ForeAccumulation II
Fixed Index Annuity
with the optional Enhanced Death Benefit

Global Atlantic
FINANCIAL GROUP

Protect your clients' legacy goals from RMDs

Required minimum distributions (RMDs) are withdrawn from tax-deferred qualified assets, which means that at age 73, in most instances, many of your clients must take income — whether they need to or not.

This can be more than a minor annoyance; it can disrupt retirement strategies and legacy plans. The good news?

There's a way to help your clients clear this hurdle. Here's a closer look at how:

Maximizing a legacy with the Enhanced Death Benefit

ForeAccumulation II, with the optional Enhanced Death Benefit (EDB),[1] can help offset the impact of RMDs on your clients' legacy plans. The EDB:

- Grows the death benefit by 7% simple interest annually, adjusted for withdrawals
- Applies for up to 15 years
- Reduces dollar-for-dollar for RMD amounts

Age	RMD	Cumulative RMD Withdrawals	Guaranteed Death Benefit
70	$0	$0	$321,000
71	$0	$0	$342,000
72	$0	$0	$363,000
73	$11,139	$11,139	$372,081
74	$11,070	$22,209	$380,457
75	$10,952	$33,161	$388,184
76	$10,828	$43,988	$395,277
77	$10,651	$54,639	$401,802
78	$10,515	$65,154	$407,726
79	$12,610	$77,763	$410,673
80	$12,865	$90,629	$412,464
81	$13,096	$103,724	$413,107
82	$13,437	$117,161	$412,469
83	$13,745	$130,906	$410,561
84	$14,173	$145,079	$407,232
85	$14,552	$159,631	$392,680

Consider this hypothetical client

- Male, 70 years
- Fixed income allocation in a traditional IRA or an employer sponsored retirement plan
- RMDs will start at 73
- Purchased ForeAccumulation II fixed index annuity with the Enhanced Death Benefit for $300,000 at age 70.
- Assuming 0% market growth for the contract value

Source: IRS Publication 590 FOR ILLUSTRATIVE PURPOSES ONLY. Individual results may vary nor does this constitute a recommendation of a product or service. Individuals should consult with their qualified tax advisors prior to implementing any strategy or purchasing any product.

Call **(833) ASK-GA4U** or **(833) 275-4248**, or talk to your Global Atlantic wholesaler today to learn more.

What are Fixed Index Annuities?

Fixed index annuities (FIAs) are savings options intended for retirement or other long-term needs. They are intended for a person who has sufficient cash or other liquid assets for living expenses and other unexpected expenses. FIAs offer 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, clients are never invested directly in any index, registered security or stock market or equity investment.

[1] 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 7.00% simple interest for 15 years or until the contract anniversary after attained age 90, 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 EDB roll-up period, the EDB will stop growing.

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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. Distributions received from a non-qualified contract before the Annuity Commencement Date are taxable to the extent of the income on the contract. 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.

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.

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

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