

**Product Update**

# Important product change notification

Fixed Index Annuities issued by Forethought Life Insurance Company

Global Atlantic has embarked on a journey to evolve how we do business with end-to-end improvements to enhance your overall experience. We are excited to announce the following updates to our product offerings.

Effective September 26, 2022, the Choice series of fixed index annuities will be replaced with the Fore series of fixed index annuities. Additionally, updates will be made to the Income 150+ SE product. These changes are designed to provide new features and more flexibility to serve your clients.

**Please review the information below.**

Product	Feature	Before 9/26/22	On or after 9/26/22
<b>Income 150+ SE</b>	Withdrawal Charge Schedule	10 year only	7 and 10 year options
	Lifetime Income Benefit	Current Lifetime Withdrawal Percentages	Increased Lifetime Withdrawal Percentages <sup>3</sup>
	S&P 500 Monthly Point-to-Point with Cap <sup>1</sup>	Available	Not available
	BlackRock Diversa Annual Point-to-Point with Cap	Not available	Available
<b>Choice Income II to ForeIncome II</b>	Withdrawal Charge Schedule	7 and 10 year options	5, 7 and 10 year options
	Lifetime Income Benefit	Current Lifetime Withdrawal Percentages	Increased Lifetime Withdrawal Percentages <sup>3</sup>
	Income Enhancement Benefit <sup>2</sup>	Available	Not available
	S&P 500 Monthly Point-to-Point with Cap <sup>1</sup>	Available	Not available
	BlackRock Diversa Annual Point-to-Point with Cap	Not available	Available
<b>Choice Accumulation II to ForeAccumulation II</b>	S&P 500 Monthly Point-to-Point with Cap <sup>1</sup>	Available	Not available
	BlackRock Diversa Annual Point-to-Point with Cap	Not available	Available

<sup>1</sup>Contracts established prior to September 26, 2022 will continue to have this Strategy available.

<sup>2</sup>The Income Enhancement Benefit rider allowed the contract holder to double their guaranteed lifetime income for up to five years with qualifying healthcare conditions. Beginning September 26, 2022 Choice Income II FIA will be discontinued and therefore the Income Enhancement Benefit will no longer be available.

<sup>3</sup>On September 26, 2022, increased Lifetime Withdrawal Percentages will be made available for all age bands. These changes apply to Income 150+ SE and ForeIncome II products.

**For more information, contact us at (833) ASK-GA4U or (833) 275-4248  
or visit us at [www.globalatlantic.com/professionals](http://www.globalatlantic.com/professionals)**

This material is intended to provide educational information regarding the features and mechanics of the product and is intended for financial professional 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.**

A fixed index 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 index annuity is not a registered security or stock market investment and does not directly participate in any stock or equity investments or index.

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 a tax or legal counsel for advice.

BlackRock, Inc. and its affiliates ("BlackRock") is not the issuer or producer of any annuity product associated with Forethought Life Insurance Company and BlackRock has no responsibilities, obligations or duties to purchasers of such products. The BlackRock iBLD Diversa® VC7 ER Index is a product of BlackRock Index Services, LLC and has been licensed for use by Forethought Life Insurance Company. BLACKROCK, BlackRock iBLD Diversa® VC7 ER Index, and the corresponding logos are registered and unregistered trademarks of BlackRock. While Forethought Life Insurance Company may for itself execute transactions with BlackRock in or relating to the BlackRock iBLD Diversa® VC7 ER Index in connection with its annuity products purchasers acquire all such annuity products from Forethought Life Insurance Company and neither acquire any interest in the BlackRock iBLD Diversa® VC7 ER Index nor enter into any relationship of any kind with BlackRock upon purchasing such products. Forethought annuity products are not sponsored, endorsed, sold or promoted by BlackRock. BlackRock makes no representation or warranty, express or implied, to the owners of any Forethought annuity product or any member of the public regarding the advisability of purchasing such products nor does it have any liability for any errors, omissions or interruptions of the BlackRock iBLD Diversa® VC7 ER Index. BlackRock shall not be liable in any way to the issuer, purchasers, or any other party in respect of the use or accuracy of the BlackRock iBLD Diversa® VC7 ER Index or any data included therein.

