

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

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 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 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 features are subject to state and firm variations and availability. 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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SecureFore Fixed Annuities

Issued by Forethought Life
Insurance Company

Product Suite Guide

Ten reasons why a fixed annuity¹ might be **right for you**

A fixed annuity is an insurance product intended to provide for retirement and other long-term financial needs. A fixed annuity can be an ideal financial product for people who have sufficient liquid assets to cover living expenses and unexpected emergencies, such as medical bills.

1. Predictability

Choose an optional “return of premium” feature and you can receive 100% of principal back, at any time, less any withdrawals.

2. Liquidity

Typically offers flexibility to access up to 10% of the contract value per year without incurring a withdrawal charge.

3. Tax deferral

Postpone paying taxes on the interest accrued during the life of the contract, allowing more money to compound over time.

4. Power of compounding

Earn interest on your principal and interest on your interest.

5. Guaranteed growth

Competitive fixed rates and guaranteed rate periods mean you experience growth on your contract value.

6. Death benefit

In most cases, contract value passes to the stated beneficiary without the delay of probate.

7. Income

Ability to convert the surrender value into a stream of dependable income for retirement through annuitization.

8. Emergency access

Full liquidity without withdrawal charges is typically available in the event of a terminal illness diagnosis or nursing home confinement.

9. Simplicity

Easy-to-understand product with few moving parts, making a fixed annuity an easier way to help secure your money.

10. No monthly or annual fees²

No monthly or annual fees means that 100% of your principal is credited to your contract value, and your money goes to work for you right away.

¹ This applies to non-indexed fixed annuities that do not have a Market Value Adjustment.

² Withdrawal charges and taxes may apply to any amounts withdrawn from your contract.

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.

	SecureFore 3	SecureFore 5	SecureFore 7																																										
Product Description	SecureFore 3 is a single-premium, tax-deferred fixed annuity issued by Forethought Life Insurance Company. Available for Non-Qualified, Non-Qualified Stretch ³ , Traditional IRA, Inherited/Beneficiary IRA ^{3,4} , Roth IRA, Inherited/Beneficiary Roth IRA ⁴ and SEP-IRA plans.	SecureFore 5 is a single-premium, tax-deferred fixed annuity issued by Forethought Life Insurance Company. Available for Non-Qualified, Non-Qualified Stretch ³ , Traditional IRA, Inherited/Beneficiary IRA ^{3,4} , Roth IRA, Inherited/Beneficiary Roth IRA ⁴ and SEP-IRA plans.	SecureFore 7 is a single-premium, tax-deferred fixed annuity issued by Forethought Life Insurance Company. Available for Non-Qualified, Non-Qualified Stretch ³ , Traditional IRA, Inherited/Beneficiary IRA ^{3,4} , Roth IRA, Inherited/Beneficiary Roth IRA ⁴ and SEP-IRA plans.																																										
Issue Ages	0–85	0–85	0–85																																										
Guaranteed Rate Period	Three Years	Five Years	Seven Years																																										
Premium Payment	<ul style="list-style-type: none"> • Single premium • \$10,000 minimum • \$1,000,000 maximum, 0–80; \$500,000, 81–85 	<ul style="list-style-type: none"> • Single premium • \$10,000 minimum • \$1,000,000 maximum, 0–80; \$500,000, 81–85 	<ul style="list-style-type: none"> • Single premium • \$10,000 minimum • \$1,000,000 maximum, 0–80; \$500,000, 81–85 																																										
Withdrawal Privileges	<ul style="list-style-type: none"> • 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.^{5,6} • 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.⁷ • 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.⁷ • Systematic withdrawals may be specified by dollar amount, percentage of the contract value, or choice of payout frequency. 	<ul style="list-style-type: none"> • 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.^{5,6} • 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.⁷ • 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.⁷ • Systematic withdrawals may be specified by dollar amount, percentage of the contract value, or choice of payout frequency. 	<ul style="list-style-type: none"> • 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.^{5,6} • 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.⁷ • 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.⁷ • Systematic withdrawals may be specified by dollar amount, percentage of the contract value, or choice of payout frequency. 																																										
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Death Benefit	Beneficiaries will receive the full contract value amount without incurring any withdrawal charges.	Beneficiaries will receive the full contract value amount without incurring any withdrawal charges.	Beneficiaries will receive the full contract value amount without incurring any withdrawal charges.																																										
Optional Features																																													
Return of Premium <i>(Selection of this option may lower the interest rate received.)</i>	If selected at issue, Forethought Life Insurance Company guarantees that upon full surrender, you will receive no less than your original annuity premium, less all prior withdrawals.	If selected at issue, Forethought Life Insurance Company guarantees that upon full surrender, you will receive no less than your original annuity premium, less all prior withdrawals.	If selected at issue, Forethought Life Insurance Company guarantees that upon full surrender, you will receive no less than your original annuity premium, less all prior withdrawals.																																										

³ 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.

⁴ Beneficiary must be either spouse of original owner at time of death or less than 10 years younger than original owner.

⁵ 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.

⁶ Withdrawal Charges will be incurred if a full surrender occurs in that contract year in DE, FL, ND & SD.

⁷ 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 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.