



A guaranteed income boost on day one — with more boosts while waiting to take income



Meet Ana and Dan

Ana and Dan, both 61, are planning to retire sometime within the next five years. For their retirement strategy, they want:

- **Guaranteed lifetime income that'll continue for both of their lives**
- **Flexibility to keep growing their income while waiting to take payments**

Guaranteed lifetime income:¹ With a series of income boosts,² Income 150+ SE fixed index annuity (FIA) can give Ana and Dan guaranteed income growth. Here's how a \$200,000 initial premium would grow their income Withdrawal Base over five years:

20%

Day 1 | Boost one = 20% of premium: \$240,000 Withdrawal Base value

7.5%

Start of year 2 | Boost 2 = 7.5% of premium: \$255,000 Withdrawal Base value

7.5%

Start of year 3 | Boost 3 = 7.5% of premium: \$270,000 Withdrawal Base value

7.5%

Start of year 4 | Boost 4 = 7.5% of premium: \$285,000 Withdrawal Base value

7.5%

Start of year 5 | Boost 5 = 7.5% of premium: \$300,000 Withdrawal Base value

At age 65, their Withdrawal Base would be \$300,000. Starting their income at the beginning of contract year five, they'd get **a guaranteed \$11,850 every year for the rest of their lives, even after one of them passes.**^{3,4}

150%

Start of year 10 | Boost 6 = 150% of any interest earned

Flexibility: Should Ana and Dan delay their retirement until they turn 70, Income 150+ provides a sixth boost. At year 10, they'd get 150% of any interest earned during the first nine years of their annuity. Hypothetically, if they earned \$50,000 in interest by year 10, their Withdrawal Base would be credited 150% of that amount, or \$75,000, to bring their Withdrawal Base value to \$375,000. **Assuming this hypothetical boost, if they started their income at age 70, Ana and Dan would get \$16,687.50 every year for life.**^{3,5}

This strategy may involve the purchase of a fixed index annuity (FIA) with a benefit provided for a charge. FIAs are typically meant for long-term savings purposes. Withdrawals during the early years may incur a withdrawal charge, assessed as a percentage of the withdrawal. Withdrawal charges vary by product. FIAs are insurance contracts, not securities, and do not directly participate in any stock, bond, or equity investments. Contract owners are not buying shares of any stock or index, even though index performance may indirectly affect contract values. Index-based crediting methods may experience years with 0% crediting. Though crediting is determined, in part, by the performance of an equity index, the credited rate is typically subject to a cap, spread, participation rate or performance trigger. Additional benefits vary by product and may be subject to charges. Indices are not available for direct investment.

- ¹ The income benefit is included on date of issue for an annual charge of 1.05% of the Withdrawal Base at the end of each contract year.
- ² Each boost value assumes income has not started and withdrawals have not been made. The Withdrawal Base and income boosts are not available on cash surrender or as death benefits. Withdrawals prior to income activation may reduce the Deferral Bonuses, also known as Income Boosts.
- ³ Assumes joint income option selected.
- ⁴ Based on an income starting age of 65 and a joint lifetime withdrawal percentage of 3.95%.
- ⁵ Based on an income starting age of 70 and a joint lifetime withdrawal percentage of 4.45%.

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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.

If you are purchasing a fixed index annuity through a tax-advantaged retirement plan such as an IRA, you will receive no additional tax advantage from a fixed index annuity. Under these circumstances, you should only consider buying a fixed index annuity if it makes sense because of the annuity's other features, such as lifetime income payments and death benefit protection.

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.

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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, ICC17-FA4115-01, ICC14-FL-FIANC, FL-FIANC-13, ICC14-FL-FIATI and FL-FIATI-13.

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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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