

Diversification, Choice, and Flexibility

For a strategy with upside
potential and downside
protection

With a fixed index annuity (FIA), you can choose more than one interest crediting strategy to diversify your approach. Here's a hypothetical example:

Keith, age 60, is looking to purchase a \$100,000 ForeAccumulation II FIA. He's not sure if he wants just one interest crediting strategy or multiple ones with different indices for his FIA. Here's what Keith's advisor showed him to help him decide.



Keith's advisor showed him index performance, hypothetical historical performance and the potential power of a diversified FIA strategy.

Index Performance

Here's a ten-year look at how four indices performed from 2011 through 2020.

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Franklin	11.14%	S&P 500 13.41%	S&P 500 29.60%	S&P 500 11.39%	S&P 500 -0.73%	S&P 500 9.54%	Franklin 20.82%	PIMCO -0.73%	S&P 500 28.88%	S&P 500 16.26%
PIMCO	4.11%	BlackRock 7.16%	Franklin 18.50%	Franklin 8.21%	Franklin -2.35%	Franklin 5.89%	S&P 500 19.42%	Franklin -2.44%	Franklin 13.67%	BlackRock 5.02%
BlackRock	0.62%	Franklin 6.68%	PIMCO 9.46%	BlackRock 6.23%	PIMCO -3.61%	PIMCO 4.50%	BlackRock 15.75%	S&P 500 -6.24%	BlackRock 12.34%	PIMCO 4.69%
S&P 500	0.00%	PIMCO 5.07%	BlackRock 8.61%	PIMCO 5.73%	BlackRock -4.33%	BlackRock 2.59%	PIMCO 13.23%	BlackRock -7.42%	PIMCO 10.02%	Franklin 2.87%

Hypothetical Historical Performance

The chart shows how the Index and FIA interest crediting strategy would have functioned if they had been available for the time period indicated.

Year	BlackRock Diversa® Volatility Control Index¹ Two-Year Point-to-Point with 6.25% Spread	Franklin US Index Two-Year Point-to-Point with 6.25% Spread	PIMCO Balanced Index One-Year Point-to-Point with 60% Participation Rate	S&P 500® Index One-Year Point-to-Point with 2.75% Cap
2011	0.00%	0.00%	2.46%	0.00%
2012	1.58%	12.31%	3.04%	2.75%
2013	0.00%	0.00%	5.67%	2.75%
2014	9.12%	21.97%	3.44%	2.75%
2015	0.00%	0.00%	0.00%	0.00%
2016	0.00%	0.00%	2.70%	2.75%
2017	0.00%	0.00%	7.94%	2.75%
2018	0.91%	11.63%	0.00%	0.00%
2019	0.00%	0.00%	6.01%	2.75%
2020	11.73%	10.69%	2.81%	2.75%

When Index performance is negative for the strategy term, Choice Accumulation interest credit will be 0.00%. Different purchase dates will result in different index returns and different interest crediting.
BlackRock source: BlackRock Inc, (12/31/2009 - 10/14/2015); Bloomberg Index Services Limited (10/15/2015 - 12/31/2020)
Franklin and PIMCO source: Bloomberg Index Services Limited, 2020

Index Performance Chart and Hypothetical Historical Performance

BlackRock Diversa® Volatility Control Index
Chart shows the pre-inception performance data of the Index based on hypothetical back-tested closing levels from 12/31/2009 through 10/14/2015 as well as post-inception, actual live index historical performance data based on closing levels from 10/15/2015 through 12/31/2020. Different purchase dates will result in different index returns with the cap applied. Index inception date is 10/15/2015.

Based on index methodology in effect on 3/1/2016. Actual live index historical performance for 10/15/2015 - 12/31/2020 reflects the Index methodology in place during that time period.

The hypothetical back-tested results reflect the interest that Forethought would have credited for Choice Accumulation after deducting a 6.25% spread for the time period indicated. Spread is not guaranteed and is subject to a 15% maximum for the Two-Year Point-to-Point with Spread Indexed Strategy.

Franklin US Index

Chart shows the pre-inception performance data of the Index based on hypothetical back-tested closing levels from 12/31/2009 through 11/12/2017 as well as post-inception, actual live index historical performance data based on closing levels from 11/13/2017 through 12/31/2020. Index inception date is 11/13/2017.

Based on the Index methodology in effect on 11/13/2017. Actual live index historical performance for 11/13/2017 - 12/31/2020 reflects the Index methodology in place during that time period.

The hypothetical back-tested results reflect the interest that Forethought would have credited for ForeAccumulation after deducting a 6.25% spread for the time period indicated. Spread is not guaranteed and is subject to a 15% maximum for the Two-Year Point-to-Point with Spread Indexed Strategy.

