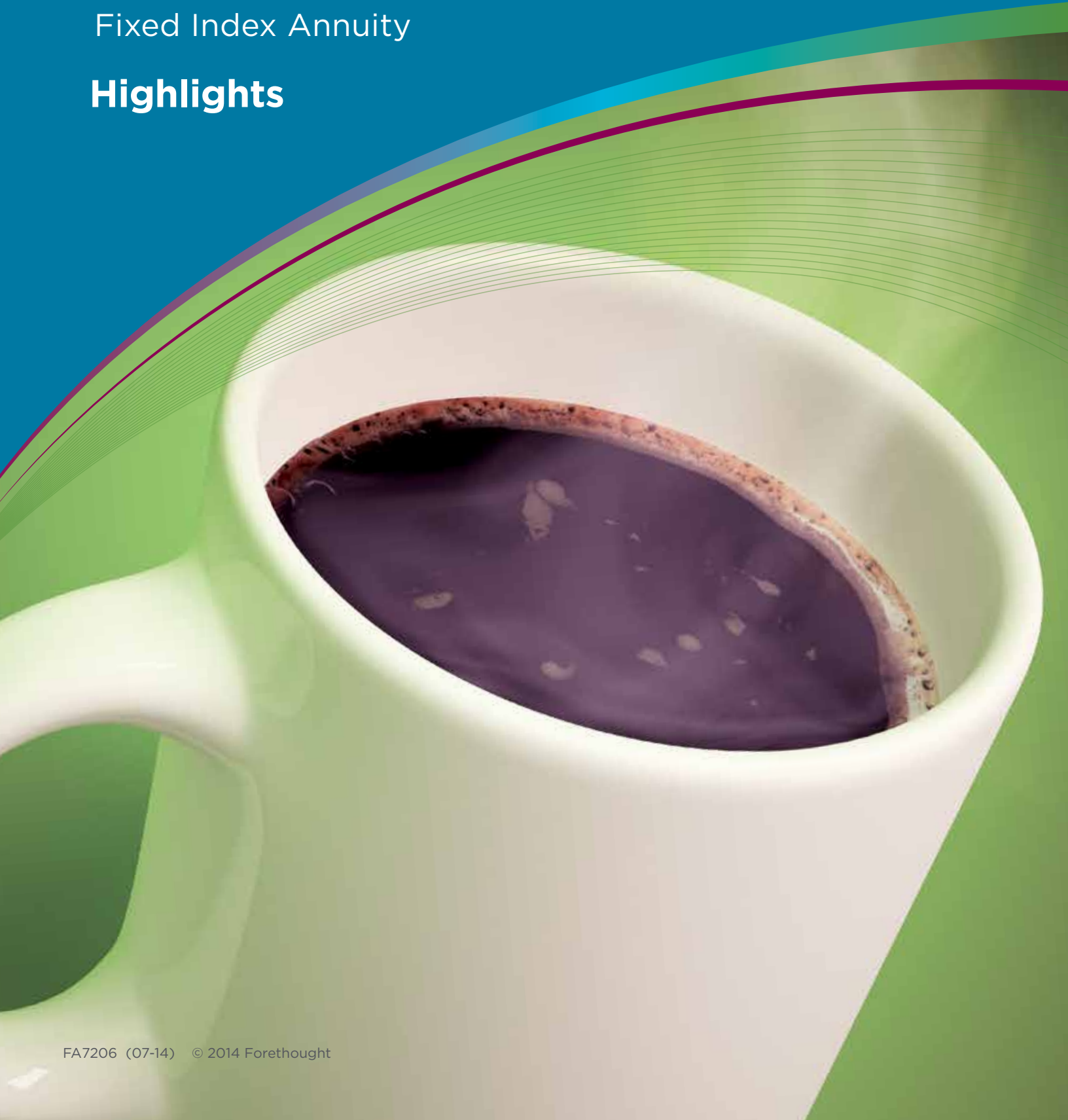


Forethought Life Insurance Company

# Income 150<sup>+</sup><sup>TM</sup>

Fixed Index Annuity

## Highlights



Product and feature details																									
<b>Issue ages</b>	55-80																								
<b>Premiums<sup>1</sup></b>	\$10,000 - \$1,000,000 (approval required for amounts greater)																								
<b>Available plans</b>	Non-qualified, IRA, Roth IRA <sup>2</sup>																								
<b>Available interest crediting methods</b>	<ul style="list-style-type: none"> <li>• Fixed rate, declared annually and credited daily</li> <li>• Annual Point-to-Point with cap<sup>3</sup> based on S&amp;P 500® Index</li> <li>• Monthly Point-to-Point with cap<sup>3</sup> based on S&amp;P 500® Index</li> <li>• Three-Year Point-to-Point with spread based on Barclays ARMOUR II Index<sup>3</sup></li> </ul>																								
<b>Charges and fees</b>	Rider charge for Guaranteed Lifetime Income Benefit (GLIB) (0.95% of Income Base charged at the beginning of each contract year), surrender charges and Market Value Adjustments (MVA) apply to amounts in excess of the free withdrawal amount. <sup>4</sup>																								
<b>Surrender charge schedule<sup>4</sup></b>	<p>Surrender charges apply to amounts withdrawn in excess of 10% of the beginning-of-year contract value during years two through ten, except in year of full surrender.<sup>4,7</sup></p> <table border="1"> <thead> <tr> <th>Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10</th> <th>11+</th> </tr> </thead> <tbody> <tr> <td>Charge</td> <td>10%</td> <td>10%</td> <td>9%</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>2%</td> <td>0%</td> </tr> </tbody> </table>	Year	1	2	3	4	5	6	7	8	9	10	11+	Charge	10%	10%	9%	9%	8%	7%	6%	5%	4%	2%	0%
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<b>Income Bonus<sup>5</sup></b>	<p>An income bonus may be provided at four distinct points within the life of your contract, as long as no income election has been made. This guarantees growth of your Income Base, which is a unique value within the contract that is separate from your contract value. What this means is that upon issue of the contract you will receive a bonus, as