

Annuity Product Reference Guide

Think ahead, plan ahead, get ahead – with Global Atlantic

With a dedicated focus on the life and annuity industry, Global Atlantic aims to develop meaningful relationships with you – our distribution partners – to help grow your business. Our unique heritage combines deep product and distribution knowledge with leading investment and risk management capabilities, alongside a strong financial foundation. With a comprehensive range of annuity options, Global Atlantic can help you tailor a strategy around your clients' needs.



Diversified Business with a U.S. Focus

We're focused in the U.S. retirement and life markets without distraction.

No other businesses compete for our investment and resources.



Focused Distribution & Client Relationships

We're not trying to be everywhere or sold through everyone.

Our focused core distribution partnerships are built on long-term relationships.



Leading Investment and Risk Management Capabilities

Our risk management capabilities and conservative fixed income portfolio provide a stable foundation.

We're empowered to provide consistent product offerings through different market environments.



A Strong Financial Foundation

We have nearly \$90 billion* in assets with capital levels to support continued growth.

We have no burdensome financial legacy.



A Uniquely Experienced Management Team

Our leaders have deep experience – more than 20 years on average.

Our consistent leadership means a steady vision, strategy and commitment to the retirement and life markets.

* As of December 31, 2019.

Common Features of our Fixed and Fixed Index Annuities

Available Interest Crediting Methods on Fixed Index Annuities

One-Year Fixed Rate

One-Year Point-to-Point with Cap

One-Year Monthly Point-to-Point with Cap

One-Year Point-to-Point with Participation Rate

One-Year Point-to-Point with Performance Trigger

Two-Year Point-to-Point with Spread

Fixed rates, index caps, participation rates, trigger rates and spreads are declared in advance and guaranteed for the entire strategy term, but may change for future strategy terms.

Market Value Adjustment (MVA)¹

Market Value Adjustments refer 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. MVAs are also applied to annuitization during the withdrawal charge period. MVAs are not applicable on SecureFore.

Withdrawal Privileges

Systematic withdrawals may be specified by dollar amount or percentage of contract value with the owner's choice of payout frequency. Not applicable on ForeCare. See Withdrawal Privileges section on next page for more information.

Minimum Guaranteed Contract Withdrawal Value/ Minimum Non-forfeiture Amount

87.5% of premiums paid, less withdrawals and rider charges¹, compounded at a rate between 1% and 3%.

Other Benefits

Nursing Home Waiver Benefit/Nursing Care Waiver

Terminal Illness Waiver

Charges and Fees

Withdrawal charges and MVA¹ (except on SecureFore) apply to amounts in excess of the free withdrawal amount.

Standard Death Benefit

Remaining contract value passes to beneficiaries at no additional charge.

