

You can't predict,  
but you can help  
**protect**



Strategies to help protect a  
client's income, assets and legacy.

# Our Protection Strategies:



Provide  
**strong early income**



Provide  
**lifetime income growth**



Prepare for an  
**LTC event**



Plan for a  
**guaranteed legacy**



# Our Protection Strategies

Like all fixed annuities, these four product strategies offer protection from market losses and income options. It's the guaranteed growth and predictability our protection strategies provide that can help shield your clients' assets through their retirement journey.



## Provide strong early income with Income 150+ SE

**Income 150+ SE fixed index annuity** can help generate guaranteed income for a client's retirement.

### Strong Early Income

The Withdrawal Base grows early and often with annual income boosts for the first 5 years (before income begins).<sup>1,2</sup>

If income is delayed until year 10, an additional bonus equal to 150% of the interest earned in years one through nine, adjusted proportionately for withdrawals, will be added to the Withdrawal Base.

Issued through age 85, annual cost is 1.05% of the Withdrawal Base assessed at the end of the contract year.

### Competitive Lifetime Withdrawal Percentages

Our competitive rates help clients maximize their protected annual income.

### Income Enhancement Benefit

Up to 5 years of double the guaranteed annual income if clients cannot perform two Activities of Daily Living.<sup>3,4,5</sup>

**20%** income boost on day one<sup>1</sup>



## Provide lifetime income growth with Choice Income

**Choice Income II fixed index annuity** can help protect clients' income. We offer two Withdrawal Base growth options that can provide lifetime income sources:

### 10% guaranteed growth

The Guaranteed Income Builder Benefit provides a 10% guaranteed annual roll-up of the Withdrawal Base for predictable income growth until income begins.<sup>6,7,8</sup>

### Rising income

The Income Multiplier Benefit adds 2X interest credits when clients are saving for retirement and 1X the interest credits after they start receiving income.<sup>6,8,9</sup>

Annual charge for either option is 1.05% of the Withdrawal Base—locked for life at issue.<sup>10</sup>

### Income Enhancement Benefit

Up to 5 years of double the guaranteed annual income if clients cannot perform two Activities of Daily Living.<sup>3,4,5</sup>

**10%** guaranteed annual growth



## Prepare for an LTC event with ForeCare

**ForeCare fixed annuity with long-term care (LTC)** benefits can help protect assets from being depleted by LTC expenses.

### More Care

Offers double or triple the contract value,<sup>11</sup> typically federal income tax-free, to pay for qualified LTC expenses.<sup>12</sup>

### More Convenience

Simple, 30-minute application with no medical exam and same-day approval. 94% of applicants are approved for ForeCare (based on 2019 results since product inception).

### More Control

Clients can decide how and when they want to receive care, and may pass remaining contract value to their beneficiaries through a death benefit.

The monthly cost of the LTC benefit is based on the insured's issue age(s).

**Up to -3x** the contract value<sup>12</sup>



## Plan for a guaranteed legacy with Choice Accumulation

**Choice Accumulation II fixed index annuity** can help build and protect a legacy with an optional **Enhanced Death Benefit (EDB)**.<sup>13</sup>

### Guaranteed Growth

The EDB grows by a guaranteed annual roll up of 7% simple interest for up to 15 years<sup>14</sup> (based off of premiums, less withdrawals).

### RMD-friendly

Dollar-for-dollar reduction for required minimum distribution (RMD) withdrawals and proportionate otherwise

### Lump sum death benefit

At the end of the 15-year period, the EDB will have more than doubled.<sup>15</sup> Upon death, beneficiaries can choose a lump sum payment. Beneficiaries receive either the EDB or contract value as a death benefit, whichever is greater.

The annual cost of the EDB is .50%.<sup>16</sup>

**7%** annual EDB growth

You can't predict, but you can help protect. Call our sales desk at **(855) 447-2537**, option 1.

<sup>1</sup> Income boosts based on premium paid, reduced for any withdrawal in proportion to the reduction in contract value.

<sup>2</sup> The Withdrawal Base and Deferral Bonuses are not available on cash surrender or as death benefits.

<sup>3</sup> The benefit expires sooner if the contract value is drawn down to the minimum allowed under the Income Enhancement Benefit, prior to the current year.

<sup>4</sup> The benefit can be used only one time per policy. Maximum issue age of 75.

<sup>5</sup> Rider must be in force for one year before benefit can be exercised. The Contract Value must exceed the greater of a) the Minimum Contract Value; and b) the doubled LAP at the time of activation and on each Contract Anniversary in order to exercise/continue the benefit or else it will be terminated. You must meet all eligibility requirements outlined in the rider in order to exercise the benefit, including a 90 day elimination period, certification and annual recertification of inability to perform two or more ADLs.

