

Our people.
Our approach.
**And our passion for
serving you.**



Our focus is on you.

As a leader in the U.S. life insurance and annuity industry, Global Atlantic Financial Group is focused on helping you achieve your financial objectives with a broad range of products and strategies, serving both individuals and institutions.

We appreciate your taking the time to learn about our company. Throughout these pages, you'll get to know who we are, what we do, how we got here, what we believe, and more.

What we do.

Global Atlantic's mission is to address the financial needs of our clients through compelling solutions that are built on our unique heritage and expertise in investment and risk management.

For individuals

We offer a comprehensive portfolio of annuity and life insurance products.

Our annuities help support your retirement income, accumulation and legacy planning. Our life insurance options serve your protection, wealth transfer, small-business and end-of-life needs.

We offer:*

- Fixed annuities
- Fixed index annuities with optional income and death benefit features
- Income annuities
- Long-term care hybrid annuity with the traditional benefits of a fixed annuity and enhanced value for qualified long-term care needs
- Registered index-linked annuities
- Variable annuities
- Indexed universal life insurance options
- Preneed life insurance to pre-fund funeral contracts

* Optional benefits are offered at an additional charge.

For institutions

Our institutional business is a leading provider of capital, risk and in-force management solutions for annuity and life insurance companies.

Institutional needs are uniquely complex and require thoughtful, customized solutions. We offer our clients exactly that: custom solutions with a transparent approach.

We look to build long-term relationships with our institutional clients, developing a deep understanding of their unique business challenges and objectives. This approach has led many of our clients to return to us for multiple transactions.

Our team specializes in tailoring solutions for block reinsurance, flow reinsurance and pension risk transfer (PRT) reinsurance needs. We help our clients:

- Release capital and improve returns
- Manage risk
- Reinsure new business
- Exit non-core businesses
- Finance acquisitions

Our ratings

Global Atlantic's insurance companies maintain high financial strength ratings from third-party agencies.

A	AM Best	"Excellent"
	Third highest of 13 ²	Outlook: Stable
A	Fitch	"Strong"
	Sixth of 19 ²	Outlook: Stable
A2	Moody's	
	Sixth of 21 ²	Outlook: Stable
A-	Standard & Poor's	"Strong"
	Seventh of 21 ²	Outlook: Stable

Our rankings

Top 5 in fixed annuity sales

Based on LIMRA data, year-ended 12/31/21

Top 5 insurer of indexed universal life

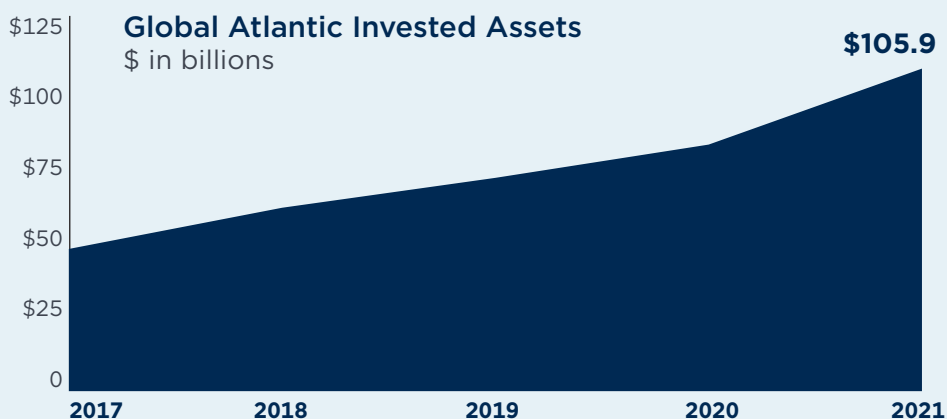
Based on sales from Wink's Sales & Market Report, 1998-2021

Top 5 preneed life insurance provider

Based on industry-wide statutory statement filings, year-ended 12/31/21

Top 3 life & annuity block reinsurer

Based on public filings, year-ended 12/31/21



Statutory assets by issuing insurance company:¹

Accordia Life and Annuity Company	\$12.7 Billion
Commonwealth Annuity and Life Insurance Company	\$60.1 Billion
Forethought Life Insurance Company	\$47.7 Billion
Global Atlantic Re	\$41.7 Billion

¹ Corresponding liabilities: Accordia Life, \$11.8B; Commonwealth, \$56.2B; Forethought, \$45.4B; Global Atlantic Re, \$39.9B. Assets and liabilities as of December 31, 2021.

² A.M. Best, Fitch and Standard & Poor's ratings apply to the individual financial strength of Accordia Life and Annuity Company, Commonwealth Annuity and Life Insurance Company, First Allmerica Financial Life Insurance Company, Forethought Life Insurance Company, and Global Atlantic Re Limited. Moody's rating applies to the individual financial strength of Accordia Life and Annuity Company, Commonwealth Annuity and Life Insurance Company, First Allmerica Financial Life Insurance Company and Forethought Life Insurance Company.

A financial strength rating is not a recommendation to buy, sell or hold securities and should not be relied upon when making any investment decision. A financial strength rating may be subject to revision or withdrawal at any time by the assigning rating organization. Ratings apply to the issuing companies and do not apply to any specific product or underlying fund. Each individual insurer is solely responsible for the benefits and obligations of the products it issues.

Ratings as of 3/31/2022.

How we got here.

Global Atlantic is a strong company built on a unique heritage. We were founded at Goldman Sachs in 2004, focused on serving the institutional marketplace with reinsurance solutions. After separating as an independent, privately-held company in 2013, we acquired companies with proven product and distribution platforms for individual annuities and life insurance, deepening our roots in the industry.

