

Product Highlights — California

Product Design	Single-premium, tax-deferred annuity with qualified long-term care benefits, for non-qualified funds only.				
Issue Ages¹	Ages: Insured 50-80, Owner/Annuitant 0-85. Ownership may be single or joint, insured must be the owner and/or the owner's spouse. If the Owner is not a living person, then the Owner must be a Grantor Trust and the Insured(s) must be the grantor or Spouse of the grantor. If the Owner is not a living person, an Insured must be the Annuitant or the Spouse of the Annuitant.				
Premiums²	<table border="1"> <tr> <th>Single</th> <th>Joint</th> </tr> <tr> <td>\$40,000-\$400,000</td> <td>\$50,000-\$600,000</td> </tr> </table> <p>(minimum premium may be higher for clients with standard ratings or if optional riders are elected)</p>	Single	Joint	\$40,000-\$400,000	\$50,000-\$600,000
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Current Interest Rate	Guaranteed fixed interest rate declared annually on the contract anniversary.				
Guaranteed Minimum Interest Rate	The declared interest rate is guaranteed never to be less than 1% during the Withdrawal Charge Period (0.10% thereafter).				
Tax Advantages	<ul style="list-style-type: none"> • Tax-deferred growth • Benefits received for qualified long-term care expenses are typically federal income tax-free 				
Benefits	<ul style="list-style-type: none"> • Comprehensive Long-Term Care Insurance Benefit³ • Optional Nonforfeiture Benefit⁴ • Optional Inflation Protection Benefit⁴ 				
Simplified Underwriting	Completed at point-of-sale				
Covered Care	Home Health Care, Personal Care, Homemaker Services, Bed Reservation, Adult Day Care, Residential Care, Nursing Facility, Hospice Care, Respite Care				
Long-Term Care Benefits	<p>With the ForeCare Multiplier, receive double or triple the amount of your initial premium (net of any charges for optional riders) plus any contract growth in long-term care coverage for 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.</p> <p>An Accelerated Benefit is paid first from the contract value until exhausted, at which point the Extended Benefit takes effect. Expense plan is by reimbursement.</p>				

Single Life				Joint Life			
Rating	Total Duration*	Paid From Contract Value	Paid From Multiplier	Rating	Total Duration*	Paid From Contract Value	Paid From Multiplier
Standard	72 Months	36 Months	36 Months	Standard	84 Months	42 Months	42 Months
Premier	72 Months	24 Months	48 Months	Premier	90 Months	30 Months	60 Months

* Ignoring return of any contract value growth after issue, which may lengthen the period of time the Accelerated Benefit is received.

Fees and Additional Considerations

There is a monthly benefit fee associated with the long-term care protection that ForeCare provides. Your realized crediting return will be less than the declared interest rate due to the fee. However, even after deduction of the rider fee, the contract value at month end will not be less than the contract value at the prior month end, less any applicable withdrawals.

Death Benefit

Any contract value not used for long-term care expenses can be passed to your beneficiaries as a death benefit.

Benefit Qualification

To qualify for benefits, receipt of proof is required from a licensed health care practitioner stating you are incapable of performing, without substantial assistance, two Activities of Daily Living (ADLs) for at least 90 days, and/or you have a cognitive impairment that requires substantial supervision. The ADLs include: Bathing, Continence, Dressing, Eating, Using a Toilet, Transferring/Mobility. Covered Long-Term Care Services must be provided in conjunction with a written Plan of Care submitted by a Licensed Health Care Practitioner, and approved by Forethought Life Insurance Company.

Elimination Period

90 days of covered care within 270 consecutive days, waived for home health care with qualifying plan of care.

Waiting Period

None

Withdrawal Charges

9-year schedule: 8%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0% thereafter

Free Withdrawals

10% of the beginning of year contract value can be withdrawn annually, free of charge. Long-term care benefit claims will reduce this amount.

Note: Withdrawals, taken for purposes other than qualified long-term care benefits and Rider for Long-Term Care Benefit costs, will reduce the total amount available for long-term care benefits on a proportionate basis. A tax advisor should be consulted prior to taking withdrawals. If you withdraw an amount in excess of this Free Withdrawal amount (other than for long-term care benefits and costs), you may be subject to Withdrawal Charges.

Withdrawals of taxable amounts are subject to ordinary income tax and may be subject to a 10% federal income tax penalty if taken before age 59½. Cash withdrawals and an elected annuitization option will impact subsequent long-term care benefits.

Free Look Period

Contract may be returned within 30 days for a return of the annuity premium, less withdrawals.

Important Note: Repositioning of assets from an existing product into a ForeCare fixed annuity contract may not be suitable for all clients. Clients should carefully consider factors such as remaining surrender charge schedule and any other charges before determining if repositioning and/or exchanging of an existing annuity contract is right for their particular situation. State insurance replacement regulations may also apply.

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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 Spouse is as defined for Federal tax purposes.

² Net of any optional rider charges if elected.

³ The monthly rider charge rate is locked in for the life of the contract. Charges are waived when withdrawals are made for qualified long-term care reimbursements.

⁴ There is an up-front charge for this rider which is deducted from the contract value at issue. Please speak with your advisor for more details.

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 with Comprehensive Long-Term Care Insurance Rider Form LTC2000-01-CA, Optional Inflation Protection Benefit Rider Form LTC2001-01-CA and Optional Nonforfeiture Benefit Rider Form LTC2002-01-CA. This is a solicitation of Long-Term Care insurance.

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

A fixed annuity is intended for retirement or other long-term needs. It is intended for a person who has sufficient cash or other liquid assets for living expenses and other unexpected emergencies, such as medical expenses. A fixed annuity is not a registered security or stock market investment and does not directly participate in any stock or equity investments or index.

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.

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Not a bank deposit	Not FDIC/NCUA insured	Not insured by any federal government agency	No bank guarantee	May lose value	Not a condition of any banking activity
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This is a solicitation of long-term care insurance by **Forethought Life Insurance Company** and an agent/insurance producer may contact you.