

# ForeAccumulation Rate Renewals



The percentages shown reflect the percent of contract renewals within their initial withdrawal charge period that matched the prior strategy term renewal rate for fixed rates, caps and spreads. Caps, spreads, trigger, and participation renewal rates apply to applicable interest crediting strategies. Past results are not predictive of future results.

## How Rate Renewals Work

With a fixed index annuity (FIA), the contract value is tied to one or more interest crediting strategies selected by the client. Initial rates, index caps and spreads are declared when the contract is issued and are guaranteed for the first strategy term, but can be adjusted for future strategy terms. Strategy terms vary by the interest crediting strategy. Rates and caps will never be less than the minimum guaranteed interest rate or index cap described in the contract. Spreads will never be more than the maximum guaranteed spread. Trigger and participation rates will never be less than the guaranteed trigger rates or guaranteed participation rates. An FIA is not a registered security or stock market investment and does not directly participate in any stock or equity investments or index.

For more information on **ForeAccumulation**, contact your Global Atlantic wholesaler or call the Sales Desk at (833) ASK-GA4U or (833) 275-4248.

<sup>1</sup> Prior to 8/27/2019- experience is ForeAccumulation I.

<sup>2</sup> ForeAccumulation I

Clients that lock in a first year rate more favorable than the current rate available at contract issue (due to a rate change to a less favorable rate during processing) will receive their more favorable lock-in rate in their first year. In subsequent contract years, the client will receive the renewal rate aligned with contract effective date. For example, if a client locks in a first year 5.0% cap at submission (but the first year rate for other new issues changes to 4.5% before the actual issue date) then the client will receive 4.5%, not 5.0%, in their renewal year, provided the renewal rates for that contract effective date are not changed before the anniversary.

<sup>3</sup> ForeAccumulation II

Clients that lock in a first year rate more favorable than the current rate available at contract issue (due to a rate change to a less favorable rate during processing) will receive their more favorable lock-in rate in their first year. This more-favorable rate is the rate-lock date rate. In subsequent contract years, the client will receive the renewal rate aligned with rate lock date. For example, if a client locks in a first year 5.0% cap at submission (but the first year rate for other new issues changes to 4.5% before the actual issue date) then the client will receive 5.0% in their renewal year, provided the renewal rates for that rate-lock date are not changed before the anniversary.

<sup>4</sup> Not all strategies are available in all firms.

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

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.

Interest crediting methods vary and may involve different methodologies such as fixed rates, index caps and spreads and are declared in advance and guaranteed for the entire strategy term. An annual cap is the highest rate of interest that will be credited to a fixed index annuity annual cap strategy. Index based crediting methods credit 0% if the index performance is less than or equal to the spread.

Early withdrawal charges and market value adjustments may also apply. Withdrawals may reduce any optional guaranteed amounts in an amount more than the actual withdrawal.

ForeAccumulation fixed index annuity is 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.

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, FA4108-01, ICC17-FA4108-01, FA4109-01, ICC17-FA4109-01, FA4110-01, ICC17-FA4110-01, FA4116-01, ICC17-FA4116-01, FA4112-01, ICC17-FA4112-01, FA4114-01, ICC17-FA4114-01, FL-FIANC-13, ICC14-FL-FIANC, FL-FIATI-13 and ICC14-FL-FIATI.

**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.

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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