






# TOP PICKS

## for Accumulation, Income and Protection

Strategy	Top Picks	Annuity
 <b>ACCUMULATION</b>	<p><b>Legacy Growth Opportunity with a competitive EDB</b>            7% growth of premium for 15 years with the optional Enhanced Death Benefit<sup>1</sup></p> <p><b>100% history of rate renewals</b>            with renewal rates matching the prior strategy term<sup>2</sup></p> <p><b>Competitive commissions</b></p>	<p><b>Choice Accumulation II</b>            fixed index annuity</p>
 <b>INCOME</b>	<p><b>Strong Early Income Strategy</b>            20% income boost on day 1, with additional boosts the longer your clients can wait for income            Annual income boosts in years 1-5 and another at year 10<sup>3</sup></p> <p><b>PLUS</b>            Help for a healthcare need –            2X income for up to 5 years<sup>4</sup> for no additional cost</p> <p><b>Top Tier Immediate Income</b>            Industry leader in 5-year through 10-year periods certain<sup>5</sup></p>	<p><b>Income 150+ SE</b>            fixed index annuity</p> <p><b>ForeCertain</b>            income annuity</p>
 <b>PROTECTION</b>	<p><b>2x or 3x Contract Value for LTC<sup>6</sup></b>            No waiting period. Elimination period is 90 days of covered care within 270 consecutive days, waived for home health care with a qualifying plan of care.            No medical exam – just 30 minutes on the phone.</p>	<p><b>ForeCare</b>            fixed annuity with long-term care benefits</p>

For more information, contact your IMO or call the Global Atlantic sales desk at **(855) 44-SALES (447-2537)**, option 1.

Guarantees are based on the claims-paying ability of Forethought Life Insurance Company and assume compliance with the product's benefit rules, as applicable.

- <sup>1</sup> The optional Enhanced Death Benefit is available at an annual cost of 0.50%, assessed at the end of the contract year, based off of the Enhanced Death Benefit amount. The benefit is comprised of a guaranteed roll-up of 7.00% simple interest for 15 years based off of premiums, reduced by withdrawals. All withdrawals will reduce the benefit. Should your client die before the 15-year contract anniversary, the EDB will stop growing. A minimum issue age of 0 and maximum age of 75 will apply. This optional benefit is separate and distinct from contract value. Beneficiary receives the EDB or contract value as a death benefit-whichever is greater.
- <sup>2</sup> Interest credits received are based on the current interest crediting strategy rates in place when selected. There is no guarantee that historical rates will be renewed and there is the potential for 0% crediting during any strategy term.
- <sup>3</sup> Prior to the Income Activation Date, a deferral bonus, also called an Income Boost, is applied at issue and also at the start of years 2, 3, 4, 5 & 10. Deferral bonuses do not apply after the activation date. Annual income boosts assume no prior withdrawals. The income benefit is included on date of issue for an annual charge of 1.05% of the Withdrawal Base at the end of each contract year.
- <sup>4</sup> Not available in California. The Income Enhancement Benefit is not long-term care insurance and is not intended to replace such coverage. It is referred to as the Annual Payment Accelerator Rider in the contract. The benefit is available only if your contract value is above the minimum allowed under the Income Enhancement Benefit. Once a benefit period ends, a new benefit period is no longer available. The Income Enhancement Benefit can be used one time only per contract. Available for ages 75 or younger. Recertification by a healthcare professional is required prior to years three, four, and five, if applicable. There is a one-year waiting period and 90 day elimination period prior to receiving benefits.
- <sup>5</sup> Monthly payout amounts based on CANNEX for 5-year, 7-year and 10-year period certain payouts as of 11/23/20.
- <sup>6</sup> The ForeCare Multiplier provides two or three times (depending on underwriting eligibility) the amount of contract value (initial premium in CA) in long-term care coverage to spend on qualified long-term care expenses. Benefits are subject to a maximum monthly benefit. The additional coverage in excess of the Contract Value is only available to use for a qualified long-term care benefit and will not become part of the contract value or the death benefit. Withdrawals, other than for qualified long-term care expenses, will adversely affect the amount of coverage for long-term care benefits in the future.

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This material is intended to provide educational information regarding the features and mechanics of the products 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.

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Choice Accumulation II fixed index annuity is issued by Forethought Life Insurance Company, 10 West Market Street, Suite 2300, Indianapolis, Indiana. Choice Accumulation 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, FA4108-01, ICC17-FA4108-01, FA4109-01, ICC17-FA4109-01, FA4110-01, ICC17-FA4110-01, FA4116-01, ICC17-FA4116-01, FA4111-01, ICC17-FA4111-01, FA4112-01, ICC17-FA4112-01, FA4102-01 v2, ICC17-FA4102-01, FA4104-01 v2, ICC17-FA4104-01, ICC14-FL-FIANC, FL-FIANC-13, ICC14-FL-FIATI and FL-FIATI-13.

Income 150+ SE fixed index annuity is issued by Forethought Life Insurance Company, 10 West Market Street, Suite 2300, Indianapolis, Indiana. Income 150+ is available in most states 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, FA4108-01, ICC17-FA4108-01, FA4109-01, ICC17-FA4109-01, FA4110-01, ICC17-FA4110-01, FA4116-01, ICC17-FA4116-01, FA4111-01, ICC17-FA4111-01, FA4112-01, ICC17-FA4112-01, FA4105-01 v2, ICC17-FA4105-01, FA4115-01, ICC17-FA4115-01, ICC14-FL-FIANC, FL-FIANC-13, ICC14-FL-FIATI and FL-FIATI-13.

ForeCertain Income Annuity is issued by Forethought Life Insurance Company, 10 West market Street, Suite 2300, Indianapolis, Indiana and are available in most states with contract FL-FPA-13, as applicable.

ForeCare fixed annuity is issued by Forethought Life Insurance Company, 10 West Market Street, Suite 2300, Indianapolis, Indiana. Available in most states with contract FA1101SPDA-01 (certificate series GA1101SPDA-01, as applicable) with Rider for Long-Term Care Benefits Form LTC2000-01, Optional Inflation Protection Benefit Rider Form LTC2001-01 and Optional Nonforfeiture Benefit Rider Form LTC2002-01 (certificate series LTCG2000-01, LTCG2001-01 and LTCG2002-01, as applicable). This is a solicitation of Long-Term Care insurance.

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

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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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