<sup>6</sup> Roll-up or credits are made to the Withdrawal Base which is not available as a death benefit or surrender.

<sup>7</sup> Percentage shown is of the premium paid, reduced for any withdrawals in proportion to the reduction in contract value. Prior to activating the benefit, a Deferral Bonus will not be credited in years where a withdrawal occurs. The Withdrawal Base stops growing after income benefit activation.

<sup>8</sup> For contracts issued prior to age 50, the Deferral Bonus and Withdrawal Base increases will not apply until the first contract anniversary following attainment of age 50 and the benefit fees will not be assessed until the first contract anniversary following attainment of age 50. Upon the contract anniversary following the attainment of age 50, the first Deferral Bonus will be applied and rider fees will be assessed. The Withdrawal Base and Deferral Bonus Base will initialize at the contract value on the contract anniversary prior to 50th birthday. For Joint owned contracts, the youngest owner's age is used.

<sup>9</sup> Withdrawal Base increases are a multiple of the dollar amount of interest credits to your account value in a

given year. Prior to activating the benefit, a Deferral Bonus will not be credited in years where a withdrawal occurs. After activation, a bonus will not be credited in years where withdrawals exceed the Lifetime Annual Payment (LAP). No bonus will be credited after the Income Phase Bonus Period. The Income Phase Bonus Period is the period during which LAP withdrawals continue to be deducted from the contract value.

<sup>10</sup> Charge for the Guaranteed Lifetime Withdrawal Benefit applies to the Withdrawal Base and is reduced from the contract value. The Withdrawal Base is used to determine the withdrawal benefit and is not available for cash surrender or as a death benefit.

<sup>11</sup> Initial premium net of any optional benefit charges in California.

<sup>12</sup> This is called the ForeCare Multiplier: it provides two or three times (depending on underwriting eligibility) the amount of contract value 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. Note: California policies apply the multiplier to the initial premium net of any optional benefit charges, and not the current contract value.

<sup>13</sup> Maximum issue age is 75.

<sup>14</sup> If a client dies before the 15-year contract anniversary, the EDB will stop growing. The EDB has no cash/withdrawal value and is not available for cash surrender.

<sup>15</sup> Assuming no withdrawal.

<sup>16</sup> The fee is assessed at the end of the contract year, based off of the Enhanced Death Benefit amount and is reduced from the contract value.



### What are Fixed and Fixed Index Annuities

Both fixed annuities and fixed index annuities (FIAs) are savings options intended for retirement or other long-term needs. They are intended for a person who has sufficient cash or other liquid assets for living expenses and other unexpected expenses.

FIAs offer 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 both a fixed annuity and FIA are insurance contracts, clients are never invested directly in any index, registered security or stock market or equity investment.

Contact our  
Sales Desk at  
**(855) 447-2537**, option 1  
for more information or  
to run a product illustration.

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.

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

This information is written in connection with the promotion or marketing of the matter(s) addressed in this material. The information cannot be used or relied upon for the purpose of avoiding IRS penalties. These materials are not intended to provide tax, accounting or legal advice. As with all matters of a tax or legal nature, your clients should consult their tax or legal counsel for advice.

Taxable distributions (including certain deemed distributions) are subject to ordinary income taxes, and if made prior to age 59½, may also be subject to a 10% federal income tax penalty. Distributions received from a non-qualified contract before the Annuity Commencement Date are taxable to the extent of the income on the contract. Payments from IRAs are taxable in accordance with the normal rules surrounding taxation of payments from an IRA. Early surrender charges may also apply. Withdrawals will reduce the death benefit and any optional guaranteed amounts in an amount more than the actual withdrawal.

Choice Income II fixed index annuity is issued by Forethought Life Insurance Company, 10 West Market Street, Suite 2300, Indianapolis, Indiana. Choice Income 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, FA4115-01, ICC17-FA4115-01, ICC14-FL-FIANC, FL-FIANC-13, ICC14-FL-FIATI and FL-FIATI-13.

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.

Income 150+ SE fixed index annuity is issued by Forethought Life Insurance Company, 10 West Market Street, Suite 2300, Indianapolis, Indiana. Income 150+ is 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, FA4111-01, ICC17-FA4111-01, FA4112-01, ICC17-FA4112-01, FA4105-01 v2, ICC17-FA4105-01, FA4115-01, and ICC17-FA4115-01.

ForeCare fixed annuity is issued by Forethought Life Insurance Company, 10 West Market Street, Suite 2300, Indianapolis, IN. Available in most states with contract FA1101SPDA-01 (certificate series GAT101SPDA-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. **Products and features are subject to state and firm variations and availability. Read the contract for complete details.**

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