PIMCO Balanced Index

Chart shows the pre-inception performance data of the Index based on hypothetical back-tested closing levels from 12/31/2010 through 11/29/2017 as well as post-inception, actual live index historical performance data based on closing levels from 11/30/2017 through 12/31/2020. Index inception date is 11/30/2017.

Based on the Index methodology in effect on 11/30/2017. Actual live index historical performance for 11/30/2017 - 12/31/2020 reflects the Index methodology in place during that time period.

The hypothetical back-tested results reflect the interest that Forethought would have credited for ForeAccumulation after a 60% participation rate for the time period indicated. The participation rate is not guaranteed and is subject to a 10% minimum for the One-Year Point-to-Point with Participation Rate Indexed Strategy.

S&P 500® Index

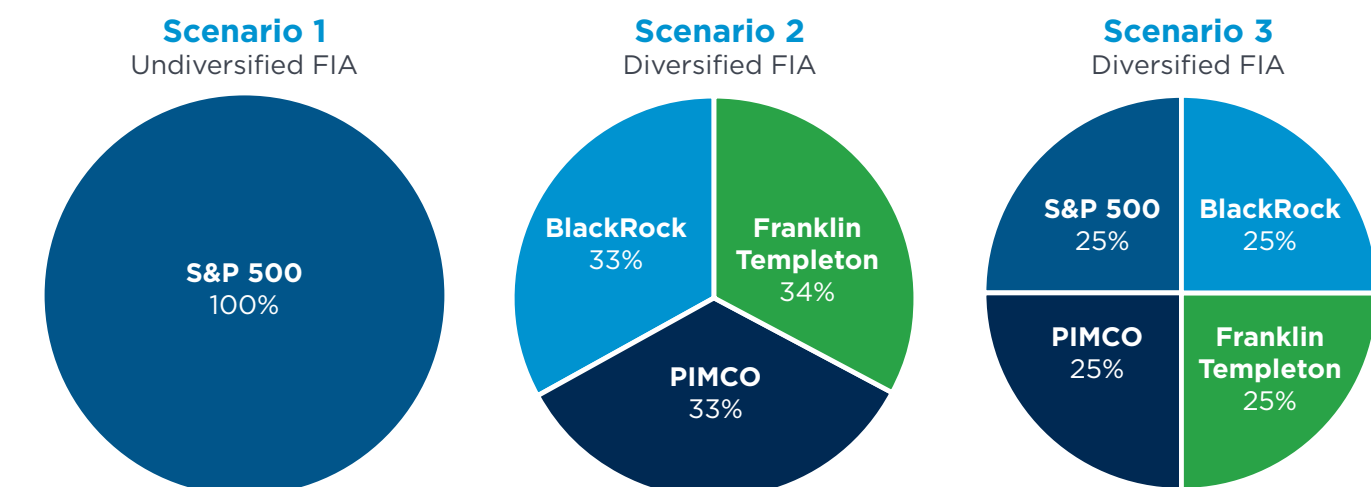
Chart shows historical performance of the S&P 500 Index based on annualized calendar year performance for the time period from 12/31/2010 through 12/31/2020.

The historical S&P 500 Index results reflect the interest that Forethought would have credited for Choice Accumulation after applying a 2.75% cap for the time period indicated. The cap rates are not guaranteed and are subject to a 1% minimum for the One-Year Point-to-Point with Cap crediting strategy based on the S&P 500 Index.

PAST PERFORMANCE AND HYPOTHETICAL HISTORICAL DATA IS NO GUARANTEE OF FUTURE RESULTS. ACTUAL RESULTS WILL VARY BASED ON THE PERCENTAGE OF CHANGE IN THE INDEX, INDEX ALLOCATIONS, AND INTEREST RATES.

The potential power of a diversified strategy

Hypothetical Crediting Option Allocations



- 2011 initial premium: **\$100,000**
- 2020 contract value: **\$120,913**
- 2020 guaranteed contract value: **\$100,000**

Assumes 100% allocation to the S&P 500 Index One-Year Point-to-Point with 2.75% Cap interest crediting strategy.

- 2011 initial premium: **\$100,000**
- 2020 contract value: **\$144,803**
- 2020 guaranteed contract value: **\$100,000**

Assumes a split allocation of 33% to BlackRock Diversa® Volatility Control Index Two-Year Point-to-Point with 6.25% Spread interest crediting strategy, 34% to Franklin Templeton US Index Two-Year Point-to-Point with 6.25% Spread interest crediting strategy and 33% to PIMCO Balanced Index One-Year Point-to-Point with 60% Participation Rate interest crediting strategy.

- 2011 initial premium: **\$100,000**
- 2020 contract value: **\$138,645**
- 2020 guaranteed contract value: **\$100,000**

Assumes a split allocation of 25% to S&P 500 Index One-Year Point-to-Point with 2.75% Cap interest crediting strategy, 25% to BlackRock Diversa® Volatility Control Index Two-Year Point-to-Point with 6.25% Spread interest crediting strategy, 25% to Franklin Templeton US Index Two-Year Point-to-Point with 6.25% Spread interest crediting strategy and 25% to PIMCO Balanced Index One-Year Point-to-Point with 60% Participation Rate interest crediting strategy.

