

## Product Updates

# Fixed Index Annuity Enhancements – Effective May 20, 2024

Issued by Forethought Life Insurance Company

Effective May 20, 2024, we are updating our fixed index annuity product suite with some compelling updates. These enhancements reflect Global Atlantic’s ongoing commitment to offering competitive products with meaningful benefits at reasonable costs.

Availability applies to new business only. Not all products, features and materials are available at all firms or in all states.

### UPDATES

**This is designed to be a snapshot of product enhancements; however it does not constitute a complete description of the changes being made. Please review the updated marketing materials carefully that describe these enhancements thoroughly.**

ForeAccumulation II Fixed Index Annuity	ForeIncome II Fixed Index Annuity	Income 150+ SE Fixed Index Annuity
<p><b>New S&amp;P 500 Point-to-Point Locked Cap Strategy</b> available on the 5, 7 and 10 withdrawal periods.<sup>1</sup></p>	<p>Updates to the Income Multiplier Benefit Guaranteed Lifetime Withdrawal Benefit.<sup>4,5</sup></p> <ul style="list-style-type: none"> <li>• Lifetime Annual Payment factors <b>increasing</b>.</li> <li>• Reduction in pre-income activation income multiplier from 2X interest credit to 1.25X interest credits annually.</li> <li>• <b>Increase</b> in post-income activation income multiplier from 1X interest credits to 1.25X interest credits annually.</li> </ul>	<p>Updates to the Guaranteed Lifetime Withdrawal Benefit.<sup>2,3</sup></p> <ul style="list-style-type: none"> <li>• Lifetime Annual Payment factors <b>increasing for various ages</b>.</li> <li>• Increase to the Guaranteed Lifetime Withdrawal Benefit annual fee from 1.05% to 1.20% of the withdrawal base.</li> </ul>
<p><b>Increase max issue age</b> from 75 to 80 of Optional Enhanced Death Benefit Rider. The fee will remain at 0.50% for issuing ages 0-70, however there will be an increased fee of 0.95% for issuing ages 71-80.<sup>2,3</sup></p>	<p>Updates to the Guaranteed Income Builder Lifetime Withdrawal Benefit.<sup>4,5</sup></p> <ul style="list-style-type: none"> <li>• Lifetime Annual Payment factors <b>increasing for most ages</b>.</li> <li>• Increase the Guaranteed Income Builder annual fee from 1.05% to 1.20% of the Withdrawal Base.</li> </ul>	
<p>Update to the withdrawal program for RIA fee, making RIA advisory fee withdrawals “benefit friendly” to optional benefits. Applies to the Advisory version of the product.</p>	<p>Update to the withdrawal program for RIA fee, making RIA advisory fee withdrawals “benefit friendly” to optional benefits. Applies to the Advisory version of the product.</p>	

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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## Income Factors

### ForeIncome II Lifetime Withdrawal Income Factors\*

Effective May 20, 2024

Income Age	Guaranteed Income Builder Benefit	
	Single Life	Joint Life
55	4.90%	4.40%
56	5.05%	4.55%
57	5.20%	4.70%
58	5.35%	4.85%
59	5.50%	5.00%
60	5.65%	5.15%
61	5.80%	5.30%
62	5.95%	5.45%
63	6.10%	5.60%
64	6.25%	5.75%
65	6.40%	5.90%
66	6.55%	6.05%
67	6.70%	6.20%
68	6.85%	6.35%
69	7.05%	6.55%
70	7.25%	6.75%
71	7.45%	6.95%
72	7.65%	7.15%
73	7.85%	7.35%
74	8.05%	7.55%
75	8.25%	7.75%
76	8.25%	7.75%
77	8.25%	7.75%
78	8.25%	7.75%
79	8.25%	7.75%
80	8.25%	7.75%
81	8.25%	7.75%
82	8.25%	7.75%
83	8.25%	7.75%
84	8.25%	7.75%
85	8.25%	7.75%
86	8.25%	7.75%
87	8.25%	7.75%
88	8.25%	7.75%
89	8.25%	7.75%
90+	8.25%	7.75%

### ForeIncome II Lifetime Withdrawal Income Factors\*

Effective May 20, 2024

Income Age	Income Multiplier Benefit	
	Single Life	Joint Life
55	5.05%	4.55%
56	5.15%	4.65%
57	5.25%	4.75%
58	5.35%	4.85%
59	5.45%	4.95%
60	5.70%	5.20%
61	5.80%	5.30%
62	5.90%	5.40%
63	6.00%	5.50%
64	6.10%	5.60%
65	6.25%	5.75%
66	6.35%	5.85%
67	6.45%	5.95%
68	6.55%	6.05%
69	6.65%	6.15%
70	6.75%	6.25%
71	6.85%	6.35%
72	6.95%	6.45%
73	7.10%	6.60%
74	7.20%	6.70%
75	7.40%	6.90%
76	7.50%	7.00%
77	7.60%	7.10%
78	7.70%	7.20%
79	7.80%	7.30%
80	8.05%	7.55%
81	8.15%	7.65%
82	8.25%	7.75%
83	8.35%	7.85%
84	8.45%	7.95%
85	8.65%	8.15%
86	8.75%	8.25%
87	8.85%	8.35%
88	8.85%	8.35%
89	8.85%	8.35%
90+	8.85%	8.35%

