



Income 150+ SE Advisory Fixed Index Annuity

Issued by Forethought Life Insurance Company

A photograph of a middle-aged couple standing on the deck of a boat, looking out over a large body of water towards a forested shoreline. The woman is in the foreground, wearing a light-colored knit sweater and sunglasses. The man is behind her, wearing a brown jacket. The background shows a calm lake and distant hills under a cloudy sky.

Give your retirement a boost.

Income 150+ SE fixed index
annuity builds guaranteed
lifetime income from day one.

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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As you're nearing retirement, exposing your retirement savings to market losses may be unnerving.

Give your retirement savings a boost instead.

Income 150+ SE fixed index annuity builds guaranteed lifetime income from day one with down market protection.

What is a fixed index annuity (FIA)?

- An FIA is a long-term savings vehicle that offers tax-deferred potential growth that may be linked to a market index (or indices).
- FIAs are insurance contracts, not registered securities or stock market investments – you're never invested in the index itself with an FIA.
- FIAs (like Income 150+) typically feature downside market protection.
- An FIA may help offset the ups and downs of equities (like mutual funds) in a retirement strategy.

Income 150+ FIA: the basics



Generates guaranteed income with predictable growth

Income 150+ FIA helps build a stream of guaranteed lifetime income¹ with steady growth² to the contract.



Personalized growth potential

You are given the option to grow your money through a broad array of index-linked interest crediting strategies as well as a fixed rate strategy.



Down market protection

No matter how you choose to potentially grow your money, negative market performance will never reduce it.



Additional income for a qualified healthcare need

Income 150+ FIA offers the optional Income Enhancement Benefit,³ at no additional cost,⁵ that doubles your guaranteed annual income amount for up to five years.^{4,5}

Guarantees provided are subject to the financial strength of the issuing insurance company; not guaranteed by any bank or the FDIC. All guarantees and crediting are dependent on the claims paying ability of the issuer.

¹ Assuming no excess withdrawals. Early withdrawal charges and Market Value Adjustments (MVA) may apply. Withdrawals may reduce any optional guaranteed amounts in an amount more than the amount of the withdrawal.

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 deducted from the contract value. Cost may vary by Withdrawal Charge Period. The Withdrawal Base is a separate numerical value used to help determine the amount of future income. It is not available for cash surrender or as a death benefit.

³ State and firm variations may apply. 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.

⁴ The benefit is available only if your contract value is above the minimum allowed under the Income Enhancement Benefit.

⁵ Once the Income Enhancement Benefit period ends, a new benefit period is no longer available. The Income Enhancement Benefit may be used only one time per contract.

⁶ While certain included features may have no explicit cost, a product with built-in rider features may offer higher or lower strategy parameters on applicable index strategies, such as index caps, than products that don't have these built-in features.

How does Income 150+ FIA work?

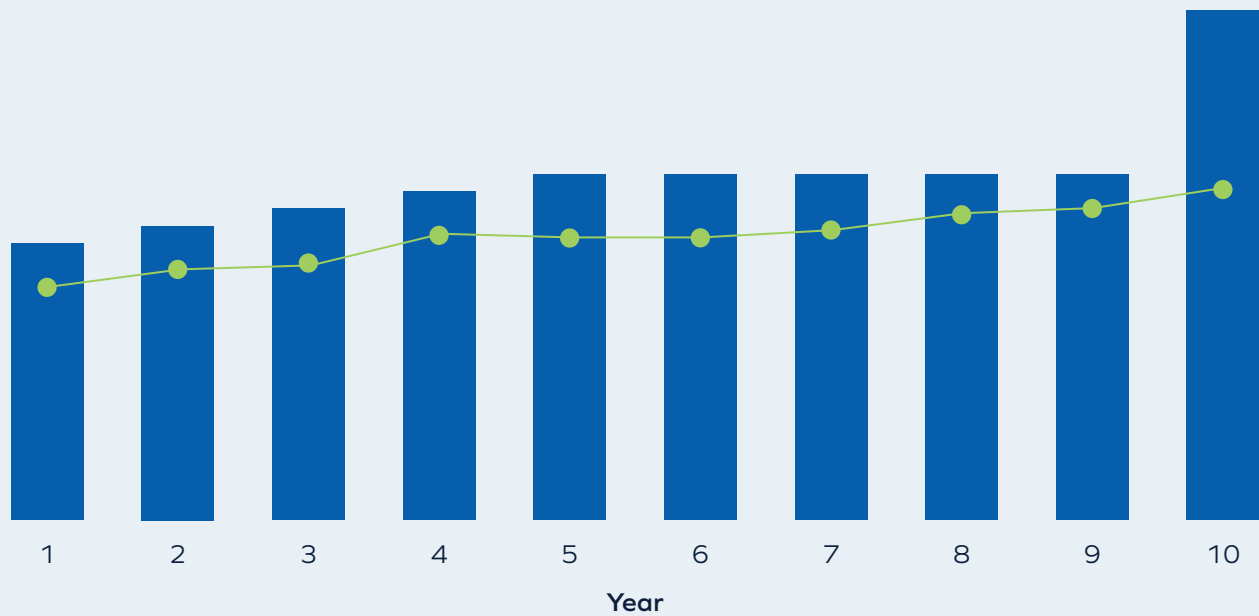
Your Income 150+ FIA may grow your future guaranteed income through two different buckets: the contract value and the Withdrawal Base.