FIXED INDEX ANNUITIES

Products	<p>Income 150+ SE Fixed Index Annuity is designed with a Guaranteed Lifetime Withdrawal Benefit (GLWB) which provides income through guaranteed Lifetime Annual Payments (LAP) that clients cannot outlive (assuming no excess withdrawals).</p>	<p>Choice Income II Fixed Index Annuity provides a Guaranteed Lifetime Withdrawal Benefit (GLWB) that meets the need for predictable lifetime income in retirement.</p>																																																										
Issue Ages	55-85	45-85																																																										
Single Premiums/Amounts²	<ul style="list-style-type: none"> • \$10,000-\$1,000,000 for ages 55-80 • \$10,000-\$500,000 for ages 81-85 	<ul style="list-style-type: none"> • \$25,000-\$1,000,000 for ages 45-80 • \$25,000-\$500,000 for ages 81-85 																																																										
Available Plans³	Non-qualified, IRA, Roth IRA and SEP IRA	Non-qualified, IRA, Roth IRA and SEP IRA																																																										
Withdrawal Charges^{1,4}	<p>10-year⁵</p> <table border="1" style="width: 100%; text-align: center;"> <tr> <th>1</th><th>2</th><th>3</th><th>4</th><th>5</th><th>6</th><th>7</th><th>8</th><th>9</th><th>10</th><th>11+</th> </tr> <tr> <td>10%</td><td>9%</td><td>8%</td><td>7%</td><td>6%</td><td>5%</td><td>4%</td><td>3%</td><td>2%</td><td>1%</td><td>0%</td> </tr> </table>	1	2	3	4	5	6	7	8	9	10	11+	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%	<p>7-year</p> <table border="1" style="width: 100%; text-align: center;"> <tr> <th>1</th><th>2</th><th>3</th><th>4</th><th>5</th><th>6</th><th>7</th><th>8+</th> </tr> <tr> <td>9%</td><td>8%</td><td>7%</td><td>6%</td><td>5%</td><td>4%</td><td>3%</td><td>0%</td> </tr> </table> <p>10-year⁵</p> <table border="1" style="width: 100%; text-align: center;"> <tr> <th>1</th><th>2</th><th>3</th><th>4</th><th>5</th><th>6</th><th>7</th><th>8</th><th>9</th><th>10</th> </tr> <tr> <td>9%</td><td>9%</td><td>8%</td><td>7%</td><td>6%</td><td>5%</td><td>4%</td><td>3%</td><td>2%</td><td>1%</td> </tr> </table>	1	2	3	4	5	6	7	8+	9%	8%	7%	6%	5%	4%	3%	0%	1	2	3	4	5	6	7	8	9	10	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%
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Withdrawal/Liquidity Privileges	<p>The free withdrawal amount is the greater of:</p> <ul style="list-style-type: none"> • 10% of beginning-of-year contract value • Any Required Minimum Distribution (RMD) imposed by the IRS on this contract <p>Withdrawals taken prior to beginning income benefits and those greater than the GLWB amount will reduce the Withdrawal Base and Lifetime Annual Payment amount. The reduction will be proportionate to the resulting reduction in the contract value, which may reduce the Withdrawal Base by more than the amount withdrawn.</p>	<p>The free withdrawal amount is the greater of:</p> <ul style="list-style-type: none"> • 10% of beginning-of-year contract value • Any Required Minimum Distribution (RMD) imposed on this contract <p>Withdrawals taken prior to beginning income benefits and those greater than the GLWB amount will reduce the Withdrawal Base and Lifetime Annual Payment amount. The reduction will be proportionate to the resulting reduction in the contract value, which may reduce the Withdrawal Base by more than the amount withdrawn.</p>																																																										
Key Features and Other Benefits	<ul style="list-style-type: none"> • GLWB (included at issue for an annual charge of 1.05%) provides income through guaranteed lifetime withdrawal payments that clients cannot outlive, assuming no excess withdrawals. Income Bonuses⁶ are provided at up to six distinct points within the life of the contract: <ul style="list-style-type: none"> - Day 1: 20% of premium at issue - Start of Years 2-5: 7.5% of premium boost each year prior to income activation - Start of Year 10: 150% of interest earned on the contract value between years 1-9 prior to income activation • Income Enhancement Benefit⁷ <ul style="list-style-type: none"> • Provides 2x the LAP for up to five years⁸ • Included at no additional cost • Maximum issue age of 75 • Available for single and joint income⁹ • Must be incapable of performing two Activities of Daily Living for at least 90 consecutive days¹⁰ 	<ul style="list-style-type: none"> • GLWB¹¹ (included at issue for an annual charge of 1.05%) provides income through guaranteed lifetime withdrawal payments that clients cannot outlive, assuming no excess withdrawals. Clients can choose between two deferral bonus options: <ul style="list-style-type: none"> - Guaranteed Income Builder Benefit: Guarantees a premium increase equal to 8%¹² of your premium with no annual cost added, minus any withdrawals - Income Multiplier Benefit: Guarantees 2x¹³ the premium during deferral and 1X¹³ the interest credits after a period of time, minus any withdrawals • Income Enhancement Benefit⁷ <ul style="list-style-type: none"> • Provides 2x the LAP for up to five years⁸ • Included at no additional cost • Maximum issue age of 75 • Available for single and joint income⁹ • Must be incapable of performing two Activities of Daily Living for at least 90 consecutive days¹⁰ 																																																										

Refer to the corresponding client kits for full details about each product.

