

## SecureFore 5

Fixed Annuity

# Product Details

### Product Description

SecureFore 5 is a single-premium, tax-deferred fixed annuity issued by Forethought Life Insurance Company. Available for Non-Qualified, Non-Qualified Stretch<sup>1</sup>, Traditional IRA, Inherited/Beneficiary IRA<sup>1,2</sup>, Inherited/Beneficiary Roth IRA<sup>1,2</sup>, Roth IRA and SEP-IRA plans.

### Issue Ages

0-85

### Premium Payment

- Single premium
- \$10,000 minimum
- \$1,000,000 maximum, 0-80; \$500,000, 81-85  
(Approval required for premium in excess of these limits)

### Withdrawal Privileges

- 10% of the beginning-of-year contract value after the first contract year (10% of Annuity Deposit in the first Contract Year) can be withdrawn each year without incurring withdrawal charges.<sup>3,4</sup>
- Should you suffer from a terminal illness, any withdrawal charges will be waived on any portion of the contract value that is withdrawn after the first contract anniversary.<sup>5</sup>
- If you should become confined to an approved nursing facility for at least 90 consecutive days, withdrawal charges on any portion of the contract value withdrawn will be waived.<sup>5</sup>
- Systematic withdrawals may be specified by dollar amount, percentage of the contract value, or choice of payout frequency.

### Withdrawal Charges

A withdrawal charge applies to withdrawals in excess of free withdrawals.

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

### Initial Guaranteed Rate Period

SecureFore 5 offers a fixed interest rate period of five years. The interest rate schedule for the initial guaranteed rate period is locked upon purchase.

### Death Benefit

Beneficiaries will receive the full contract value amount without incurring any withdrawal charges.

## Optional Feature

### Return of Premium

If selected at issue, Forethought Life Insurance Company guarantees that upon full surrender, you will receive no less than your original premium, less all prior withdrawals.

<sup>1</sup> Requires use of systematic withdrawal option (life expectancy option) and a maximum issue age of 75. The optional feature Return of Premium is not available.

<sup>2</sup> Beneficiary must be either spouse of original owner at time of death or less than 10 years younger than original owner.

<sup>3</sup> If you withdraw an amount in excess of this free withdrawal amount, you may be subject to withdrawal charges. Withdrawals of taxable amounts are subject to ordinary income tax and may be subject to a 10% federal income tax penalty if taken before age 59½.

<sup>4</sup> Withdrawal Charges will be incurred if a full surrender occurs in that contract year in DE, FL, ND & SD.

<sup>5</sup> Receipt of proof as identified in the waiver riders attached to the annuity contract is required to qualify for these benefits. Subject to state variations and availability. In California, Delaware, Florida and North Dakota, the Nursing Home Waiver Rider confinement period is at least 60 consecutive days and is not available until on or after the first contract anniversary.

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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.**

This information is written in connection with the promotion or marketing of a fixed annuity. The information cannot be used or relied upon for the purpose of avoiding IRS penalties. This material is 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.

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.

SecureFore 5 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 and ICC17-FA1101SPDA-01 and rider forms FA4012-02, ICC17-FA4012-02, FA4121-01, ICC20-FA4121-01, FA4051-01, ICC17-FA4051-01, FA4052-01, ICC17-FA4054-01, ICC20-FANC-01, FANHW-01, FATIW-01, and ICC20-FATI-01.

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

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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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