The contract value is the annuity account balance that may grow through your choice of a broad array of index linked interest crediting strategies. It is also, less any applicable charges, the surrender value, which is the money you can walk away with should you decide to cancel, or “surrender” the annuity.¹

The Withdrawal Base is a value that will help determine your guaranteed income amount. This bucket grows² predictably over the years through several increases prior to activating your guaranteed income.³

Both the contract value and the Withdrawal Base grow with downside protection, meaning your values are locked in and can never decline due to poor market performance.

Hypothetical Example



● Contract Value⁴
■ Withdrawal Base⁵

THIS HYPOTHETICAL IS NO GUARANTEE OF FUTURE RESULTS. ACTUAL RESULTS WILL VARY.

¹ A withdrawal charge and MVA may be incurred if you withdraw all or a portion of your money during the withdrawal charge period.

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 deducted from the contract value. The Withdrawal Base is a separate numerical value used to help determine the amount of future income. It is not available for cash surrender or as a death benefit.

³ Income Boosts, also known as Deferral Bonuses, are based on premium paid, adjusted for withdrawals, and credited to the Withdrawal Base, reduced for any withdrawal in proportion to the reduction in contract

value. An annuity that provides bonus or multiplier features may offer higher or lower strategy parameters on applicable index strategies, such as index caps, than a product that doesn't offer those features. Over time and under certain scenarios, the amount of the bonus or multiplier may be offset by these differences.

⁴ Contract value figures are reflective of an index-linked strategy selection and guaranteed income deferred at least 10 years.

⁵ Withdrawal Base figures assume no withdrawals and reflective of income being deferred for at least 10 years.

