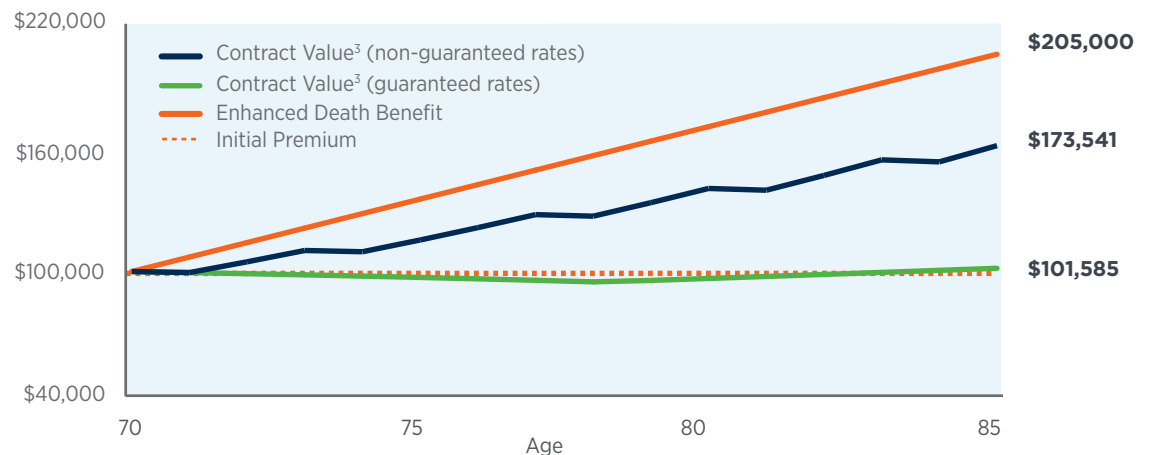
EDB grows up to 15 years



Beneficiary receives either the EDB or contract value – whichever is greater

## How the EDB<sup>2</sup> Works (no RMDs)

- Initially, the EDB is equal to the original Choice Accumulation premium.
- The EDB grows by a guaranteed 7% at the beginning of each contract year,<sup>4</sup> for up to 15 years (reduced by withdrawals).
- After the client passes, the beneficiary gets either the EDB or the contract value as a death benefit – whichever is greater.



<sup>1</sup> Available for an additional annual cost of 0.50% based off the Enhanced Death Benefit amount. Fee is deducted from the contract value at the end of the year.

<sup>2</sup> The EDB has no cash/withdrawal value. Maximum issue age is 75.

<sup>3</sup> Values shown each year are the greater of Contract Value and Minimum Nonforfeiture Amount.

<sup>4</sup> Beginning with the second year.

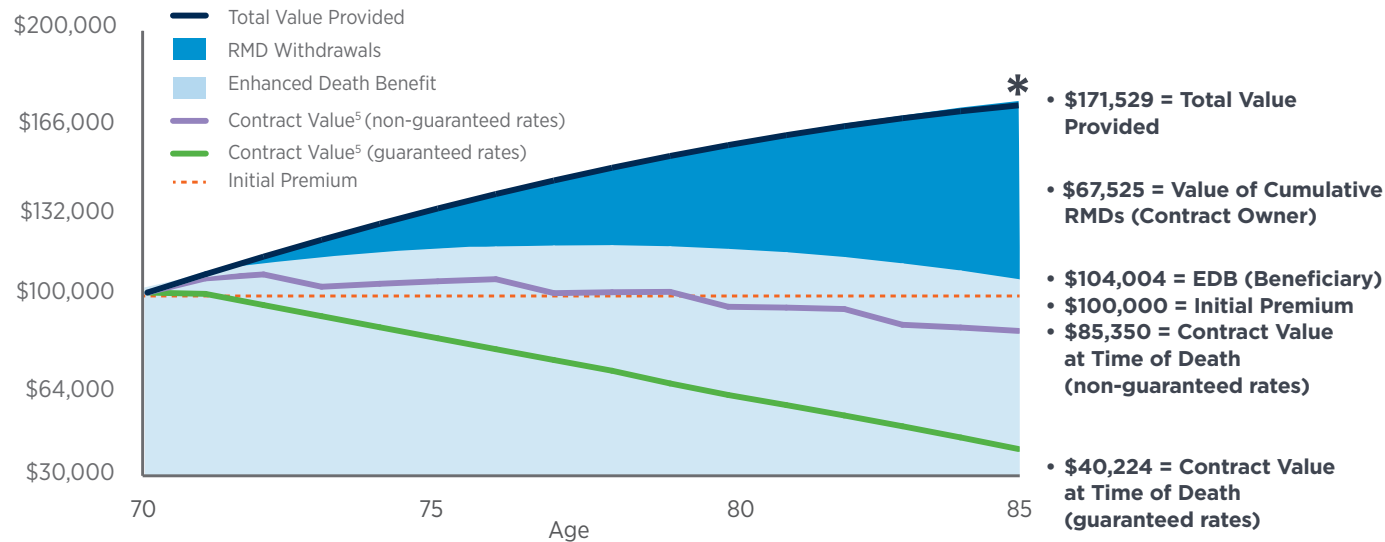
This hypothetical example is designed to show the relationship between initial premium payment and growth opportunities of the Contract Value as compared to the guaranteed growth of the Enhanced Death Benefit. The values in this example are based on the assumptions indicated and are not guarantees or estimates of the amounts clients can expect from their annuity. Changes to those assumptions would produce significantly different results. Actual interest credit will vary.

Assumes Choice Accumulation fixed index annuity contract purchased for a \$100,000 premium and selection of the Enhanced Death Benefit option. Also 100% allocation to the S&P 500® One Year Point-to-Point with Cap interest crediting strategy. The Contract Value with non-guaranteed rates is based on historical S&P 500 Index performance for the last 10 calendar years, beginning 1/1/2009 through 12/31/2018, with this sequence repeating for the remaining five years shown. It assumes that the current, non-guaranteed cap/rates of 5.95% will not change. The guaranteed minimum cap rate is 1.00%. The contract value with guaranteed rates represents the guaranteed minimum values based on 0% interest crediting. **Index is not available for direct investment.**



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## Maximizing a Legacy While Taking RMDs



## Take it AND leave it

This hypothetical example shows:

**Total Value Provided is \$171,529 Upon Contract Owner's Death at Age 85 – paid out as follows:**  
**Contract Owner** = \$67,525 in cumulative RMDs  
**Beneficiary** = \$104,004 death benefit

- **RMDs reduce the death benefit** on a dollar-for-dollar basis.
- **The death benefit continues to grow** in the early years because the 7% increase exceeds the RMD amount.  
In the later years, the EDB begins to decline, but stays higher than the initial premium for more than 15 years.

<sup>5</sup> Values shown each year are the greater of Contract Value and Minimum Nonforfeiture Amount.

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For more information about  
Choice Accumulation's Enhanced Death Benefit  
and starting or scheduling RMD payments from  
Choice Accumulation, contact our sales team at  
**(855) 44-SALES (447-2537), option 1.**

[globalatlantic.com](http://globalatlantic.com)

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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. 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, 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, FA4111-01, ICC17-FA4111-01, FA4112-01, ICC17-FA4112-01, FA4102-01 v2, ICC17-FA4102-01, FA4104-01 v2, ICC17-FA4104-01, ICC14-FL-FIANC, FL-FIANC-13, ICC14-FL-FIATI and FL-FIATI-13

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

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