

# Building a guaranteed legacy

**7% guaranteed death benefit growth for up to 15 years\***



Anne is 70, retired, and has enough income to last throughout her retirement.



Her only son Ethan, owns a restaurant business which has made it through some tough times recently.

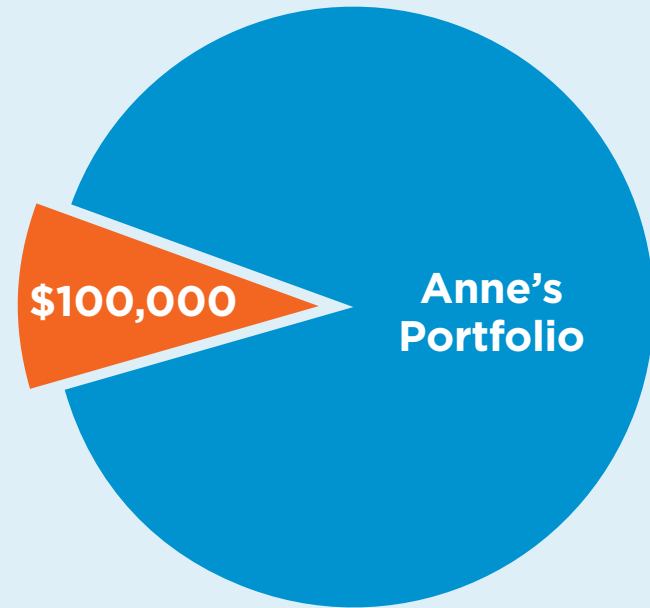


To help him overcome financial hardships down the road when she's gone, Anne has earmarked \$100,000 of her portfolio for Ethan.

\* Assuming no excess withdrawals.

Anne wants more predictability for her legacy strategy, regardless of market swings. She also wants the opportunity to grow her \$100,000 for Ethan.

After talking with her financial professional, Anne moved \$100,000 of her retirement savings to a **Choice Accumulation Fixed Index Annuity** and she selected the optional Enhanced Death Benefit (EDB), available at an additional cost.<sup>1</sup>



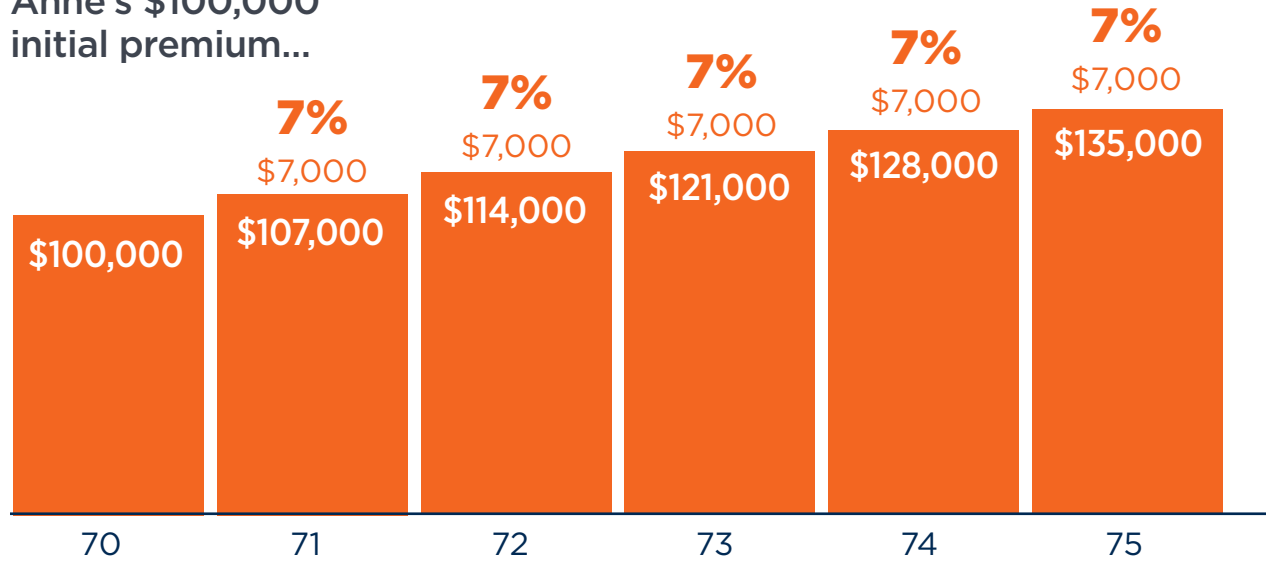
<sup>1</sup> The EDB is available for an additional annual cost of 0.50% based off the Enhanced Death Benefit amount. Fee is deducted from the contract value at the end of the year.

## With Choice Accumulation's optional Enhanced Death Benefit (EDB)<sup>1</sup>, Anne can plan her legacy.

With the EDB,  
Anne's \$100,000  
initial premium...

...will grow by 7%  
(\$7,000) every  
year as a death  
benefit...

