Global Atlantic
FINANCIAL GROUP

LEGACY

A strategy for growing a guaranteed legacy regardless of market conditions

Meet Anne

With her popular how-to website on photography, Anne has transformed her passion for taking pictures into a lucrative business. At 65, she's done well enough that she plans to leave a $250,000 IRA account to her only child, Michael, after she passes. With most of her IRA invested in mutual funds, Anne hopes to grow her account to maximize the money she leaves her son. But there are challenges she needs to address:

Risk

While she actively seeks growth, a down market could negatively impact her account.

Uncertainty

It's impossible to predict how her investments will perform. They may go up, but they may go down.

Inflexibility

Ann will have to take Required Minimum Distributions (RMDs) when she turns 72[1] and that could reduce the amount she can leave as a legacy to her son.

Anne thought her best option might be to keep her IRA account intact, hope it performs well, and only take RMDs after she turned 72.

But her financial professional suggested an alternative strategy with downside market protection and a way to grow her legacy.

[1] Under the IRS Code RMDs must begin by the Required Beginning Date (April 1 of the year after the year you turn 70½ if you turned 70½ on or before December 31, 2019 or April 1 of the year after you turn 72 if you turn 72 on or after January 1, 2020).

Simply Speaking

How does Choice Accumulation work?

When you buy a Choice Accumulation fixed index annuity, (FIA) there are three key components to understand:

1. **Your contract value:** This is the amount you'll see on your statement. Your premium – the amount of money you use to purchase Choice Accumulation – establishes a contract value. Your contract value, less any withdrawal charges and market value adjustments, is the money you can walk away with should you decide to cancel, or "surrender," the annuity. When you first buy Choice Accumulation, your premium and your contract value are the same. For example, a $250,000 premium establishes an initial $250,000 contract value. But your contract value may potentially grow over time.

2. **Your interest crediting strategy:** This is the growth potential behind your contract value. Choice Accumulation offers many different interest crediting strategies to potentially grow your contract value – the one that's right for you depends on your retirement goals. Your financial professional can help you decide. Regardless of the crediting strategy you select, you can't lose money due to poor market performance with Choice Accumulation.

3. **Your death benefit:** This is the value your beneficiaries receive. Typically with an FIA, your contract value when you die is passed on to your designated beneficiary. Choice Accumulation's Enhanced Death Benefit provides guaranteed growth to your death benefit so it may be greater than the contract value.

An alternative option: Choice Accumulation II

Choice Accumulation is a fixed index annuity (FIA) with:

No market risk

With multiple interest crediting strategies to help grow her money, Anne will never lose money due to a market downturn.

Certainty

With the optional Enhanced Death Benefit (EDB), her legacy will grow by 7% of premium each year for 15 years, regardless of how her interest crediting strategies perform.[2] And when she dies, her son will receive the greater of the contract value or the EDB.[3]