The "S&P 500 Index" is a product of S&P Dow Jones Indices LLC ("SPDJ") and has been licensed for use by Forethought Life Insurance Company. Standard & Poor's®, S&P® and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Forethought Life Insurance Company. Forethought's products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P or any of their respective affiliates (collectively, "S&P Dow Jones Indices"). S&P Dow Jones Indices makes no representation or warranty, express or implied, to the owners of the Forethought product or any member of the public regarding the advisability of investing in securities generally or in Forethought's products particularly or the ability of the S&P 500 Index to track general market performance. S&P Dow Jones Indices only relationship to Forethought Life Insurance Company with respect to the S&P 500 Index is the licensing of the Index and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices or its licensors. The S&P 500 Index is determined, composed and calculated by S&P Dow Jones Indices without regard to Forethought Life Insurance Company or the Forethought product. S&P Dow Jones Indices have no obligation to take the needs of Forethought Life Insurance Company or the owners of Forethought's product into consideration in determining, composing or calculating the S&P 500 Index. S&P Dow Jones Indices is not responsible for and has not participated in the determination of the prices, and amount of Forethought's product or the timing of the issuance or sale of Forethought's product or in the determination or calculation of the equation by which Forethought's product is to be converted into cash, surrendered or redeemed, as the case may be. S&P Dow Jones Indices has no obligation or liability in connection with the administration, marketing or trading of Forethought's product. There is no assurance that investment products based on the S&P 500 Index will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment advisor. Inclusion of a security within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, nor is it considered to be investment advice. Notwithstanding the foregoing, CME Group Inc. and its affiliates may independently issue and/or sponsor financial products unrelated to Forethought's product currently being issued by Forethought Life Insurance Company, but which may be similar to and competitive with Forethought's product. In addition, CME Group Inc. and its affiliates may trade financial products which are linked to the performance of the S&P 500 Index.

S&P DOW JONES INDICES DOES NOT GUARANTEE THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE S&P 500 INDEX OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY FORETHOUGHT LIFE INSURANCE COMPANY, OWNERS OF THE FORETHOUGHT PRODUCT, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE S&P 500 INDEX OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE. THERE ARE NO THIRD PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN S&P DOW JONES INDICES AND FORETHOUGHT LIFE INSURANCE COMPANY, OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES.

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.

ForeIncome II fixed index annuity is issued by **Forethought Life Insurance Company**, 10 West Market Street, Suite 2300, Indianapolis, Indiana. ForeIncome is available with Contract FA1801SPDA-01 and ICC17-FA1801SPDA-01 and rider forms, ICC17-FA4101-01, ICC17-FA4106-01, ICC17-FA4107-01, ICC17-FA4108-01, ICC17-FA4109-01, ICC17-FA4110-01, ICC17-FA4116-01, ICC17-FA4111-01, ICC17-FA4112-01, ICC17-FA4102-01, and ICC17-FA4104-01.

ForeAccumulation II fixed index annuity is issued by **Forethought Life Insurance Company**, 10 West Market Street, Suite 2300, Indianapolis, Indiana. ForeAccumulation 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, FA4112-01, ICC17-FA4112-01, FA4114-01, ICC17-FA4114-01, FL-FIANC-13, ICC14-FL-FIANC, FL-FIATI-13 and ICC14-FL-FIATI.

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, 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.

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

Global Atlantic Financial Group (Global Atlantic) is the marketing name for The Global Atlantic Financial Group LLC and its subsidiaries, including Forethought Life Insurance Company and Accordia Life and Annuity Company. Each subsidiary is responsible for its own financial and contractual obligations. These subsidiaries are not authorized to do business in New York.

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
--------------------	-----------------------	--	-------------------	----------------	---

**FOR FINANCIAL PROFESSIONAL USE ONLY. NOT FOR USE WITH THE PUBLIC.**