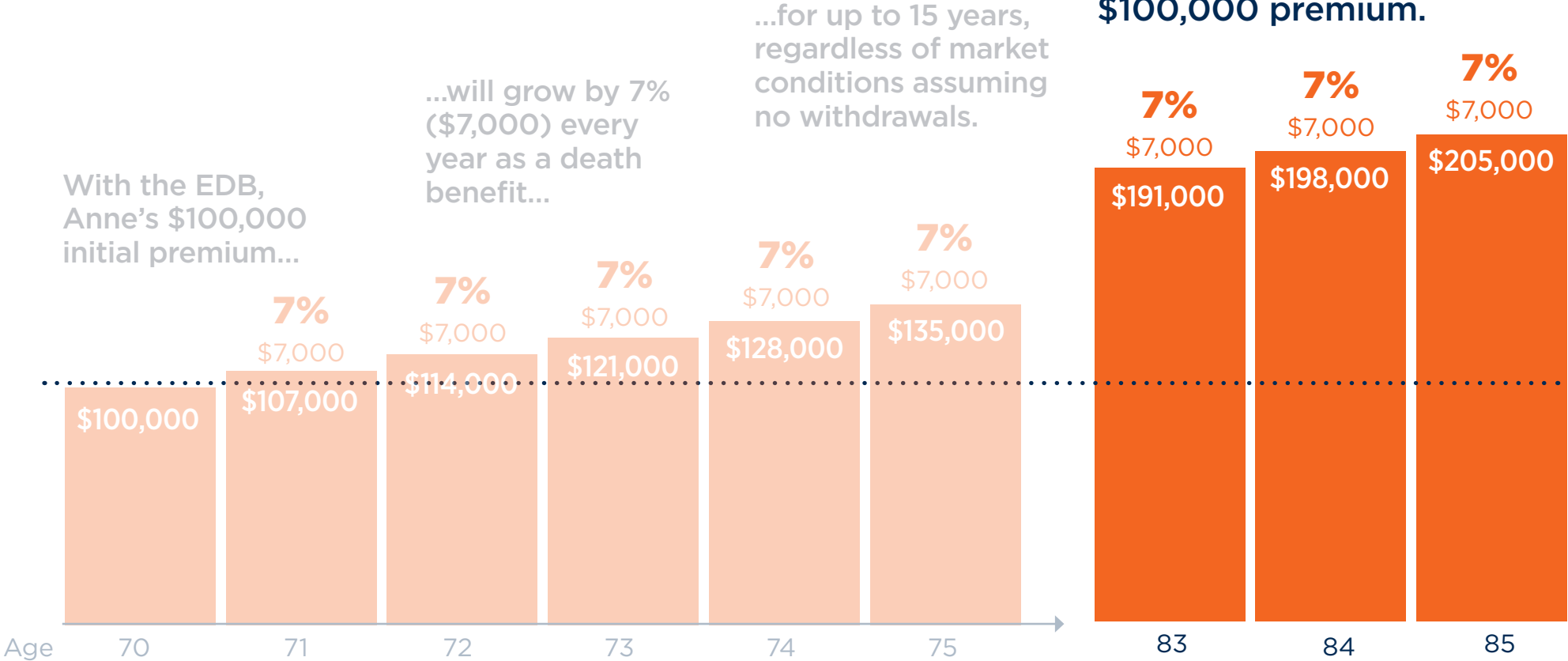
...for up to 15 years,  
regardless of market  
conditions assuming  
no withdrawals.



<sup>1</sup> Anne's case study assumptions: The hypothetical example reflects the Choice Accumulation fixed index annuity contract purchased at age 70 and selection of the Enhanced Death Benefit option and assumes no withdrawals. The example is not intended to show the actual performance of any specific interest crediting method and/or linked index, when selected in conjunction with the Enhanced Death Benefit option. 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. The maximum issue age is 75. The hypothetical example assumes no withdrawals. Outcomes may differ based upon the interest crediting strategy selected and assume compliance with the product's benefit rules. The EDB has no cash/withdrawal value.

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

**After 15 years, Anne's death benefit is more than double her initial \$100,000 premium.**



<sup>1</sup> Anne's case study assumptions: The hypothetical example reflects the Choice Accumulation fixed index annuity contract purchased at age 70 and selection of the Enhanced Death Benefit option and assumes no withdrawals. The example is not intended to show the actual performance of any specific interest crediting method and/or linked index, when selected in conjunction with the Enhanced Death Benefit option. 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. The maximum issue age is 75. The hypothetical example assumes no withdrawals. Outcomes may differ based upon the interest crediting strategy selected and assume compliance with the product's benefit rules. The EDB has no cash/withdrawal value.

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

**When she passes, Ethan gets either the EDB or the Standard Death Benefit — whichever is greater.**

This hypothetical example is designed to show the relationship between initial premium payment and the Standard Death Benefit as compared to the guaranteed growth of the Enhanced Death Benefit. The values in this example are based on the assumptions indicated on the previous page and are not guarantees or estimates of the amounts clients can expect from their annuity. Changes to these assumptions would produce significantly different results.

The Standard Death Benefit is the greater of Contract Value and Minimum Nonforfeiture Amount. The example assumes no selection of an interest crediting method and 0% interest crediting.

**Standard  
Death  
Benefit**

**\$101,585**

**EDB**

**\$205,000**





### **Without Choice Accumulation**

Anne may not be sure she'll have money to leave behind.



### **With Choice Accumulation**

Anne can predictably grow her legacy, regardless of market conditions.



# If you'd like:



7% guaranteed  
annual EDB growth



An EDB that grows  
up 15 to years<sup>1</sup>



Your beneficiary to receive either  
the EDB or the Standard Death  
Benefit - whichever is greater

**Talk to your financial professional about adding  
Choice Accumulation to your retirement strategy.**

<sup>1</sup> Assumes no withdrawals.

The EDB is 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. The benefit is comprised of a guaranteed annual roll-up of 7% simple interest for 15 years based on premiums less withdrawals. All withdrawals will reduce the benefit.

# 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.



This material is intended to provide educational information regarding the features and mechanics of the product and is intended for use with the general public. 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.**

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.

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, you should consult your tax or legal counsel for advice.

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-FIATland FL-FIATI-13.

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

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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