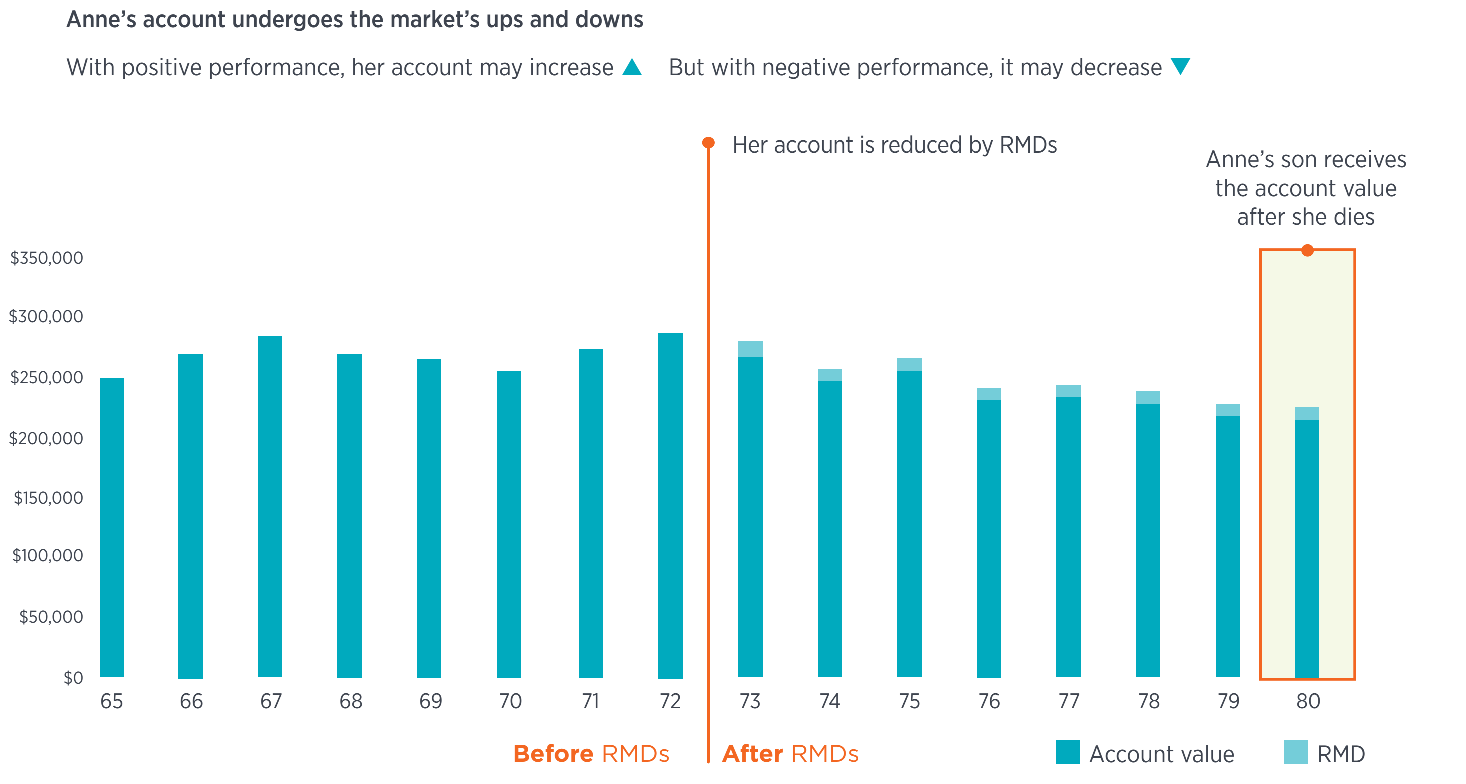
Flexibility

Anne will still have to take RMDs once she turns 72, but the guaranteed 7% growth of the EDB, reduced by the withdrawals, may help to offset the impact of those required withdrawals for a period of time.

Let's compare two different ways to leave a legacy.

Option 1: Anne keeps her money where it is

Here's a hypothetical example to show how Anne's IRA account invested in mutual funds might perform over time.