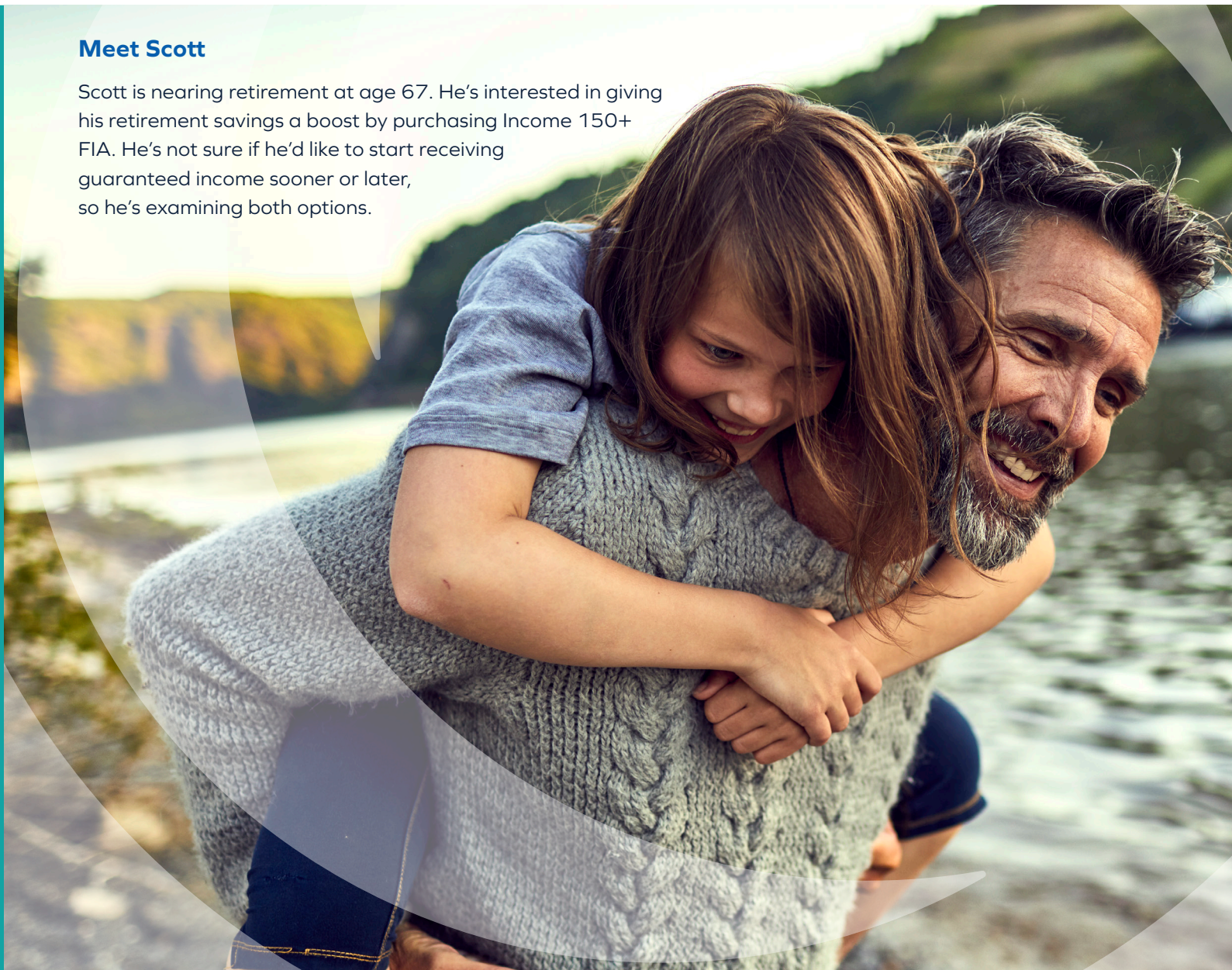
How to boost your income for sooner or later

Income 150+ FIA, grows your Withdrawal Base through steady, predictable bonuses called Income Boosts,^{1,2,3} — so you can just relax and watch your Withdrawal Base grow, whether you need income sooner or later.

Let's walk you through a scenario to help explain how Income Boosts work.

Meet Scott

Scott is nearing retirement at age 67. He's interested in giving his retirement savings a boost by purchasing Income 150+ FIA. He's not sure if he'd like to start receiving guaranteed income sooner or later, so he's examining both options.



¹ 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 deducted from the contract value. Cost may vary by Withdrawal Charge Period. The Withdrawal Base is a separate numerical value used to help determine the amount of future income. It is not available for cash surrender or as a death benefit.

² Income Boosts, also known as Deferral Bonuses, are based on premium paid, adjusted for withdrawals, and credited to the Withdrawal Base, reduced for any withdrawal in proportion to the reduction in contract value.

³ Each boost value assumes income has not started and withdrawals have not been made. The Withdrawal Base and Income Boosts are not available on cash surrender or as death benefits.

