

An opportunity for 8% Annual Growth

A guaranteed lifetime income story.



Right now,
he is

AGE
57

He plans to
retire at

AGE
70

He needs his
money to last...

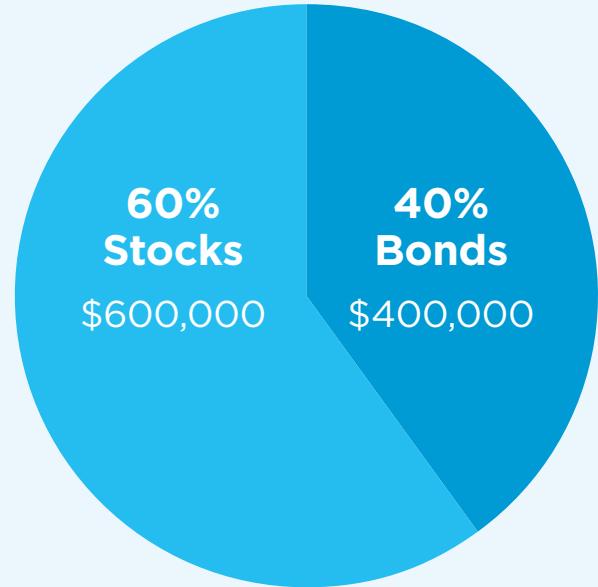
AGE
85

AGE
95

...as long as
he does.

With **income as his main goal, Mark wants more stability and predictability for his retirement strategy.**

He currently has \$1,000,000 invested in:



There are a multitude of different products that may be accessed for retirement income needs. For example, stocks, bonds, mutual funds, and variable annuities are securities and have different risk/reward characteristics, liquidity properties and tax consequences, particularly when compared to products such as CDs, savings accounts, money market accounts, fixed annuities and fixed index annuities. Certificates of Deposit (CDs) are bank products that are FDIC insured. Money Market funds are securities and are not FDIC insured, and although these funds seek to preserve the value of an investment at \$1.00 per share, there is no guarantee they will maintain this value.

While he has been saving for his retirement for decades, today's financial environment concerns him.



The longest bull market ever ended March 12, 2020.¹

Will Mark's money grow enough to last for his retirement?



Always fearful of market losses, his retirement portfolio went down 20% this year.

He'll have less time to recover from losses as he gets older.



Fixed interest rates have plummeted.

Corporate bond yields at record low levels²
U.S. treasury yields down too³
CD rates at all-time lows⁴

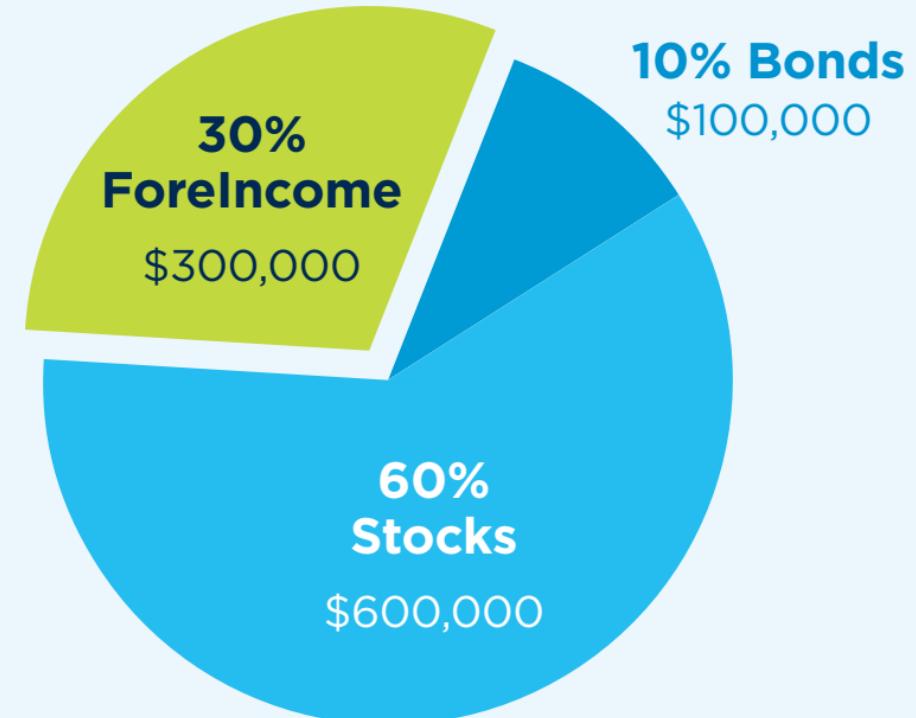
¹ The Wall Street Journal, March 12, 2020

² <https://fred.stlouisfed.org/series/AAA>

³ https://ycharts.com/indicators/10_year_treasury_rate

⁴ <https://www.bankrate.com/banking/cds/historical-cd-interest-rates/>

After talking with his financial professional, Mark moved 30% of his money to ForeIncome II Fixed Index Annuity.



**With ForeIncome,
Mark chooses the
Guaranteed Income
Builder Benefit
Withdrawal Base
growth option that
gives him guaranteed
growth potential for
future income.**



Every year, 8% (\$24,000) of his ForeIncome initial premium is added to his Withdrawal Base, increasing his future income potential.