well as at the beginning of years three and five. Here's a hypothetical example of how this works:</p> <table border="1"> <thead> <tr> <th></th> <th>Activity</th> <th>Income Base Growth</th> <th>Income Base Value</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Day 1</td> <td>Premium Deposit</td> <td>\$100,000</td> <td rowspan="2">\$120,000</td> </tr> <tr> <td>Income boost 1 = 20% of premium</td> <td>\$20,000</td> </tr> <tr> <td>Start of year 3</td> <td>Income boost 2 = 15% of premium*</td> <td>\$15,000</td> <td>\$135,000</td> </tr> <tr> <td>Start of year 5</td> <td>Income boost 3 = 15% of premium*</td> <td>\$15,000</td> <td>\$150,000</td> </tr> </tbody> </table> <p>* Premium value assumes income has not started and withdrawals have not been made. The income base and income boosts are not available on cash surrender or as death benefits.</p>		Activity	Income Base Growth	Income Base Value	Day 1	Premium Deposit	\$100,000	\$120,000	Income boost 1 = 20% of premium	\$20,000	Start of year 3	Income boost 2 = 15% of premium*	\$15,000	\$135,000	Start of year 5	Income boost 3 = 15% of premium*	\$15,000	\$150,000						
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<b>PLUS (+)<sup>5</sup></b>	If you decide you don't need to start to take income benefits within nine years of contract issue, at the start of the tenth contract year the Income Base will be credited an additional bonus of 150% of the interest earned on the contract value during years one through nine.																								
<b>Market Value Adjustment (MVA)<sup>4,7</sup></b>	Applies during the surrender charge period on withdrawals in excess of the free partial withdrawal amount.																								
<b>Standard death benefit</b>	Remaining contract value passes to beneficiaries at no additional charge.																								



## Product and feature details (continued)

### Guaranteed Lifetime Income Benefit

The annual Guaranteed Lifetime Income Benefit amount (GLIB amount) will equal a percentage, known as the Income Benefit Factor, of the Income Base. The Income Benefit Factor varies based on age at activation. Using these sample factors and the rules below, you can determine your Income Benefit factor.

