

An opportunity for a 12% premium bonus!

With the Premium Enhancement Rider available on ForeAccumulation, your clients receive a 12% increase to their contract value on Day 1.¹

12%

Premium Enhancement Rider



Guaranteed Increase on Day 1

Based on the Premium Enhancement percentage, this Rider adds an interest credit enhancement to the contract value at the time of issue.



Help Offset Yield Risk

The election of the Premium Enhancement Rider may be more advantageous in flat or negative market environments.



Higher First-Year Guarantees

If appropriate for the client, consider pairing the Premium Enhancement Rider with an allocation to the Fixed Rate Account for potentially higher Year-1 guaranteed crediting.

Considerations

- Election of the optional Premium Enhancement Rider will result in lower caps, lower participation rates, lower trigger rates, lower fixed interest rates.
- A Premium Enhancement Recapture Charge will be applicable to cumulative withdrawals in excess of the Free Withdrawal Amount, to any annuitizations in the first contract year, and deaths during the first contract year.²
- Fixed Rate is guaranteed for the first contract year.

¹ Available on 10-Year Withdrawal Charge Period ForeAccumulation II.

² Premium Enhancement Recapture Charge will be assessed on any cumulative withdrawals that exceed the Free Withdrawal Amount, to any annuitization during the first Contract Year, and to Death Benefits during the first contract year, proportionally adjusted to reflect the amount of the Premium Enhancement withdrawn, following the Premium Enhancement Recapture Charge Schedule (state variations apply). Early termination or death will negatively impact the product's contract values.

There is no guarantee that electing a product with premium enhancement will perform better than electing a product without a premium enhancement rider or that electing this Rider will result in a higher contract value at the end of the contract. A Market Value Adjustment may be assessed on the remaining portion of the withdrawal in excess of the Free Withdrawal Amount.

The Premium Enhancement Rider cannot be elected in conjunction with other optional riders such as the Enhanced Death Benefit Rider or strategies with the Growth Accelerator Rider.

Guarantees provided are subject to the financial strength of the issuing insurance company; not guaranteed by any bank or the FDIC.

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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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Want to learn more?
Reach out to your local wholesaler or contact
the Sales Desk at (833) ASK-GA4U or (833) 275-4248.

What is a Fixed Index Annuity?

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 flyer must be preceded or accompanied by the applicable fixed index annuity product brochure.

This material is intended to provide educational information regarding either the features and mechanics of the product or for general reference/education and is intended for financial professional use only. 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 provided are subject to the financial strength of the issuing insurance company; not guaranteed by any bank or the FDIC.

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. 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.

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 your tax or legal counsel for advice.

ForeAccumulation II fixed index annuity is issued by **Forethought Life Insurance Company**, 10 West Market Street, Suite 2300, Indianapolis, Indiana.

ForeAccumulation 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, FA4109-01, ICC17-FA4109-01, FA4110-01, ICC17-FA4110-01, RA23-WCW-01, ICC23-RA23-WCW-01, FA4112-01, ICC17-FA4112-01, RA23-EDB-01, ICC23-RA23-EDB-01, RA22IS-2YP-01, ICC22-RA22IS-2YP-01, RA23-GACC-02, ICC23-RA23-GACC-02, RA23-PREM-01, ICC23-RA23-PREM-01, RA23-NCW-01, ICC23-RA23-NCW-01, RA23-TIW-01 and ICC23-RA23-TIW-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 The Global Atlantic Financial Group LLC 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.

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