



SecureFore II

Fixed Annuity

Issued by Forethought Life Insurance Company



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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Trust us when it matters most.

With Global Atlantic you can be confident your security comes first. We are proud to have served millions of consumers who have placed their trust in us to help them protect their families' financial futures.

**For more information, please visit
globalatlantic.com.**

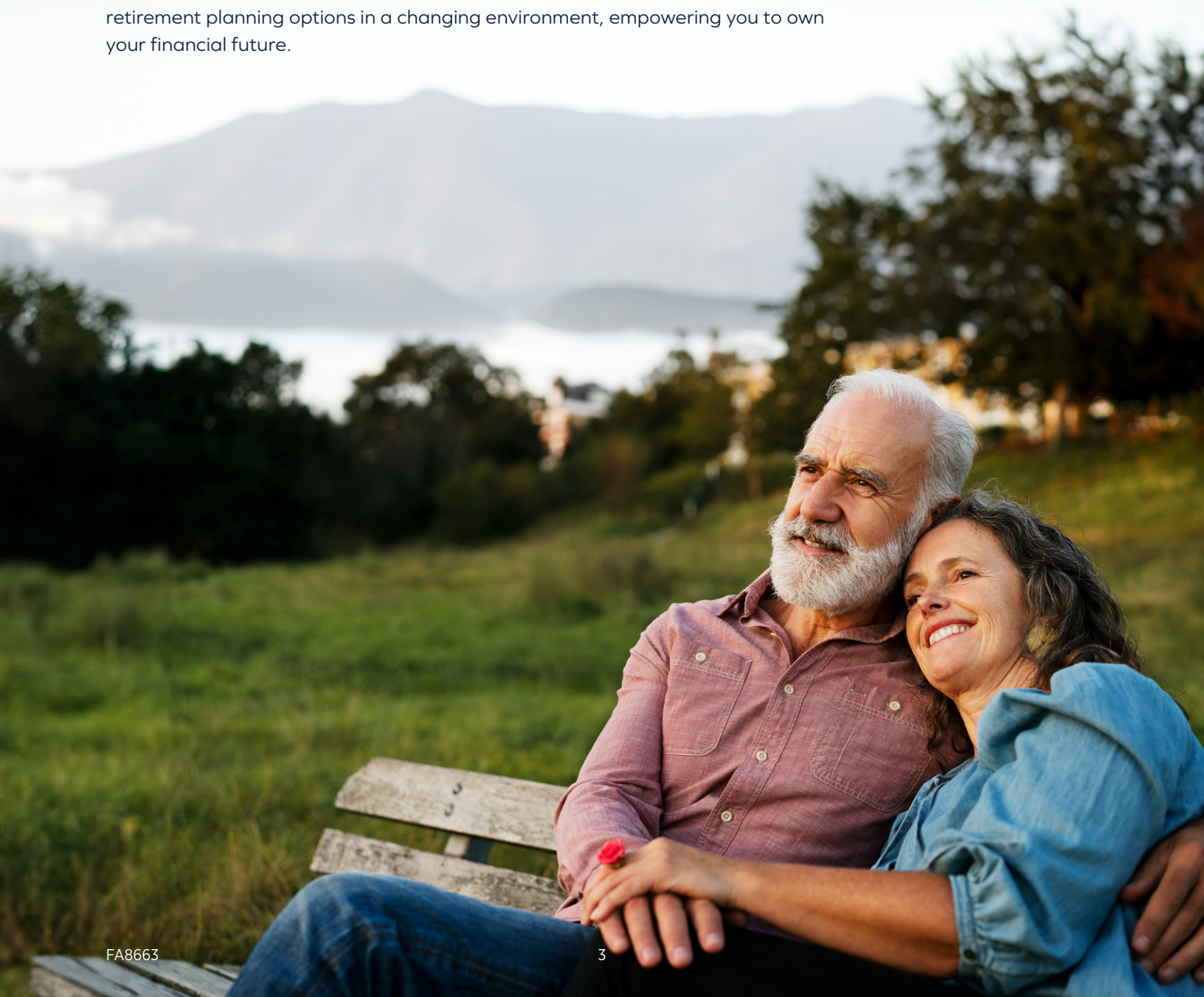


You aren't alone when it comes to your retirement.

We're here to help.

The modern retirement landscape has changed, bringing with it a new set of rules for pursuing a comfortable retirement. Today, pensions are disappearing and people cannot rely solely on Social Security. Retirees have a greater responsibility for providing their own reliable and predictable income stream.

When you wonder what to do about your retirement, remember that you can count on your financial professional and on us. We're here to help you understand your retirement planning options in a changing environment, empowering you to own your financial future.



With a SecureFore II fixed annuity we can help you build a predictable and flexible retirement strategy that allows you to live your retirement on your terms.

What is a fixed annuity?

A fixed annuity is a long-term insurance product intended to provide for retirement and other long-term financial needs. A fixed annuity can be an ideal financial product for people who have sufficient liquid assets, outside their annuity, to cover living expenses and unexpected emergencies, such as medical bills.

