



**Global Atlantic**  
FINANCIAL GROUP

*Thinking Ahead<sup>SM</sup>*

SecureFore<sup>SM</sup>  
***Fixed Annuities***

Issued by Forethought Life Insurance Company

**Product Suite**  
Guide

## 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 insightful investment and risk management, alongside a strong financial foundation.



# Ten reasons why a fixed annuity<sup>1</sup> 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 secure your money.

## 10. **No monthly or annual fees<sup>2</sup>**

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.

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

<sup>2</sup> Withdrawal charges and taxes may apply to any amounts withdrawn from your contract.

## SecureFore<sup>SM</sup> 3

### Product Description

SecureFore 3 is a single-premium, tax-deferred fixed annuity issued by Forethought Life Insurance Company. It is available for non-qualified, IRA and Roth IRA plans.

### Issue Ages

0-85

### Guaranteed Rate Period

Three Years

### Premium Payment<sup>3</sup>

- Single premium
- \$10,000 minimum
- \$1,000,000 maximum, 0-80; \$500,000, 81-85

### Withdrawal Privileges

- 10% of the beginning-of-year contract value after the first contract year can be withdrawn each year without incurring withdrawal charges, except in any year where a full surrender occurs.<sup>4</sup>
- Withdrawal charges will be waived due to qualified nursing home confinement or terminal illness.<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.

Year	1	2	3	4+
Charge	8%	8%	7%	0%

### Death Benefit

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

### Optional Features

#### Return of Premium

*(Selection of this option may lower the interest rate received.)*

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.

<sup>3</sup> Home office approval is needed for premiums in excess of these limits.

<sup>4</sup> If you withdraw an amount in excess of this free withdrawal amount, you may be subject to withdrawal charges. Withdrawals of taxable amounts may be subject to a 10% federal income tax penalty if taken before age 59½.

<sup>5</sup> Receipt of proof as identified in the waiver riders attached to the annuity contract is required in order to qualify for these benefits. Subject to the Nursing Home Waiver Rider referred to as the Confinement Waiver Rider in CT.

## SecureFore<sup>SM</sup> 5

SecureFore 5 is a single-premium, tax-deferred fixed annuity issued by Forethought Life Insurance Company. It is available for non-qualified, IRA and Roth IRA plans.

0-85

Five Years

- Single premium
- \$10,000 minimum
- \$1,000,000 maximum, 0-80; \$500,000, 81-85
- 10% of the beginning-of-year contract value after the first contract year can be withdrawn each year without incurring withdrawal charges, except in any year where a full surrender occurs.<sup>4</sup>
- Withdrawal charges will be waived due to qualified nursing home confinement or terminal illness.<sup>5</sup>
- Systematic withdrawals may be specified by dollar amount, percentage of the contract value, or choice of payout frequency.

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

<b>Year</b>	1	2	3	4	5	6+
<b>Charge</b>	8%	8%	7%	6%	5%	0%

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

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.

## SecureFore<sup>SM</sup> 7

SecureFore 7 is a single-premium, tax-deferred fixed annuity issued by Forethought Life Insurance Company. It is available for non-qualified, IRA and Roth IRA plans.

0-85

Seven Years

- Single premium
- \$10,000 minimum
- \$1,000,000 maximum, 0-80; \$500,000, 81-85
- 10% of the beginning-of-year contract value after the first contract year can be withdrawn each year without incurring withdrawal charges, except in any year where a full surrender occurs.<sup>4</sup>
- Withdrawal charges will be waived due to qualified nursing home confinement or terminal illness.<sup>5</sup>
- Systematic withdrawals may be specified by dollar amount, percentage of the contract value, or choice of payout frequency.

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

<b>Year</b>	1	2	3	4	5	6	7	8+
<b>Charge</b>	8%	8%	7%	6%	5%	4%	3%	0%

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

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.

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**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, 300 North Meridian Street, Suite 1800, Indianapolis, Indiana. Available in most states with contract FA1101SPDA-01 (certificate series GA1101SPDA-01, as applicable).

**Products and features are subject to state 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.

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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