

# ForeCertain

## Income Annuity

## Product Details

<b>Product Description</b>	ForeCertain is a tax-deferred single-premium income annuity issued by Forethought Life Insurance Company
<b>Available Plans</b>	Non-qualified, IRA, Roth IRA, SEP IRA, Inherited/Beneficiary IRA <sup>1</sup> , Inherited Roth IRA, QLAC
<b>Maximum Issue / Annuity Commencement Ages<sup>2</sup></b>	90 (85 for Single/Joint Life only)
<b>Premium Amount</b>	<ul style="list-style-type: none"><li>• Single premium</li><li>• \$25,000 minimum</li><li>• \$1,000,000 maximum (Approval required for premium in excess of stated limit)</li></ul>
<b>Income Options</b>	<ul style="list-style-type: none"><li>• Guaranteed Payment Period (5 - 30 years)</li><li>• Single/Joint Life Annuity</li><li>• Single/Joint Life Annuity with Guaranteed Payment Period (5 - 30 years)</li><li>• Single/Joint Life Annuity with Cash Refund</li><li>• Single/Joint Life Annuity with Installment Refund</li></ul>
<b>Advanced Payment Option<sup>3</sup></b>	<ul style="list-style-type: none"><li>• Full income payments for three to six months may be accelerated and received as a lump sum (up to two times per contract)</li><li>• Additional payments resume once the accelerated period has expired</li><li>• Non-qualified contracts only</li></ul>
<b>Annuity Commencement Date (ACD) Change<sup>3</sup></b>	<ul style="list-style-type: none"><li>• After the first contract year, provided payments have not been started, deferred income annuity payments can be accelerated or delayed up to five additional years, up to the Maximum Annuity Commencement Date</li><li>• This option is available once per contract</li></ul>
<b>Commutation<sup>3</sup></b>	<ul style="list-style-type: none"><li>• Request a lump sum amount equal to the full present value of all remaining guaranteed payments or a portion of the present value of all remaining guaranteed payments</li><li>• Minimum \$5,000 (partial commutation requests only)</li><li>• Partial commutations reduce the remaining guaranteed payments</li></ul>
<b>Death Benefit</b>	Death benefit varies by income option elected. Please see the Product Summary for further details.

# Optional Benefits<sup>3</sup>

## Annual Increase Option<sup>4</sup>

- Increase income payments by 2, 3 or 4% annually (whole percentages only) upon the anniversary of the Annuity Commencement Date, provided income does not commence prior to age 59½
- Must be elected at issue and is irrevocable

## Temporary Return of Premium Death Benefit Rider<sup>5,6</sup>

- Provides a Return of Premium death benefit on contracts deferred at least 15 months should the annuitant (single-life) or annuitants (joint-life) die prior to receiving any income payments
- Must be elected at issue and is irrevocable
- Not available with all income options. Please see the Product Summary for additional details.

## Assignment Limitation<sup>6</sup>

- Prohibits assignment, sale or other transfer of rights
- Prohibits commutation, change of ACD and advancement of payments
- Must be elected at issue and is irrevocable

## Qualifying Longevity Annuity Contract (QLAC)

- Allows required distributions to be delayed no later than the first day of the month following the owner's 85<sup>th</sup> birthday on contracts up to the lesser of:
  - \$135,000, less any premiums paid on existing QLAC contracts, or
  - 25% of owner's total IRA values at the end of the previous year
- Available for Traditional IRA plans commencing income more than 15 months after contract issue
- Must be elected at issue and is irrevocable
- Not available with all income options. Please see the Product Summary for additional details.

<sup>1</sup> Beneficiary must be either spouse of original owner at time of death or less than 10 years younger than original owner. May be available when Guaranteed Payment Period Only immediate income is elected and all income payments are paid within 10 years of the original owner's date of death.

<sup>2</sup> Annuity payments can be deferred up to 30 years or the maximum annuity commencement age, whichever is earlier.

<sup>3</sup> Not all product features or optional benefits are available with all income options, plan types, or are available in all states or firms.

<sup>4</sup> Initial payments will be lower than if option was not elected.

<sup>5</sup> If elected, annuity payments would be less than if the option was not elected.

<sup>6</sup> Not available in conjunction with QLAC.

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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.**

This information is written in connection with the promotion or marketing of a fixed annuity. The information cannot be used or relied upon for the purpose of avoiding IRS penalties. This material is 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.

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.

ForeCertain Income Annuity and ForeCertain Advisory Income Annuity are issued by Forethought Life Insurance Company, 10 West Market Street, Suite 2300, Indianapolis, Indiana and are available in most states with contract FL-FPA-13, as applicable.

**Product features and optional benefits may not be available in all states or firms. Read the contract for complete details.**

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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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