Important Information Regarding Hypothetical Historical (Back-Tested) Performance

Hypothetical historical performance as applicable to any of the Indices is not an indication of future results. Back-tested performance is not actual historical performance, but is hypothetical. The back-tested calculations are based on the as indicated Index methodologies and time frames as indicated.

Prospective application of the methodology used to construct the aforementioned Indices may not result in performance commensurate with the back-test returns shown. The back-tested period does not necessarily correspond to the entire available history of the Index.

Another limitation of back-tested hypothetical information is that generally the back-tested calculation is prepared with the benefit of hindsight. Back-tested data reflects the application of the Index methodology and selection of Index constituents in hindsight. No hypothetical record can completely account for the impact of financial risk in actual trading. For example, there are numerous factors related to the equities, fixed income/and/or commodities markets in general which cannot be, and have not been, accounted for in the preparation of the index information set forth, all of which can affect actual performance.

It is not possible to invest directly in an Index. The hypothetical historical performance data, however does not reflect any additional costs or fees that may be paid in connection with any security linked to an Index. In addition, the performance data does not reflect any additional fees that may be paid by counterparty to a transaction referencing and of the aforementioned Indices, and which may be agreed between the Index provider and the counterparty.

Using these hypothetical examples, Keith's advisor explained that a diversified FIA may offer him greater growth potential than an undiversified one.

These scenarios are hypothetical examples and are for educational purposes only. They are not intended to predict future performance. These scenarios assume that non-guaranteed elements, such as index caps, spreads and participation rates will not change. It is likely that non-guaranteed elements will change and actual values will be higher or lower than those in these scenarios. The use of alternate assumptions could produce significantly different results. The scenarios assume no withdrawals and no optional rider charges. The contract value with guaranteed assumptions represents the guaranteed minimum values based on 0% interest crediting.

Important Assumptions

Information based on Choice Accumulation, 7-year duration, \$100k or greater. Actual interest crediting will be based on the strategy selected within Choice Accumulation, and will be adjusted for any caps, spreads or participation rates, all of which can limit or reduce the interest credited. Outcomes may differ based upon the interest crediting strategy selected and assume compliance with the product's benefit rules. Not all strategies are available in all states.

The Contract Value with non-guaranteed assumptions is based on the following:

For the S&P 500 allocation based on the historical S&P 500 performance for the last ten calendar years, beginning 12/31/2010 through 12/31/2020. It assumes that the current, non-guaranteed cap/rates of 2.75% will not change. The guaranteed minimum cap rate is 1.00%.

For the BlackRock allocation based on the pre-inception performance data of the Index based on hypothetical back-tested closing levels from 12/31/2009 through 10/14/2015 as well as post-inception, actual live index historical performance data of the BlackRock Diversa® Volatility Control Index based on closing levels from 10/15/2015 through 12/31/2020. The hypothetical back-tested results reflect the interest that would have credited after deducting a 3.75% spread for the time period indicated. Spread is not guaranteed and is subject to a 15% maximum.

For the Franklin allocation based on the pre-inception performance data of the Index based on hypothetical back-tested closing levels from 12/31/2009 through 11/12/2017 as well as post-inception, actual live index historical performance data of the Franklin U.S. Index based on closing levels from 11/13/2017 through 12/31/2020. The hypothetical back-tested results reflect the interest that would have credited after deducting a 6.25% spread for the time period indicated. Spread is not guaranteed and is subject to a 15% maximum.

For the PIMCO allocation based on the pre-inception performance data of the Index based on hypothetical back-tested closing levels from 12/31/2010 through 11/29/2017 as well as post-inception, actual live index historical performance data of the PIMCO Balanced Index based on closing levels from 11/30/2017 through 12/31/2020. The hypothetical back-tested results reflect the interest that would have credited after an 60% participation rate for the time period indicated. The participation rate is not guaranteed and is subject to a 10% minimum.

Clients are never invested in any index and indices are not available for direct investment.

¹ Formally known as BlackRock iBLD Diversa® VC7 ER Index.

Choice Accumulation also offers additional interest crediting strategies and withdrawal charge schedules. Ask your financial professional for more information about diversifying your fixed index annuity.

WHAT IS AN FIA

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, clients are never directly invested in any index, registered security or stock market investment.

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Not all strategies are available in all states.

A fixed index annuity is intended for retirement or other long-term needs. It is intended for a person who has sufficient cash or other liquid assets for living expenses and other unexpected emergencies, such as medical expenses. A fixed index annuity is not a registered security or stock market investment and does not directly participate in any stock or equity investments or index.

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