2004

Inception at
Goldman Sachs
as Global
Atlantic
Reinsurance

2005

Acquired
Allmerica Life
and renamed
Commonwealth
Annuity and Life

2009

Acquired
First Allmerica
Financial Life
Insurance
Company

2011

Started selling
annuities
through
Commonwealth

Ready for tomorrow

In 2021, Global Atlantic became a majority-owned subsidiary of KKR, a leading global investment firm. While Global Atlantic operates as a standalone business, our partnership with KKR affords us a long-term capital structure and differentiated investment and risk management expertise. These capabilities provide Global Atlantic with even greater flexibility and strengthen our position for future growth.

2013

Separated from Goldman Sachs and incorporated as Global Atlantic Financial Group Limited

Acquired AVIVA USA life insurance business line and renamed Accordia Life

2014

Acquired Forethought Life Insurance Company: includes preneed business and annuity businesses built on the capabilities acquired from The Hartford

2016

United all products and services under the Global Atlantic brand

2020

Sponsored Ivy Reinsurance, \$1 billion coinvestment vehicle for institutional transactions

2021

Acquired by KKR as a majority-owned subsidiary operating as a standalone business

The power of our people.

Global Atlantic's success is driven by the experience, integrity and diversity of our people, and we view the strength of our people as a primary competitive advantage. Great things happen when you harness the power of different perspectives and ideas in a diverse and inclusive workplace to achieve the best outcomes.

We attract the best people, we commit to their development and engagement, and we create an environment of opportunity where we can all succeed together.



Meet our leaders

Global Atlantic is led by a diverse leadership team that averages more than 25 years of industry experience.



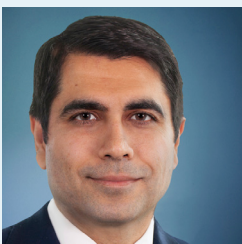
Allan Levine, Chairman and CEO

Allan Levine is the co-founder of Global Atlantic. He served as the CEO for the Goldman Sachs Reinsurance Group (GSRG), which became Global Atlantic upon separation from Goldman Sachs in 2013. His vision and strategic direction have guided the company from inception to an industry leader. He joined Goldman Sachs in 1997, and was named managing director in 2002 and partner in 2006.



Robert Arena, Co-President and Head of Individual Markets

Rob Arena has more than 25 years of experience in the financial services industry, including leadership of The Hartford's annuity and mutual fund businesses.



Manu Sareen, Co-President and Head of Institutional Markets

Manu Sareen has led Global Atlantic's institutional business since its formative days. Prior to that, he was also a member of Goldman Sachs investment banking group.

Executive Leadership Team



Anup Agarwal
Chief Investment
Officer



Padma Elmgart
Chief Technology
Officer



Kim Lee
Chief Financial Officer



Paula Nelson
Head of Strategic Growth,
Individual Markets



Daniel O'Shea
Chief Administrative
Officer



Samuel Ramos
Chief Legal Officer,
General Counsel &
Secretary



John Rugel
Chief Operations
Officer



Philip Sherrill
Chief Strategy Officer



Edward Wilson
Chief Risk
Officer

Our values.



Integrity

We are honest, fair, and transparent in all we do. We choose the right way over the easy way.



Teamwork

We collaborate to solve problems and make decisions.



Diversity

We strive to foster a diverse workforce and an inclusive and equitable workplace, bringing together different perspectives to reach the best outcome.



Excellence

We set the highest standards of performance to ensure we deliver the best of Global Atlantic each day.



Innovation

We are intellectually curious. We seek to develop creative solutions for our clients.



Client Focus

We work relentlessly to bring value to our clients.



Stewardship

We act as owners of this business. We commit to preserving and growing the assets entrusted to us, and we deliver on our promises.



How we give back.

We strongly believe we have a responsibility to support the communities where we work and live. That's why we focus our charitable efforts around a grassroots, community-oriented philosophy, empowering employees in each office to choose local organizations to support by donating both time and money. In this way, we make a direct difference in the communities where we work — and live.

The Global Atlantic Foundation

The Global Atlantic Foundation* was formed in 2021 with a **\$10 million** commitment from Global Atlantic to help small businesses thrive and create jobs in their communities. In 2022, the foundation granted \$1 million to the Accion Opportunity Fund (“AOF”), a leading nonprofit that provides small businesses with access to capital, business networks and coaching.

Through Global Atlantic’s grant, AOF will increase access to capital, as well as business advising and coaching, for small businesses with a focus in states where Global Atlantic maintains offices, including Connecticut, Indiana, Iowa, Massachusetts, New York and Pennsylvania.

The Foundation continues to issue grants to non-profit organizations aligned with its mission of providing opportunity to small businesses tackling ongoing dynamic community needs.

*A donor advised fund

globalatlantic.com

Annuities are issued by **Forethought Life Insurance Company**, 10 West Market Street, Suite 2300, Indianapolis, Indiana. **Registered annuities are underwritten and distributed by Global Atlantic Distributors, LLC.**

Life Insurance is issued by **Accordia Life and Annuity Company**, 215 10th St, Des Moines, Iowa; and preneed life insurance is issued by **Forethought Life Insurance Company**.

Reinsurance transactions are entered into by **Global Atlantic Re Limited**, 19 Par-La-Ville Rd Second Floor, Hamilton, Bermuda, Commonwealth Annuity and Life Insurance Company or one of their affiliates. Reinsurance is placed, where required by applicable law, by Global Atlantic Risk Advisors, L.P., a licensed reinsurance intermediary and subsidiary of The Global Atlantic Financial Group LLC.

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