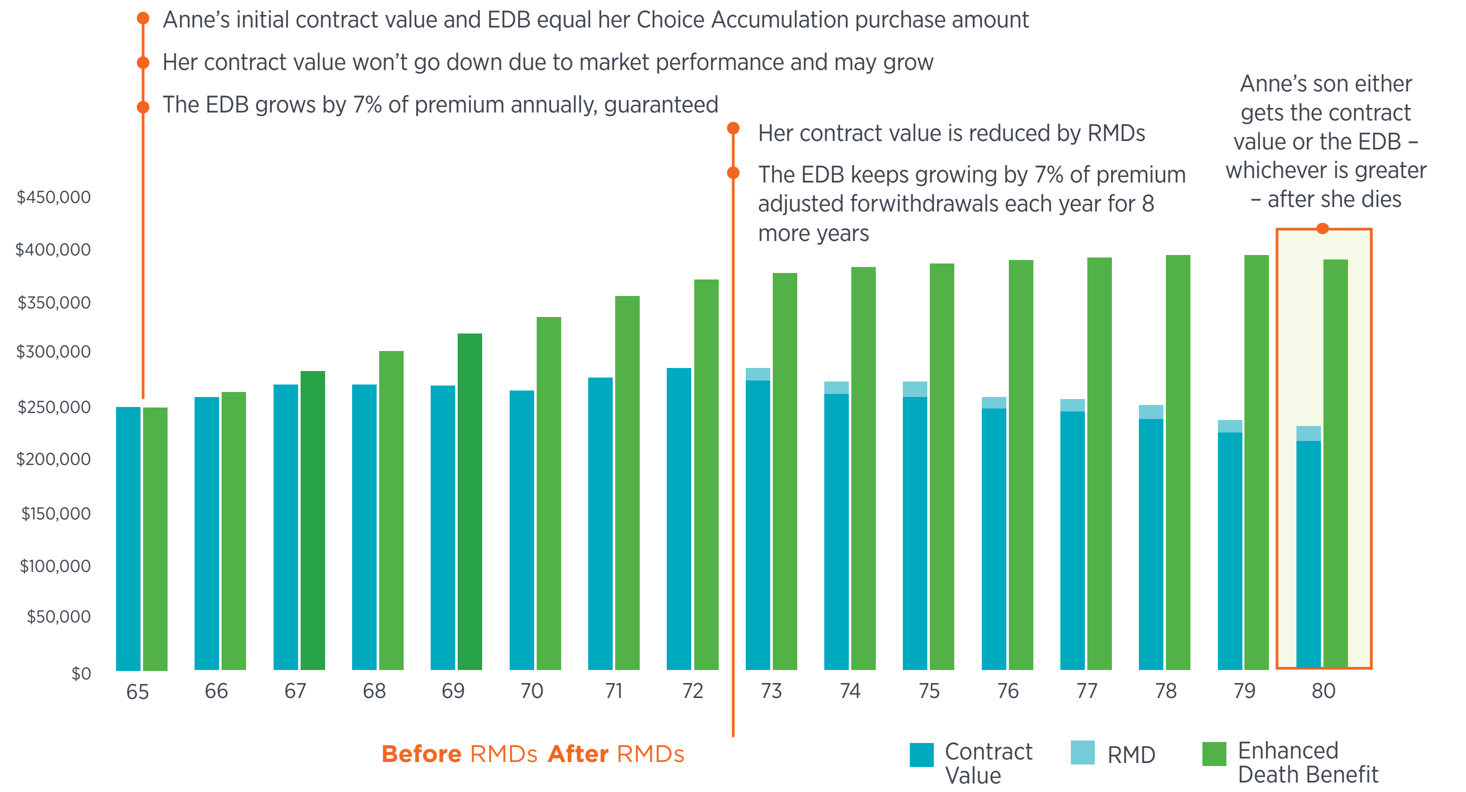


◁ 15 years of upredictable performance ▷

This is a hypothetical example for illustrative purposes only and is not intended to be the performance of any specific product or fund.

Option 2: Anne buys Choice Accumulation

With her Choice Accumulation purchase, Anne elects the Enhanced Death Benefit for an additional charge. Here's a hypothetical example on how this may help her leave her son a greater legacy.



◁ 15 years of 7% EDB Growth ▷

[2] Assuming no withdrawals.
[3] Should you die before the 15 year contract anniversary, the EDB will stop growing.

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

What did Anne do?

Working with her financial professional, Anne decided to purchase a $250,000 Choice Accumulation fixed index annuity for her legacy needs and chose the Enhanced Death Benefit option. Choice Accumulation provides Ann with:

- Multiple ways to grow her contract value
- Down market protection
- An Enhanced Death Benefit that, if greater than her contract value, will pass to her son.

To learn more about Choice Accumulation and to see if it makes sense for your own financial goals, ask your financial professional for a personalized product illustration and additional product details.

Anne's case study assumptions:

The hypothetical example reflects the Choice Accumulation fixed index annuity contract purchased at age 65 and selection of the Enhanced Death Benefit option. The example is not intended to show the actual performance of any specific interest crediting method and/or linked index, when selected in conjunction with the Enhanced Death Benefit option. The optional Enhanced Death Benefit 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 will be comprised of a guaranteed roll-up of 7.00% simple interest for 15 years based off of premiums, reduced by withdrawals. All withdrawals will reduce the benefit. A minimum issue age of 0 and maximum age of 75 will apply. The hypothetical example assumes no withdrawals prior to age 72 and only the Required Minimum Distributions from age 72 on. Outcomes may differ based upon the interest crediting strategy selected and assume compliance with the product's benefit rules.

This strategy involves the purchase of a fixed index annuity (FIA) with a benefit provided for a charge. FIAs are typically meant for long-term savings purposes. Withdrawals during the early years may incur a withdrawal charge and market value adjustment, assessed as a percentage of the withdrawal. Withdrawal charges vary by product. FIAs are insurance contracts, not securities, and do not directly participate in any stock, bond, or equity investments. Contract owners are not buying shares of any stock or index, even though index performance may indirectly affect contract values. Index-based crediting methods may experience years with 0% crediting. Though crediting is determined, in part, by the performance of an equity index, the credited rate is typically subject to a cap or a spread, performance trigger or participation rate. Additional benefits vary by product and may be subject to charges. Indices are not available for direct investment.

Repositioning of assets from an existing product may not be suitable for all clients. Clients should carefully consider factors such as remaining surrender charge schedule, and any other charges before determining if repositioning and/or exchanging of an existing asset, including annuity contract, is right for their particular situation. State insurance replacement regulations may also apply.

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.

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.

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 surrender charges may also apply. Withdrawals will reduce the death benefit and any optional guaranteed amounts in an amount more than the actual withdrawal. If you are investing in 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.

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.

The issuing insurance company is not an investment adviser nor registered as such with the SEC or any state securities regulatory authority. It is not acting in any fiduciary capacity with respect to your investment. This information does not constitute personalized investment advice or financial planning advice.

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.

Product features and optional benefits may not be available in all states or firms. 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.

Indices are unmanaged and not available for direct investment.

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