If Scott needs income sooner

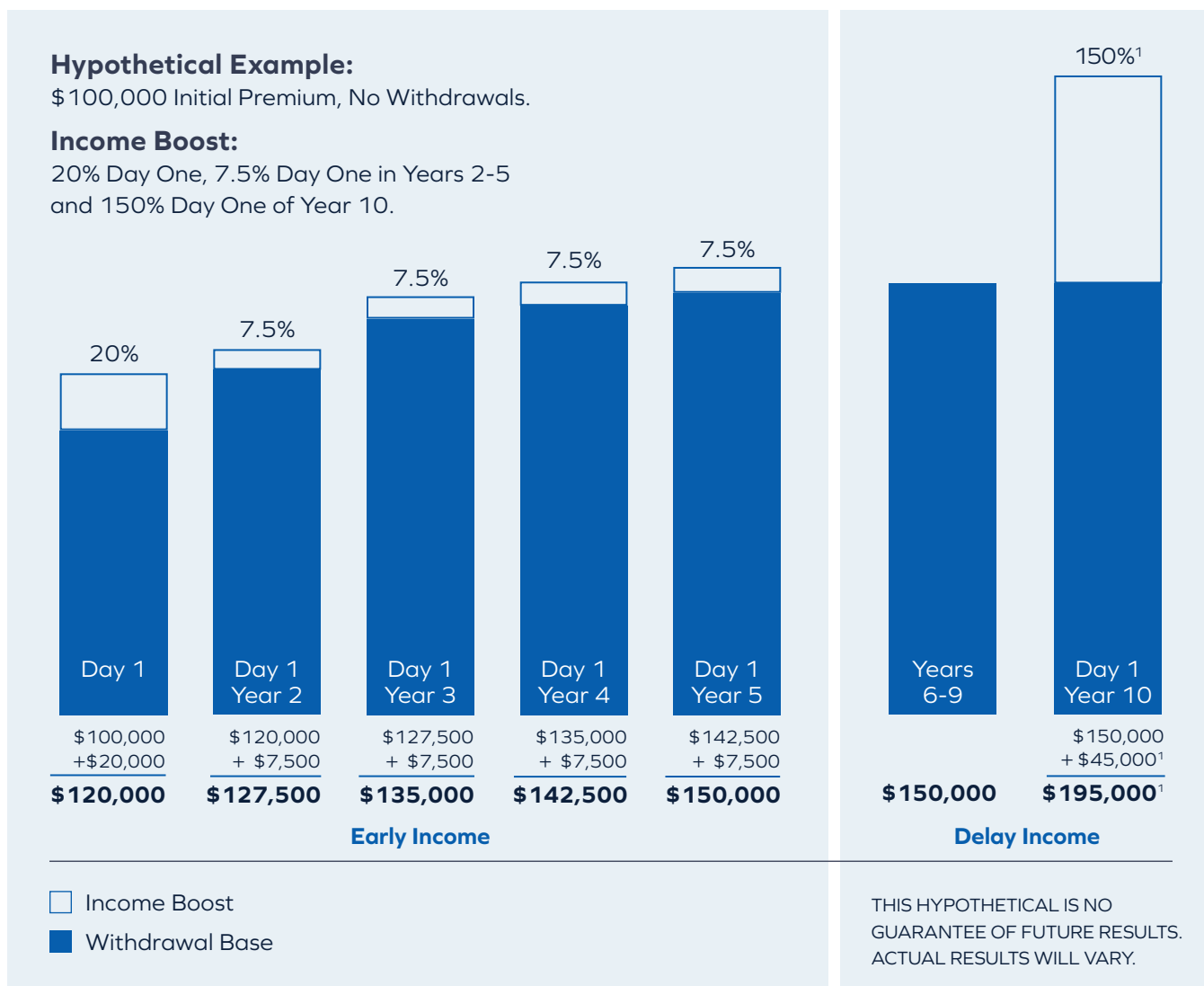
If Scott needs income sooner Scott's contract receives Income Boosts beginning on **day ONE**.

His first Income Boost is credited to Scott's Withdrawal Base, based on his initial purchase amount on the very first day of the contract! **Then on day one and annually for the next four years**, Scott would receive additional Income Boosts based on his original purchase amount, assuming no withdrawals.

At any point, Scott can opt to activate his guaranteed lifetime income. However, his Withdrawal Base will no longer increase and he is no longer eligible to receive additional Income Boosts. Scott's contract value may continue to grow even after activating his guaranteed lifetime income.

...or later

If Scott decides to defer his guaranteed income for at least 10 years from his purchase date, his Withdrawal Base may receive the largest Income Boost. This Income Boost is credited on **day one of year 10**, equaling **150%**² of all the interest credits he may have earned for the first nine years of his annuity contract (adjusted for withdrawals).³ After year 10, Scott would have fully maxed out his Income Boost potential, but again, his contract value may continue to grow even after activating his guaranteed lifetime income.



