

ForeAccumulation ForeIncome

Fixed Index Annuities

Issued by Forethought Life Insurance Company

PRODUCT
REFERENCE
GUIDE

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Lifetime Withdrawal Percentages for ForeIncome

Age upon activation	Single life Income	Joint life Income
55	4.00%	3.50%
56	4.10%	3.60%
57	4.20%	3.70%
58	4.30%	3.80%
59	4.40%	3.90%
60	4.50%	4.00%
61	4.60%	4.10%
62	4.70%	4.20%
63	4.80%	4.30%
64	4.90%	4.40%
65	5.00%	4.50%
66	5.05%	4.55%
67	5.10%	4.60%
68	5.15%	4.65%
69	5.20%	4.70%
70	5.25%	4.75%
71	5.30%	4.80%
72	5.35%	4.85%
73	5.40%	4.90%
74	5.45%	4.95%
75	5.50%	5.00%
76	5.60%	5.10%
77	5.70%	5.20%
78	5.80%	5.30%
79	5.90%	5.40%
80	6.00%	5.50%
81	6.10%	5.60%
82	6.20%	5.70%
83	6.30%	5.80%
84	6.40%	5.90%
85	6.50%	6.00%
86	6.60%	6.10%
87	6.70%	6.20%
88	6.80%	6.30%
89	6.90%	6.40%
90+	7.00%	6.50%

Product Name	ForeIncome																																																								
Issue Ages	50-85																																																								
Withdrawal Charges ^{1,2}	<p>Five-Year Withdrawal Charge Schedule</p> <table border="1"> <thead> <tr> <th>Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6+</th> </tr> </thead> <tbody> <tr> <td>Charge</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>0%</td> </tr> </tbody> </table> <p>Seven-Year Withdrawal Charge Schedule</p> <table border="1"> <thead> <tr> <th>Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8+</th> </tr> </thead> <tbody> <tr> <td>Charge</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>3%</td> <td>0%</td> </tr> </tbody> </table> <p>Ten-Year Withdrawal Charge Schedule³</p> <table border="1"> <thead> <tr> <th>Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10</th> <th>11+</th> </tr> </thead> <tbody> <tr> <td>Charge</td> <td>9%</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>3%</td> <td>2%</td> <td>1%</td> <td>0%</td> </tr> </tbody> </table>	Year	1	2	3	4	5	6+	Charge	9%	8%	7%	6%	5%	0%	Year	1	2	3	4	5	6	7	8+	Charge	9%	8%	7%	6%	5%	4%	3%	0%	Year	1	2	3	4	5	6	7	8	9	10	11+	Charge	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%
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Lifetime Income Benefit Options	<p>Guaranteed Lifetime Withdrawal Benefit (<i>GLWB</i>) included at issue for an annual charge of 1.05% of Withdrawal Base at the start of each contract year. Provides income through guaranteed lifetime withdrawal payments that clients cannot outlive, assuming no excess withdrawals. At issue choose between two growth options for Withdrawal Base: 10% or 7.5% + interest credits⁴, minus any withdrawals. Percentages are based on premium and adjusted for withdrawals. Withdrawal Base is not available as a death benefit or for cash surrender.</p>																																																								
Other Included Benefits	<p>Guaranteed Minimum Surrender Value (<i>GMSV</i>) is a separate value tracked independently from the contract value. It grows at each contract anniversary by a stated percentage rate during the withdrawal charge period. After this period expires, the <i>GMSV</i> no longer grows. Depending on the performance of the account, the <i>GMSV</i> may be higher than the contract value. If this occurs and the <i>GLWB</i> has not yet been activated, the contract value will increase to the <i>GMSV</i> amount in the following situations:</p> <ul style="list-style-type: none"> • Death of an owner (<i>not available in all states</i>) • <i>GLWB</i> termination after the withdrawal charge period • Annuitization after the withdrawal charge period • Date of full surrender after withdrawal charge period 																																																								
Death Benefit (<i>state availability and variations apply</i>)	<p>Remaining contract value passes to beneficiaries at no additional charge.</p>																																																								

This material is intended to provide educational information regarding the features and mechanics of the product and is intended for producer 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 are based on the claims-paying ability of Forethought Life Insurance Company and assume compliance with the product's benefit rules, as applicable.

ForeAccumulation

0-85

Five-Year Withdrawal Charge Schedule

Year	1	2	3	4	5	6+
Charge	9%	8%	7%	6%	5%	0%

Seven-Year Withdrawal Charge Schedule

Year	1	2	3	4	5	6	7	8+
Charge	9%	8%	7%	6%	5%	4%	3%	0%

Ten-Year Withdrawal Charge Schedule³

Year	1	2	3	4	5	6	7	8	9	10	11+
Charge	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

None

The Guaranteed Minimum Accumulation Value (GMAV) is a value that is tracked separately from the contract value that increases upside potential. It grows by a stated percentage each year during the withdrawal charge period. If no withdrawals have been taken, at the earlier of the first owner's death (*not available in all states*) or the end of the withdrawal charge period the contract value will equal the greater of the contract value or GMAV. The GMAV equals zero and terminates at the time of any withdrawal during the withdrawal charge period. The GMAV is not available for cash surrender.

Remaining contract value passes to beneficiaries at no additional charge.

Premium⁵

- \$25,000 minimum initial premiums
- \$1,000,000 maximum total premium for ages 0-80 (*as measured by total contributions per person for all annuities with the company*)
- \$500,000 maximum for ages 81-85 (*as measured by total contributions per person for all annuities with the company*)

Interest Crediting

Interest is credited to your contract value based on your choice of one or more interest crediting strategies. There are a variety of choices with different methodologies, advantages and trade-offs of each.

Additional Benefits

(*subject to state availability*)

- Nursing Care Waiver
- Terminal Illness Waiver

Withdrawal Privileges

(*may vary by state*)

- 10% beginning of the year contract value

Available Plans

- Non-qualified
- IRA
- Roth IRA
- SEP IRA

¹ State variations apply.

² Withdrawal Charge Schedule may vary by firm.

³ Ten-Year Withdrawal Charge Schedule is not available in CA.

⁴ Percentages shown are of the premium paid, reduced for any withdrawals in proportion to the reduction in contract value and is applied each contract anniversary until income activation.

⁵ Company approval will be required for cumulative premium payments in excess of these limits as applied to one or more annuity contracts by one client.

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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 may reduce any optional guaranteed amounts in an amount more than the actual withdrawal.

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ForeIncome and ForeAccumulation fixed index annuities are issued by Forethought Life Insurance Company, 10 West Market Street, Suite 2300, Indianapolis, Indiana. Available in most states with contract FL-FIA-13 and ICC14-FL-FIA.

Products and features are subject to state availability and variations. Read the Contract for complete details.

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Indices are 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
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