ES	FIX																																																																				
<p>is designed with to help meet the</p>	<p>SecureFore Fixed Annuity Series is available in 3-5-year durations.</p>																																																																				
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<p>1.05%) provides</p> <p>payments that</p> <p>awals. At issue</p> <p>s an annual</p> <p>interest credits</p> <p>interest credits</p> <p>er activation for</p> <p>F Daily Living</p>	<p>The free withdrawal amount is the greater of:</p> <ul style="list-style-type: none"> 10% of beginning-of-year contract value after the first contract year (except in year of full surrender)¹ Any Required Minimum Distribution (RMD) imposed by the this contract¹ (except in year of full surrender). <ul style="list-style-type: none"> Optional enhanced death benefit¹⁶ 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, less withdrawals Issue ages 0-75 <ul style="list-style-type: none"> Initial guaranteed rate period is three years for SecureFore five years for SecureFore 5 - After the initial guaranteed rate period expires, a renewal be declared and guaranteed for one year 																																																																				

QUALIFIED ANNUITIES

IMMEDIATE/DEFERRED ANNUITIES

and **ForeCare Fixed Annuity with Long-Term Care Benefits** features qualified long-term care benefits, for non-qualified funds only.

ForeCertain Income Annuity provides immediate and deferred income payouts.

Insured 50-80, Owner/Annuitant 0-85¹⁷

- Single \$35,000-\$400,000
- Joint \$35,000-\$600,000

(Net of any optional rider charges if elected. State variations may apply.)

0-90 (0-85 for Single/Joint Life only)

- \$25,000 minimum
- \$1,000,000 maximum

Non-qualified

Non-qualified, IRA, Inherited/Beneficiary IRA²¹, Roth IRA, Inherited Roth IRA, SEP-IRA, QLAC

9-year¹

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

N/A

The free withdrawal amount is 10% of the beginning-of-year contract value (except in year of full surrender).¹

Withdrawals, other than for qualified long-term care expenses, will adversely affect the amount of coverage for long-term care benefits in the future.

Charges and MVAs are waived when withdrawals are made for qualified long-term care reimbursements.

Commutation

- Full or partial commutation available after six months from commencement of annuity payments for options with a Guaranteed Payment Period (not available on Qualified Plans if Life w/GPP elected)

Advanced Payment Option

- Full income payments for three to six months may be accelerated and received as a lump sum (up to two times per contract)
- Additional payments resume once the accelerated period has expired
- Non-qualified contracts only and post age 59½ only

Two or three times the amount of the contract value available for long-term care coverage^{1,18,19}

- No medical exam required for eligibility
- Contract value is not lost if it's not used for qualified long-term care expenses — death benefit passes any remaining contract value to named beneficiaries
- Benefits received for qualified long-term care expenses are typically federal income tax-free²⁰
- Interest rate is declared at the beginning of each year and guaranteed for one year

Annuity Commencement Date Change

- After the first contract year, provided payments have not been started, annuity payments can be accelerated or delayed up to five additional years

Annual Payment Increase^{22,23}

- Option at issue to elect annual increases to Annuity Payments of either 2%, 3%, or 4%

Temporary Return of Premium Death Benefit Rider²²

- ROP death benefit during deferral period only for Guaranteed Payment Period (with and without Life) along with Single/Joint Life income options