¹ This amount is hypothetical and is shown for illustration only.

² Year 10 Deferral Bonus is interest earned on the contract value, reduced proportionately for any withdrawals, during years one through nine.

³ Deferral Bonuses are only available prior to income activation, referred to as the Activation Date in the contract. Withdrawals reduce income growth when taken prior to income activation.

Personalize your contract value's growth potential

Watching the market can be stressful, especially when you're nearing retirement. Income 150+ FIA has the potential to grow your money, tax-deferred with downside protection, so you'll never lose your growth due to poor market performance.¹

Income 150+ FIA offers a variety of interest-crediting strategies to confidently grow your contract value knowing your gains are locked in. Those strategies are:

- **A strategy for steady growth:** Income 150+ FIA's fixed rate crediting strategy can help you grow your contract value tax-deferred at a competitive annual fixed rate.
- **Strategies for more growth potential:** The interest your contract value may earn can be linked to the performance of an index, such as the S&P 500®, or your choice from several other indices. Based on the index crediting option selected and the interest credited throughout the first nine contract years, your potential to generate larger income payments may increase as well.

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¹ 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 deducted from the contract value. The Withdrawal Base is a separate numerical value used to help determine the amount of future income. It is not available for cash surrender or as a death benefit.



Choose between two payment options

At the time you decide to activate income, you have the flexibility choose the Lifetime Payment Option that fits your needs. Income 150+ offers you two options for Lifetime Annual Payments, a standard **Level Payment Option** providing level payments for life, or the **Lifestyle Payment Option**¹: designed to provide a higher level of income during the early years of retirement, when your spending habits are typically at their highest.² Payments level off and then decrease in later years, as spending habits are typically lower. The guaranteed Lifetime Annual Payment amount is based on the age of the covered life at the time of income activation for single life activation, or the younger of two covered lives in the event of joint income activation. After your income starts, both the Withdrawal Base and your annual income are locked in for life. Please discuss with your Financial Professional which Lifetime Payment Option best meets your retirement goals.

Level Payment Option:

Provides a level Lifetime Annual Payment that is guaranteed for you or, if joint, your spouse's lifetime.²

Lifestyle Payment Option:

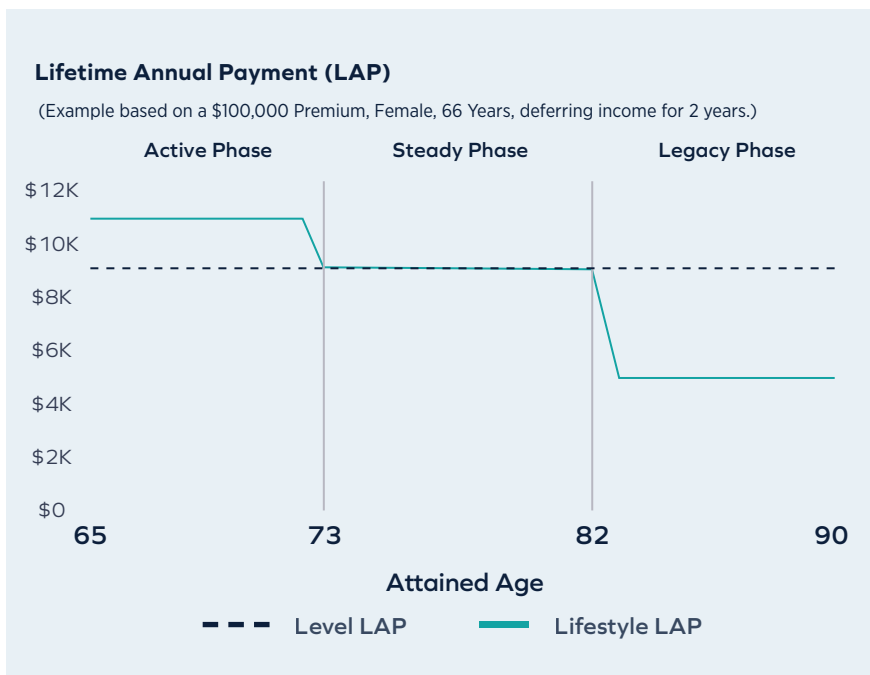
Provides guaranteed Lifetime Annual Payments divided into three Payments Phases that are based on attained age:

Active

Steady

Legacy

The Lifestyle Payment Option is only available for election until age 70. Payments will be highest in the Active Phase due to the Enhancement Percentage and lower in the remaining phases.



