

An opportunity for

10% Annual Growth

With ForeIncome, your clients may build guaranteed lifetime income with 10% annual growth¹ on their Withdrawal Base up to 10 years^{2,3,4}, while also being protected from any market losses.



Guaranteed Growth

Withdrawal Base grows by a guaranteed 10% roll-up¹ for up to ten years, or until your client starts taking income - whichever comes first.^{2,3,4}



Lifetime Income

Client receives guaranteed annual income for life.⁵
(Ex. 7.10% @ age 70)



Income Enhancement Benefit⁶

Client receives 2x the Lifetime Annual Payment for up to 5 Years⁷ if unable to perform two or more Activities of Daily Living (ADLs).

ForeIncome also offers:

- Age-dependent withdrawal rates:⁸
- An alternative lifetime withdrawal benefit option with the potential for rising income during retirement. ^{3,9}
- Multiple interest crediting strategies.

Want to learn more?

Reach out to your local wholesaler or contact the Sales Desk at
(833) ASK-GA4U or (833) 275-4248.

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

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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ForeIncome II Guaranteed Income Builder Benefit Effective October 28, 2024.²

Income Age	Single Life	Joint Life	Income Age	Single Life	Joint Life	Income Age	Single Life	Joint Life	Income Age	Single Life	Joint Life
55	4.65%	4.15%	64	6.05%	5.55%	73	7.70%	7.20%	82	8.10%	7.60%
56	4.80%	4.30%	65	6.25%	5.75%	74	7.90%	7.40%	83	8.10%	7.60%
57	4.95%	4.45%	66	6.40%	5.90%	75	8.10%	7.60%	84	8.10%	7.60%
58	5.10%	4.60%	67	6.55%	6.05%	76	8.10%	7.60%	85	8.10%	7.60%
59	5.25%	4.75%	68	6.70%	6.20%	77	8.10%	7.60%	86	8.10%	7.60%
60	5.45%	4.95%	69	6.90%	6.40%	78	8.10%	7.60%	87	8.10%	7.60%
61	5.60%	5.10%	70	7.10%	6.60%	79	8.10%	7.60%	88	8.10%	7.60%
62	5.75%	5.25%	71	7.30%	6.80%	80	8.10%	7.60%	89	8.10%	7.60%
63	5.90%	5.40%	72	7.50%	7.00%	81	8.10%	7.60%	90+	8.10%	7.60%

¹ Also known as a deferral bonus.

² The income benefit is included on date of issue for an annual charge of 1.20% of the Withdrawal Base at the end of each contract year. Actual name of the benefit is Guaranteed Income Builder Benefit. The Withdrawal Base is not available as a death benefit or for cash value surrender.

³ 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 benefit 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.

⁴ Percentage shown is of the premium paid and applies to the Withdrawal Base only. The Withdrawal Base is used to determine the withdrawal benefit and is not available for cash surrender or as a death benefit. Deferral Bonuses stop after income benefit activation. Prior to activating the benefit, a Deferral Bonus will not be credited in years where a withdrawal occurs. Any withdrawal prior to income activation will reduce the Withdrawal Base in proportion to the reduction in contract value.

⁵ Assuming no excess withdrawals.

⁶ State Variations apply. Maximum issue age 75. The Rider is not long-term care insurance and is not intended to replace such coverage. It is referred to as the Annual Payment Accelerator Rider in the contract. You must meet all eligibility requirements outlined in the rider in order to exercise the benefit, including a 90 day elimination period, certification and recertification of inability to perform two or more ADLs (Bathing, Continence, Dressing, Eating, Toileting, Transferring).

⁷ Rider must be in force for one year before benefit can be exercised. The Contract Value must exceed the greater of a) the Minimum Contract Value; and b) the doubled LAP at the time of activation and on each Contract Anniversary in order to exercise/continue the benefit or else it will be terminated.

⁸ Must be age 55 to activate the benefit. Joint life income is 0.50% less for each age. Based on age at activation date and is locked thereafter.

⁹ Actual name of benefit is Income Multiplier Benefit. The income benefit is included on the date of issue for an annual charge of 1.05% of the Withdrawal base at the end of each contract year. Withdrawal Base increases are a multiple of the dollar amount of interest credits to the account value in a given year. Prior to activating the benefit, a Deferral Bonus will not be credited in years where a withdrawal occurs. After activation, a bonus will not be credited in years where withdrawals exceed the Lifetime Annual Payment. No bonus will be credited after the Income Phase Bonus Period. The Income Phase Bonus Period is the period during which LAP withdrawals continue to be deducted from the contract value.

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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 not a registered security or stock market investment and does not directly participate in any stock or equity investments or index.

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 may reduce any optional guaranteed amounts in an amount more than the actual withdrawal.

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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.

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

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