### Income 150+ SE Lifetime Withdrawal Income Factors\*

Effective May 20, 2024

Income Age	Single Life	Joint Life
55	4.90%	4.40%
56	4.95%	4.45%
57	5.00%	4.50%
58	5.05%	4.55%
59	5.10%	4.60%
60	5.15%	4.65%
61	5.35%	4.85%
62	5.55%	5.05%
63	5.75%	5.25%
64	5.95%	5.45%
65	6.15%	5.65%
66	6.30%	5.80%
67	6.45%	5.95%
68	6.60%	6.10%
69	6.75%	6.25%
70	6.90%	6.40%
71	7.00%	6.50%
72	7.10%	6.60%
73	7.20%	6.70%
74	7.30%	6.80%
75	7.40%	6.90%
76	7.50%	7.00%
77	7.60%	7.10%
78	7.70%	7.20%
79	7.80%	7.30%
80	7.90%	7.40%
81	8.00%	7.50%
82	8.10%	7.60%
83	8.20%	7.70%
84	8.30%	7.80%
85	8.40%	7.90%
86	8.50%	8.00%
87	8.50%	8.00%
88	8.50%	8.00%
89	8.50%	8.00%
90+	8.50%	8.00%

## New Business

- All enhancements will be applied according to the application signed date for paper applications and submit date for electronic applications.
- For applications signed or submitted (paper or electronic) before 5/20/24, the old features will apply.
- If an OLD paper application is signed prior to 5/20/24, but received after 5/20/24, the old features will be applied until 5/31/24. Funds must be received prior to 8/18/2024.
- For an e-application started prior to 5/20/24, but submitted after 5/20/24, they will receive the new features.

## Marketing Materials

Impacted marketing materials will be updated and available on May 20, 2024.

## NAIC Product Training

If you have previously completed NAIC product training for ForeIncome, ForeAccumulation, and Income 150+, after January 16, 2024, you do not need to retake NAIC product training.

## Questions?

If you have questions, or would like more information, please feel free to contact (833) ASK-GA4U or (833) 275-4248.

\* Rates are subject to change. Lifetime withdrawal tables also apply to advisory versions.

<sup>1</sup> 5- and 10-Year Withdrawal Charge period will have a 5-Year Strategy Term duration and 7 Year Withdrawal Charge period will have a 7-year Strategy Term duration. Not currently available in CA, NJ.

<sup>2</sup> Updates to EDB are not currently available in NJ.

<sup>3</sup> The optional Enhanced Death Benefit is available at an annual cost of 0.50% for issuing ages 0-70, 0.95% for issuing ages 71-80, 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% simple interest for 15 years or until the contract anniversary after attained age 90 of older owner, whichever is earlier, based off of premiums, less withdrawals. All withdrawals will reduce the benefit. A minimum issue age of 0 and maximum age of 80 applies. If death occurs during the growth period, the EDB will stop growing.

<sup>4</sup> Credits are made to the Withdrawal Base which is not available for cash surrender or as a death benefit.

<sup>5</sup> Included at issue. Must be at least age 55 to activate the benefit. For contracts issued prior to age 50, the Deferral Bonus and Withdrawal Base increases will not apply until the first contract anniversary following attainment of age 50 and the benefit fees will not be assessed until the first contract anniversary following attainment of age 50. Upon the contract anniversary following the attainment of age 50, the first Deferral Bonus will be applied, and rider fees will be assessed. The Withdrawal Base and Deferral Bonus Base will initialize at the contract value on the contract anniversary prior to 50th birthday. For Joint owned contracts, the youngest owner's age is used.

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### 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.

ForeIncome II fixed index annuity is issued by **Forethought Life Insurance Company**, 10 West Market Street, Suite 2300, Indianapolis, Indiana. ForeIncome 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, FA4115-01, ICC17-FA4115-01, RA23-WCW-01, ICC23-RA23-WCW-01, FA4111-01, ICC17-FA4111-01, FA4112-01, ICC17-FA4112-01, RA23-GLWB1-01, ICC23-RA23-GLWB1-01, RA23-GLWB3-01, ICC23-RA23-GLWB3-01, ICC22-RA22IS-2YP-01, RA22IS-2YP-01, RA23-NCW-01, ICC23-RA23-NCW-01, RA23-TIW-01 and ICC23-RA23-TIW-01.

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, RA23-WCW-01, ICC23-RA23-WCW-01, FA4112-01, ICC17-FA4112-01, RA23-EDB-01, ICC23-RA23-EDB-01, RA22IS-2YP-01, ICC22-RA22IS-2YP-01, RA23-GACC-02, ICC23-RA23-GACC-02, RA23-PREM-01, ICC23-RA23-PREM-01, RA23IS-PTPLC-01, ICC23-RA23IS-PTPLC-01, RA23-NCW-01, ICC23-RA23-NCW-01, RA23-TIW-01 and ICC23-RA23-TIW-01.

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, RA23-WCW-01, ICC23-RA23-WCW-01, FA4111-01, ICC17-FA4111-01, FA4112-01, ICC17-FA4112-01, RA23-GLWB4-01, ICC23-RA23-GLWB4-01, FA4115-01, ICC17-FA4115-01, ICC22-RA22IS-2YP-01, RA22IS-2YP-01, RA23-NCW-01, ICC23-RA23-NCW-01, RA23-TIW-01 and ICC23-RA23-TIW-01.

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

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