Active Payment Phase:

During this Phase (ages 55-72) the Lifestyle Withdrawal Percentage is equal to the Level Withdrawal Percentage plus the Active Enhancement Percentage.*

Steady Payment Phase:

During this Phase (ages 73-82), the Lifestyle Withdrawal Percentage is equal to the Level Withdrawal Percentage. **

Legacy Payment Phase:

During this Phase (ages 83+), the Lifestyle Withdrawal Percentage is equal to the Legacy Withdrawal Percentage. ***

¹ Feature may not be available in all states.

² Assuming no excess withdrawals.

Important information for the Lifestyle Payment Option

* The Lifestyle Payment Option is only available for election until age 70.

** The Steady Phase (ages 73-82), will begin on the Contract Anniversary on or following the date on which the Covered Life for Single Life

(or the youngest Covered Life for Joint Life) reaches the Attained Age equal to the Steady Payment Phase Start Age.

*** The Legacy Phase (ages 83+), will begin on the Contract Anniversary on or following the date on which the Covered Life for Single Life (or the youngest Covered Life for Joint Life) reaches the Attained Age equal to the Legacy Payment Phase Start Age.

How is the guaranteed lifetime income payout calculated?

Let's put this all together to show you how your guaranteed lifetime income is calculated.

When you choose to start your income, your income payments are based on the Withdrawal Base growth option you originally selected, the amount your Withdrawal Base has grown to, your current age, and whether you elect single or joint-lifetime guaranteed lifetime income.^{1,2}

Income 150+ offers you two options for Lifetime Annual Payments, a standard Level Payment Option providing level payments for life or the Lifestyle Payment Option designed to give you more money in your younger years, aligning income payments with spending habits that are typically, at their highest level, and decreasing when, typically, spending habits decrease through your remaining phases of retirement.³

Ready to activate your guaranteed lifetime income?

When you decide to start receiving your guaranteed income, you only have three decisions:

1. When you'd like to start receiving lifetime income.
2. If the lifetime income will be paid to just yourself, or to both yourself and your spouse.
3. Select a Level Payment Option or Lifestyle Payment Option.

Imagine this:

Let's continue Scott's story. He had purchased Income 150+ FIA at age 60 and has now decided to activate his guaranteed lifetime income at age 65.



\$150,000

At age **65**, Scott's Withdrawal Base has grown to **\$150,000** and he's decided to activate his guaranteed income. He elects a Level Payment Option and to receive joint-lifetime income so that he and his spouse, Linda, will receive a paycheck for life.¹



\$150,000
x 6.00%

Assuming a Lifetime Income percentage of 6.00%, Scott and Linda would receive **6.00%**² of his \$150,000 Withdrawal Base – or **\$9,000** – every year for life.



\$9,000

That means that even after Scott's passing, Linda can keep receiving that same **\$9,000** every year for the rest of her life.¹

If they both should pass, Scott and Linda's beneficiaries can receive the remainder of the contract value, if any.¹

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¹ Assuming no excess withdrawals. Early withdrawal charges and Market Value Adjustments (MVA) may apply. Withdrawals may reduce any optional guaranteed amounts in an amount more than the amount of the withdrawal.

² Joint Life income is based on the younger age on the income start date.

³ Maximum income age of 70 to utilize the Lifestyle Payment Option.

Additional income for the unpredictable

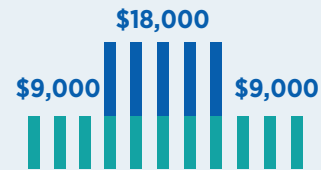
The **Income Enhancement Benefit**,^{1,2} if selected, will **double** your guaranteed lifetime income for up to five years should you or your spouse face a qualifying healthcare need³ – included at no additional cost.