Important Information

- ¹ State variations apply.
- ² Approval required for amounts greater.
- ³ 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.
- ⁴ 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.
- ⁵ In CA the withdrawal charge schedule is 9,8,7,6,5,4,3,2,1,0%.
- ⁶ If a withdrawal is taken prior to income activation your Withdrawal Base and Deferral Bonus Base will be reduced proportionately. Subsequent Deferral Bonuses, also known as Income Boosts, will thereby be based on the current Deferral Bonus Base at each increase, not initial premium amount.
- ⁷ The Rider is not long-term care insurance and is not intended to replace such coverage. It is referred to as the Annual Payment Accelerator Rider in the contract.
- ⁸ Rider must be in force for one year before benefit can be exercised. The Contract Value must exceed the greater of a) the Minimum Contract Value; and b) the doubled LAP at the time of activation and on each Contract Anniversary in order to exercise/continue the benefit or else it will be terminated.
- ⁹ The Income Enhancement Benefit can be used one time only per contract.
- ¹⁰ You must meet all eligibility requirements outlined in the rider in order to exercise the benefit, including a 90 day elimination period, certification and recertification of inability to perform two or more ADLs.
- ¹¹ 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.
- ¹² 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.
- ¹³ 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.
- ¹⁴ Requires use of systematic Withdrawal Program (life expectancy option) and has a maximum issue age of 75. Additionally, the Optional Enhanced Death Benefit is not allowed on these plan types.
- ¹⁵ Beneficiary must be either spouse of original owner at time of death or less than 10 years younger than original owner.
- ¹⁶ Required Minimum Distributions (RMD) withdrawals will reduce on a dollar for dollar basis, all other withdrawals will be proportional.
- ¹⁷ Ownership may be single or joint, insured must be the owner and/or the owner's spouse. If ownership is a trust (must be a grantor trust), insured must be the annuitant and/or annuitant's spouse.
- ¹⁸ The ForeCare Multiplier provides two or three times (depending on underwriting eligibility) the amount of contract value (In California: Based off of initial premium, net of any charges for optional riders) in long-term care coverage to spend on qualified long-term care expenses. Benefits are subject to a maximum monthly benefit. The additional coverage in excess of the Contract Value is only available to use for a qualified long-term care benefit and will not become part of the contract value or the death benefit. Withdrawals, other than for qualified long-term care expenses, will adversely affect the amount of coverage for long-term care benefits in the future. An Accelerated Benefit is paid first from the contract value until exhausted, at which point the Extended Benefit takes effect. Expense plan is by reimbursement.
- ¹⁹ There is a monthly benefit fee associated with the long-term care protection that ForeCare provides. The rate of contract value growth will be less than the declared interest rate due to the fee. However, even after deduction of the benefit fee, the contract value at month end will not be less than the contract value at the prior month end, less any applicable withdrawals.
- ²⁰ Pay no taxes on investment income growth assuming all funds are used to pay for qualified long-term care services, no non-qualified withdrawals are taken and no death benefit is paid.
- ²¹ 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.
- ²² Must be elected at issue and is irrevocable.
- ²³ Initial payments will be lower than if option was not elected.

Global Atlantic Financial Group

Global Atlantic Financial Group, through its subsidiaries, offers a broad range of retirement, life and reinsurance products designed to help our customers address financial challenges with confidence. A variety of options help Americans customize a strategy to fulfill their protection, accumulation, income, wealth transfer and end-of-life needs.

Global Atlantic was founded at Goldman Sachs in 2004 and separated as an independent company in 2013. Its success is driven by a unique heritage that combines deep product and distribution knowledge with leading investment and risk management, alongside a strong financial foundation.

globalatlantic.com

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

All guarantees are based on the claims-paying ability of Forethought Life Insurance Company and assume compliance with the 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. 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.

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.

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.

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.

SecureFore fixed annuities are issued by Forethought Life Insurance Company, 10 West Market Street, Suite 2300, Indianapolis, Indiana. Available in most states with contract FA1101SPDA-01 (certificate series GA1101SPDA-01, as applicable).

ForeCare fixed annuity is issued by Forethought Life Insurance Company, 10 West Market Street, Suite 2300, Indianapolis, Indiana. Available in most states with Contract FA1101SPDA-01 (certificate GA1101SPDA-01, as applicable) with Rider for Long-Term Care Benefits Form LTC2000-01, ICC13-LTC2000-01, Optional Inflation Protection Benefit Rider Form LTC2001-01, ICC13-LTC2001-01 and Optional Nonforfeiture benefit Form LTC2002-01, ICC13-LTC2002-01 (certificate series LTCG2000-01, LTC2001-01 and LTCG2002-01, as applicable). This is a solicitation of LTC insurance.

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

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

Indices are not available for direct investment.

Global Atlantic Financial Group (Global Atlantic) is the marketing name for Global Atlantic Financial Group Limited 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
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