Mark's case study assumptions: This example is for hypothetical purposes only and is designed to illustrate the relationship between initial premium payment and income opportunities. Assumes ForeIncome fixed index annuity contract purchased at age 57 and selection of the Guaranteed Income Builder Benefit (GIBB) which adds 8% of initial premium (reduced proportionally for any withdrawals), called a Deferral Bonus, to the Withdrawal Base annually at each contract anniversary until income activation. Prior to activating the benefit, a Deferral Bonus will not be credited in years where a withdrawal occurs. Assumes a single life income option was selected and that 5.00% was the applicable Lifetime Withdrawal Percentage at income activation. The Withdrawal Base is not available as a death benefit, or for surrender and is not the Contract Value. The Guaranteed Income Builder Benefit is one of two Withdrawal Base growth options to choose from at issue. An additional growth option, the Income Multiplier Benefit, which is two times the interest credits during deferral and one times the interest credits after activation, during a bonus period, is also available. Assumes no withdrawals until activation of the (GIBB) at age 70 (must be at least 55 to activate the benefit), which provides income through annual guaranteed lifetime withdrawal amounts, known as Lifetime Annual Payments (LAP). The LAP is determined as a percentage of the Withdrawal Base amount which stops growing after benefit activation for this option and is separate from the contract value. The Lifetime Withdrawal Percentage is locked upon benefit activation, based on single or joint life income option and age at the time of activation. Lifetime Withdrawal Percentages can change for new issues at any time without notice. The example makes no assumption as to the interest crediting strategy elected, therefore it assumes 0% crediting from any method. Outcomes may differ based upon the interest crediting strategy selected and assumes compliance with the product's benefit rules. The (GIBB) benefit costs 1.00% of the Withdrawal Base, charged annually at the end of each contract year. 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 benefit 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.

Guarantees are based on the claims-paying ability of Forethought Life Insurance Company and assume compliance with the product's benefit rules, as applicable.

**By the time he turns 70,
ForeIncome's Withdrawal
Base — the amount income
payments are based on —
has more than doubled.
Mark decides to start his
income payments.**



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No matter how long Mark lives, he'll get the exact same "paycheck" every year for the rest of his life, assuming no excess withdrawals.



And after Mark dies, whatever is left of his annuity contract value gets passed on to his beneficiaries.

Age 76 80 85 90 95

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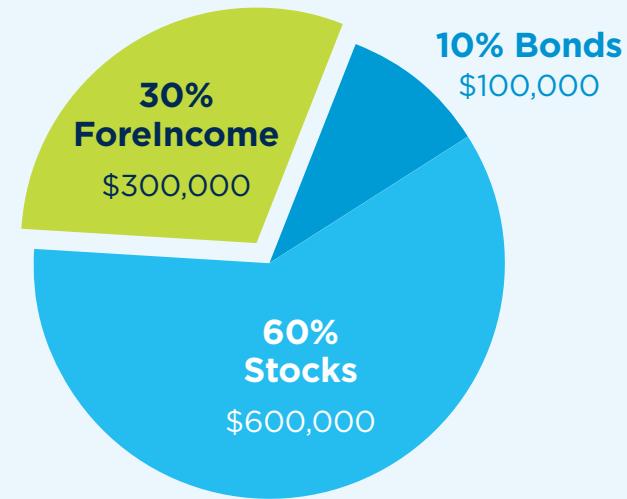
Guarantees are based on the claims-paying ability of Forethought Life Insurance Company and assume compliance with the product's benefit rules, as applicable.

Without ForeIncome



Mark has no guarantees that his money will grow enough to last for his entire retirement.

With ForeIncome



Mark can predictably grow a source of protected lifetime income no matter how markets perform or interest rates change.

If you'd like:



Guaranteed Growth

Withdrawal Base grows by a guaranteed 8% roll-up¹ every year before you start taking lifetime income.^{2,3,4}



Continuous Growth Opportunity

The 8% annual roll-up continues for as long as you wait to start taking lifetime income, even if it's 10, 15, 20 years or more.⁵



Lifetime Income

You receive guaranteed annual income for life.⁵

**Talk to your financial professional about adding
ForeIncome to your retirement strategy.**

¹ Also known as a deferral bonus.

² The income benefit is included on date of issue for an annual charge of 1.00% of the Withdrawal Base at the end of each contract year. Actual name of the benefit is Guaranteed Income Builder Benefit. The Withdrawal Base is not available as a death benefit or for cash value surrender and is not the Contract Value.

³ 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 benefit 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.

⁴ Percentage shown is of the premium paid and applies to the Withdrawal Base only. The Withdrawal Base is used to determine the withdrawal benefit and is not available for cash surrender or as a death benefit. Deferral Bonuses stop after income benefit activation. Prior to activating the benefit, a Deferral Bonus will not be credited in years where a withdrawal occurs. Any withdrawal prior to income activation will reduce the Withdrawal Base in proportion to the reduction in contract value.

⁵ Assuming no excess withdrawals.

What is an FIA?

An FIA is a tax-deferred long-term saving option that offers interest crediting strategies that can provide downside market protection and the opportunity for growth in an up market. Interest crediting for index-based strategies are based on the performance of the underlying index. However, since an FIA is an insurance contract, you are never directly invested in any index, registered security or stock market investment.



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 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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