Here are the details:

- The Income Enhancement Benefit is an optional benefit available for both single and joint lifetime income.
- You must be 75 or younger at the time of the Income 150+ FIA purchase.
- The benefit may only be elected after guaranteed income has been activated.^{3,4}
- You must be certified by a licensed healthcare practitioner as being unable to perform at least two of the six Activities of Daily Living (ADLs) to be eligible for the Income Enhancement Benefit.⁵
- Once the benefit period ends, you return to receiving the original guaranteed income amount for the rest of your life.⁶



$$\begin{array}{r}
 \$9,000 \\
 \times \quad 2 \\
 \hline
 \$18,000
 \end{array}$$



One year after Scott and Linda activated their guaranteed lifetime income,^{3,4} unfortunately, Linda experiences an unexpected health setback.

Next, Scott and Linda visit their licensed healthcare practitioner where they certify that Linda is unable to perform at least two of the six ADLs. Knowing there will likely be new healthcare expenses, they decide to activate the **Income Enhancement Benefit**,³ at no extra cost, providing them with **\$18,000** each year for up to five years.⁵

While Linda recovers over the course of the next five years, Scott and Linda receive **\$90,000** in total. That is an **extra \$45,000** that may be used to help afford their unforeseen healthcare expenses. At the end of the Income Enhancement Benefit period, Scott and Linda return to receiving their annual income payments of **\$9,000 for the rest of their lives**.⁶

Six Activities of Daily Living (ADLs)

- Bathing
- Eating
- Continance
- Dressing
- Transferring
- Toileting

¹ State and firm variations may apply. 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.

² The benefit is available only if your contract value is above the minimum allowed under the Income Enhancement Benefit.


³ The contract value must exceed the greater of a) the Minimum Contract Value; and b) the doubled Lifetime Annual Payment (LAP) at the time of activation and on each Contract Anniversary in order

to exercise/continue the benefit or else it will be terminated.

⁴ There is a one-year waiting period and a 90-day elimination period prior to receiving benefits.

⁵ Recertification by a healthcare professional is required prior to years three, four, and five, if applicable.

⁶ Once the Income Enhancement Benefit period ends, a new benefit period is no longer available. The Income Enhancement Benefit may be used only one time per contract.



How do you continue to receive guaranteed income for life?

When you start receiving income, guaranteed lifetime income payments come from the contract value, not the Withdrawal Base. As long as you don't take excess withdrawals, your income never goes down due to receiving lifetime income payments, even if your contract value is depleted.

Here's how:

Your guaranteed income amount is calculated using your Withdrawal Base amount. So, this can never be reduced due to receiving guaranteed lifetime income payments.

Your income comes from your contract value. As you continue to receive your guaranteed lifetime income, your contract value will reduce. However, even when it does deplete, you will still continue to receive guaranteed lifetime income.

Advantages of Income 150+ FIA

Income Boosts generate guaranteed income

With Income 150+ FIA's Income Boosts,¹ you can predictably grow your Withdrawal Base into a stream of guaranteed income.

Your contract grows with downside protection

Any interest credited to your contract can never be reduced due to negative market performance.

You choose single or joint-lifetime income at the time of activating income

Life happens. That's why we give you the option to receive lifetime income for either yourself or your spouse – not at the beginning of the contract but when you opt to start receiving your guaranteed income.

You can pass on a legacy

Your beneficiaries may receive any remaining funds from your contract value as a death benefit.

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¹ Income Boosts, also known as Deferral Bonuses, are based on premium paid, adjusted for withdrawals, and credited to the Withdrawal Base, reduced for any withdrawal in proportion to the reduction in contract value.

Asset Allocation/Diversification does not assure a profit and may not protect against loss in declining markets.



About Global Atlantic

Global Atlantic is a leading insurance company meeting the retirement and life insurance needs of individuals and institutions. With a strong financial foundation and risk and investment management expertise, the company delivers tailored solutions to create more secure financial futures. The company's performance has been driven by its culture and core values focused on integrity, teamwork, and the importance of building long-term client relationships. Global Atlantic is a wholly-owned subsidiary of KKR, a leading global investment firm. Through its relationship, the company leverages KKR's investment capabilities, scale, and access to capital markets to enhance the value it offers clients. KKR's parent company is KKR & Co. Inc. (NYSE: KKR).

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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.

If you are purchasing 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.

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.

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