Age upon start	Single life Income	Joint life Income <sup>6</sup>
55	4.00%	3.50%
56-57	4.10%	3.60%
58-59	4.20%	3.70%
60	4.30%	3.80%
<i>Income Benefit Factors increase by 0.10% for each attained age between 60 and 85.</i>		
65	4.80%	4.30%
75	5.80%	5.30%
85	6.80%	6.30%
<i>Income Benefit Factors increase by 0.20% for each attained age between 85 and 90.</i>		
90+	7.80%	7.30%

Once benefits begin, the Income Benefit Factor is locked. GLIB payments are not subject to surrender charges or Market Value Adjustment.

### Included Waiver Riders<sup>9,10</sup>

**Nursing Home Waiver<sup>10</sup>** - At any time on or after the first contract anniversary, if your client should become confined to an approved nursing facility for a least 60 consecutive days, withdrawal charges on any portion of the contract value withdrawn will be waived.

**Terminal Illness Waiver** - Should you suffer from a terminal illness, withdrawal charges will be waived on any portion of the contract value withdrawn after the first contract anniversary.

### Withdrawals

- 10% of the beginning-of-year contract value can be taken without incurring a withdrawal charge during years two through ten; except where a full surrender occurs<sup>4,7</sup>
- If qualified, required minimum distribution amount for this contract for the calendar year in which the beginning of the contract year occurs

Systematic withdrawals may be specified by dollar amount or percentage of contract value with the owner's choice of payout frequency.

Withdrawals taken prior to beginning income benefits and those greater than the GLIB amount will reduce the Income Base and GLIB amount. The reduction will be proportionate to the resulting reduction in the contract value, which may reduce the Income Base and GLIB amount more than the amount withdrawn.

#### Guarantees are based on the claims-paying ability of Forethought Life Insurance Company and subject to compliance with benefit rules.

<sup>1</sup> Maximum premium is measured by cumulative premium contributions per person for all Forethought annuities.

<sup>2</sup> 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.

<sup>3</sup> The two methods based on credit interest from S&P are subject to 0% minimum and a stated maximum. The cap for the S&P strategies is declared annually, calculated annually, and credited on each contract anniversary. The crediting method based on Barclays is subject to a 0% minimum and a stated spread. The spread is declared every three years and the calculated index credit is credited on each third contract anniversary.

<sup>4</sup> State variations apply.

<sup>5</sup> If a withdrawal is taken prior to income activation your Income Base, and Premium Base will be reduced proportionately. The three- and five- year boosts will thereby be based on the current Premium Base at each increase, not initial premium amount.

<sup>6</sup> Joint life income is based on the younger age on the income start date.

<sup>7</sup> A free withdrawal followed by a complete surrender in the same contract year will result in the charge being applied to both the amount previously taken as "free" and the remaining contract value withdrawn.

<sup>8</sup> Forethought must receive proof, as identified in the waiver riders attached to the contract, in order to qualify for these benefits.

<sup>9</sup> Subject to state availability.

<sup>10</sup> Referred to as the Confinement Waiver in CT.

## About Forethought

Forethought Life Insurance Company provides a full suite of annuities and a leading preneed life insurance platform to help solve the pre-retirement, retirement and end-of-life challenges facing Americans today. A targeted strategy delivers multifaceted product lines to customers through key distribution relationships across the country. Experienced leadership and financial discipline underlie strong growth and success in the marketplace.

Forethought is a subsidiary of Global Atlantic Financial Group Limited, a multi-line insurance and reinsurance company with over \$30 billion in assets and 10 offices. Global Atlantic was founded at Goldman Sachs in 2004 and separated as an independent company in April of 2013.

### **Guarantees are based on the claims-paying ability of Forethought Life Insurance Company and subject to compliance with benefit rules.**

Forethought is Forethought Life Insurance Company and affiliates, subsidiaries of Global Atlantic Financial Group Limited.

Income 150+ fixed index annuity, issued by Forethought Life Insurance Company is available in most states with Contract FA1201SPDAX-02, FA1201SPDAX-01, ICC11-FA1201SPDAX-01 and FA1201SPDAXL-02 (certificate series GA1201SPDAX-02, as applicable).

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

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.

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Indices are unmanaged and not available for direct investment.