

ForeIncome II
Fixed Index Annuity

Product Highlights

Product description ForeIncome is a single premium fixed index annuity designed with a guaranteed lifetime withdrawal benefit to help meet the need for predictable lifetime income in retirement.

Issue ages 45-85

Premium amount¹

- \$25,000 minimum premium
- \$1,000,000 maximum premium for ages 45-80 (as measured by total contribution per person for all annuities with the company)
- \$500,000 maximum premium for ages 81-85 (as measured by total contribution per person for all annuities with the company)

Available plans² Non-qualified, IRA, Roth IRA and SEP IRA

Available interest crediting methods Interest is credited to your contract value based on your choice of one or more interest crediting strategies. There are a variety of choices with different methodologies, advantages and trade-offs of each.

Charges and fees Guaranteed Lifetime Withdrawal Benefit is included at issue for an annual charge of 1.00% of the Withdrawal Base at the end of each contract year. Cost may vary by Withdrawal Charge Period.

Withdrawal charges^{3,4,5} Up to 10% of the beginning-of-year contract value may be withdrawn annually without incurring a withdrawal charge. Withdrawal charges apply to amounts withdrawn in excess of the free withdrawal amount during the withdrawal charge period.

Five-Year Withdrawal Charge Schedule

Year	1	2	3	4	5	6+
Charge	9%	8%	7%	6%	5%	0%

Seven-Year Withdrawal Charge Schedule

Year	1	2	3	4	5	6	7	8+
Charge	9%	8%	7%	6%	5%	4%	3%	0%

Ten-Year Withdrawal Charge Schedule⁶

Year	1	2	3	4	5	6	7	8	9	10	11+
Charge	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

Market Value Adjustment (MVA)⁴ A Market Value Adjustment refers to the potential fluctuation of the surrender value of the annuity in response to market conditions. Applies during the withdrawal charge period on withdrawals in excess of the free partial withdrawal amount. The MVA also applies to annuitization during the withdrawal charge period when a withdrawal charge would also apply.

Guaranteed Lifetime Withdrawal Benefit (GLWB)⁷ Included at issue. Must be at least age 55 to activate the benefit. Income is provided after activation through annual guaranteed lifetime withdrawal amounts, known as Lifetime Annual Payments (LAP).⁸ The LAP is determined as a percentage of the Withdrawal Base amount. The Withdrawal Base amount is a separate value that grows annually based on one of two options chosen at issue, described below. The Withdrawal Base is not available as a death benefit or for cash value surrender.

Guaranteed Income Builder Benefit 8%⁹ With no interest credits added	Income Multiplier Benefit 2x¹⁰ the interest credits during deferral and 1x¹⁰ the interest credits after activation, for a period of time
Before Benefit Activation: Withdrawal Base grows by selected option.	
After Benefit Activation: Withdrawal Base stops growing with the exception of the Income Multiplier Benefit option where it will grow at one times the interest credits. If the contract value ever exceeds the Withdrawal Base at any anniversary, the Withdrawal Base increases to equal the contract value.	

Product Highlights (continued)

Lifetime Withdrawal Percentages (Locked in at activation)	Age upon activation	Guaranteed Income Builder Benefit Single Life Income	Income Multiplier Benefit Single Life Income
	55	4.05%	4.30%
	60	4.65%	4.90%
	65	5.15%	5.40%
	70	5.65%	5.90%
	75	6.25%	6.50%
	80	6.85%	7.10%
	85	7.45%	7.70%
	90+	7.65%	7.90%

The Lifetime Withdrawal Percentage for joint life income is 0.50% less for each age. For example, the Lifetime Withdrawal Percentages at age 70 are 5.15% for Guaranteed Income Builder and 5.40% for Income Multiplier.¹¹

Guaranteed Minimum Surrender Value (GMSV) The GMSV is equal to the Premium Payment less withdrawal proceeds. If GLWB income activation has not occurred, the GMSV is used for determining the following after the withdrawal charge period when greater than the contract value:
 • Death Benefit • Surrender value • Contract value for annuitization purposes

Death Benefit Remaining contract value passes to beneficiaries at no additional charge.

Other benefits^{4,12} **Nursing Care Waiver** – At any time on or after the Issue Date of the policy, if you should become confined to an approved nursing facility for at least 90 consecutive days, withdrawal charges and MVA on any portion of the contract value withdrawn will be waived.

Terminal Illness Waiver – If you have been diagnosed with a terminal illness after the first contract anniversary, withdrawal charges and MVA will be waived on any portion of the contract value withdrawn.

- ¹ Company approval will be required for cumulative premium payments in excess of these limits as applied to one or more annuity contracts by one client.
- ² 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.
- ³ 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. Payments from IRAs are taxable in accordance with the normal rules surrounding taxation of payments from an IRA. Early withdrawal charges may also apply. Withdrawals may reduce any optional guaranteed amounts in an amount more than the actual withdrawal.
- ⁴ State variations apply.
- ⁵ Withdrawal Charge Schedule availability may vary by firm.
- ⁶ Withdrawal Charge Schedule may vary by state and firm.
- ⁷ For contracts issued prior to age 50, the Deferral Bonus and Withdrawal Base increases will not apply until the first contract anniversary following attainment of age 50 and the benefit fees will not be assessed until the first contract anniversary following attainment of age 50. Upon the contract anniversary following the attainment of age 50, the first Deferral Bonus will be applied and rider fees will be assessed. The Withdrawal Base and Deferral Bonus Base will initialize at the contract value on the contract anniversary prior to 50th birthday. For Joint owned contracts, the youngest owner's age is used.
- ⁸ Withdrawals in excess of LAP will reduce the LAP for future years in proportion to the reduction in contract value due to the part of the withdrawal that exceeds the LAP. The LAP is zero prior to GLWB activation.
- ⁹ Percentage shown is of the premium paid, reduced for any withdrawals in proportion to the reduction in contract value. Prior to activating the benefit, a Deferral Bonus will not be credited in years where a withdrawal occurs.
- ¹⁰ Withdrawal Base increases are a multiple of the dollar amount of interest credits to your account value in a given year. Prior to activating the benefit, a Deferral Bonus will not be credited in years where a withdrawal occurs. After activation, a bonus will not be credited in years where withdrawals exceed the Lifetime Annual Payment. No bonus will be credited after the Income Phase Bonus Period. The Income Phase Bonus Period is the period during which LAP withdrawals continue to be deducted from the contract value.
- ¹¹ Joint life income is based on the younger age on the activation date.
- ¹² Receipt of proof as identified in the waiver riders attached to the annuity contract is required in order to qualify for these benefits.

globalatlantic.com

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.

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.

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.

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