



# When a **lucky penny** is more than 1¢

## Do you have clients who want growth but are frustrated with traditional deposit products<sup>1</sup>?

A ForeAccumulation II fixed index annuity powered by a S&P 500® One-Year Point-to-Point with performance trigger interest crediting strategy may be their lucky penny. Additional index-linked strategies are available to choose from, including a fixed crediting option. With a trigger strategy, if the S&P 500 Index's value at the end of the strategy term is just one cent higher than it was at the beginning, your clients will earn the full trigger rate. Plus, they won't lose a penny due to negative market performance.<sup>2</sup>

# 9.00%

Trigger rate as of 05/20/24<sup>3</sup>  
with ForeAccumulation II fixed index annuity  
Issued by Forethought Life Insurance Company

**NO  
MARKET-  
BASED  
LOSSES**

Clients won't experience any market-based losses<sup>2</sup>

**NO  
COST**

No monthly or annual fees for the base product<sup>4</sup>

**5 YEAR  
HOLD**

Our shortest surrender duration offering at 5 years

**Plus, with ForeAccumulation, up to 10% of the beginning-of-year contract value may be withdrawn annually without incurring a withdrawal charge.<sup>2</sup>**

Index is a number and not a dollar amount. Your client doesn't invest directly in the index. When Index performance is negative for any one-year period, interest crediting will be 0%.

<sup>1</sup> Traditional deposit products may be FDIC insured. FIAs are not FDIC insured and are based on the claims-paying ability of the issuing company.

<sup>2</sup> Early withdrawal charges and Market Value Adjustments (MVA) may also apply. Withdrawals may reduce any optional guaranteed amounts in an amount more than the amount of the withdrawal. Early withdrawal charges and market value adjustments may apply to amounts withdrawn in excess of 10% of the beginning of year contract value. Withdrawals may reduce any optional guaranteed amounts in an amount more than the actual withdrawal.

<sup>3</sup> As of 05/20/24 Based on S&P 500 One Year Trigger, 5 year withdrawal charge period, \$100K or greater. Index crediting is subject to change at any time for new issues. Once issued, the cap is guaranteed for the first strategy term and is subject to change for future strategy terms. The trigger rates are not guaranteed and are subject to a 1% minimum for the S&P 500 One-Year Point-to-Point with Performance Trigger interest crediting strategy. Other interest strategies are available with distinct rates, caps or spreads.

<sup>4</sup> Optional benefit charges, early withdrawal charges and Market Value Adjustments may apply.

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

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

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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, 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 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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