

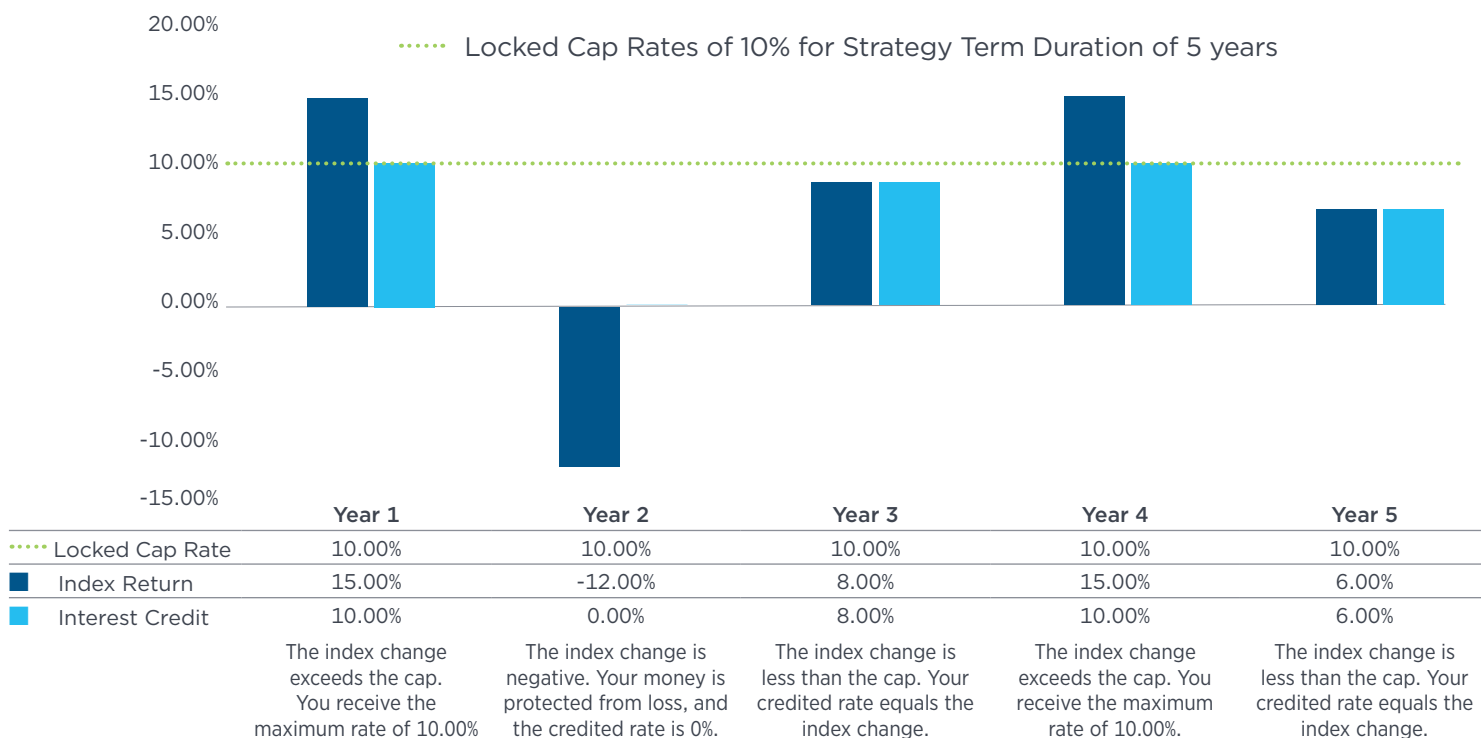
Point-to-Point with Locked Cap Interest Crediting Strategy

The **Point-to-Point with Locked Cap** is a strategy, like other strategies for fixed index annuities (FIAs), where there is no threat of market-based losses due to negative performance. When considering a fixed index annuity, it is important to evaluate all of the product’s available interest crediting strategies to determine which strategy — or combination of strategies — works best for your specific retirement goals. This strategy is only one of many different potential strategies which are described in other materials. The Index Strategy credits interest annually, and Locked Cap Rates are guaranteed for either 5-Year or 7-Year Strategy Terms. **Here’s how it works:**

- Interest is based on the performance of an index; however, you do not invest directly in any index.
- The change in the value of the Index is calculated between the beginning and end of each anniversary of the Strategy Term.
- Upon purchase, a Locked Cap Rate — which is the highest rate of interest that will be credited for each contract year in the Strategy Term — is set and locked for the duration of the Strategy Term.
- Duration of Strategy Term is 5 or 7 years.
- Available in a 5 year duration on the 5-Year, 7 year duration on the 7-Year, and 5 year durations on the 10-Year withdrawal charge period products. The 10-year withdrawal charge period product will have a 5-year Strategy Term duration. At the end of the initial 5-Year Strategy Term, you may renew for an additional 5-years at the then current Locked Cap Rate.

Locked Cap Rates are declared in advance and are guaranteed for the entire duration of the Strategy Term. Upon renewal into the next StrategyTerm, they may be higher or lower than the prior Strategy Term, but are guaranteed to never be less than the Minimum Guaranteed Locked Annual Index Cap described in the contract.

Below is an example of how Interest is determined:



FOR ILLUSTRATION PURPOSES ONLY. Actual Locked Cap Rates, performance and interest crediting may be higher or lower than reflected.

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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Other important considerations:

- This is a multi-year Strategy Term. Dollars will remain allocated to the strategy for the duration of the term unless the contract is surrendered.
- Only able to enter the strategy at issue.
- No transfers into the strategy are allowed.

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 is based on the performance of the underlying index. However, since an FIA is an insurance contract, you are never directly invested in any index, registered security or stock market investment.

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This material is intended to provide educational information regarding either the features and mechanics of the product or for general reference/education and is intended for use with the general public. 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.

This flyer must be preceded or accompanied by the applicable fixed index annuity product brochure.

Guarantees provided are subject to the financial strength of the issuing insurance company; not guaranteed by any bank or the FDIC.

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.

This information is written in connection with the promotion or marketing of the matter(s) addressed in this material. The information cannot be used or relied upon for the purpose of avoiding IRS penalties. These materials are not intended to provide tax, accounting or legal advice. As with all matters of a tax or legal nature, you should consult a 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. 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. If you are investing in a fixed index annuity through a tax-advantaged retirement plan such as an IRA, you will receive no additional tax advantage from a fixed index annuity. Under these circumstances, you should only consider buying a fixed index annuity if it makes sense because of the annuity's other features, such as lifetime income payments and death benefit protection.

Indices are not available for direct investment.

Fixed index annuities are issued by **Forethought Life Insurance Company**, 10 West Market Street, Suite 2300, Indianapolis, Indiana.

Rider forms ICC23-RA23IS-01 and RA23IS-PTPLC-01.

Not all strategies are available in all states and firms.

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