Why is the SecureFore II fixed annuity right for me?

Your money needs to last as long as your retirement.

With a SecureFore II fixed annuity, your retirement savings can grow at a guaranteed fixed rate without exposure to stock market risk. You can choose a 3-, 5-, or 7-year rate guarantee period, each with a corresponding Withdrawal Charge Period (Market Value Adjustment may apply as well). If you choose to annuitize, SecureFore II also offers annuitization options, which may provide the opportunity to create a stream of retirement income.

A tax-deferred fixed annuity offers these advantages:

- Fixed interest rates and guaranteed growth*
- Principal protection, avoiding potential loss due to stock market risk
- Tax-deferred interest earnings
- Convenient and flexible access to a portion of your money when you need it
- A guaranteed full Contract Value death benefit payable to your designated beneficiaries*
- At annuitization, you may have the option to generate a stream of payments based on the annuity option you elected.

*** 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.**

How does the SecureFore II fixed annuity work?

SecureFore II offers you the potential to grow your retirement assets without the risk of stock market declines. It works to maximize your retirement income in two ways: guaranteed growth and tax deferral.

Guaranteed growth

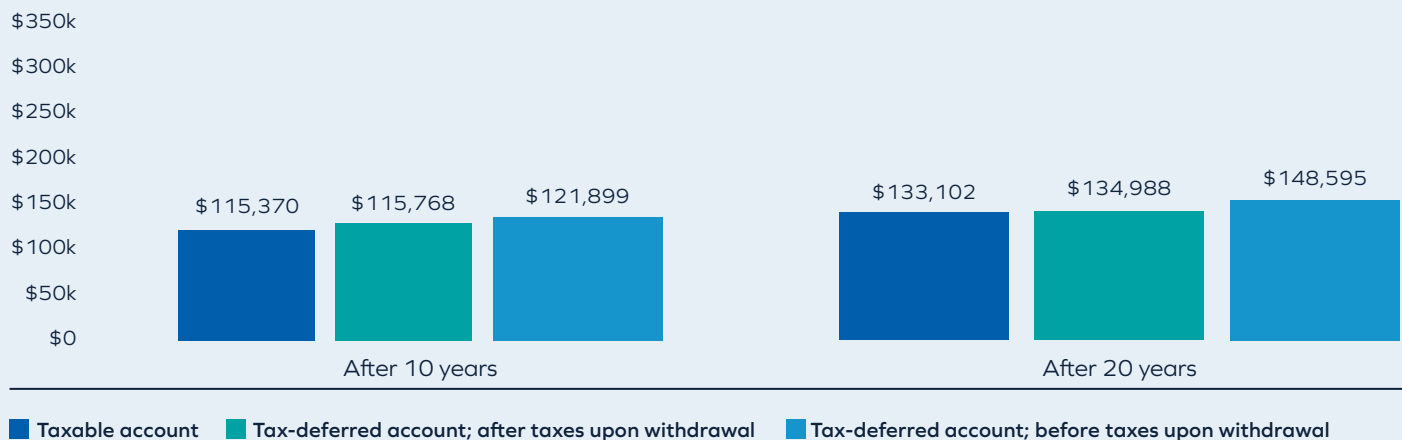
With SecureFore II, your contract growth is predictable. The interest rate schedule is locked in for the number of years you selected. After the initial guaranteed rate period expires, a renewal rate will be declared and guaranteed for one year.* This rate may be higher or lower than the rate at contract issue but never less than the Minimum Guaranteed Interest Rate in the contract. This will occur at the beginning of each subsequent contract year.

Tax-deferral

Your Contract Value grows on a tax-deferred basis, which means your money can grow faster since you will only pay taxes on your interest earnings when you take withdrawals or income payouts. Your earnings stay in your annuity contract until they are withdrawn, allowing you to benefit from interest on your original purchase payment and your earnings. Withdrawals of taxable amounts are subject to ordinary income tax and may be subject to a 10% federal income tax penalty if taken prior to age 59½.

Secure your savings.

The Power of Tax-deferral

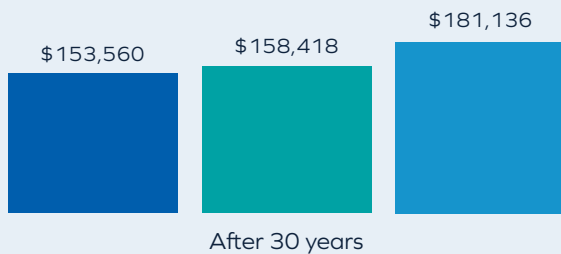


Outcomes may vary depending upon your federal tax bracket and applicable state tax code. State taxes are not reflected, and if included, performance would be lower. This hypothetical chart is intended to illustrate the advantage of tax-deferral and should not be considered to be representative of past, current, or future performance of SecureFore II fixed annuity. Withdrawals made prior to age 59½ may be subject to a 10% federal income tax penalty, which is not illustrated in this example. Certain withdrawals may be subject to a Withdrawal Charge and Market Value Adjustment.

* Guarantees are based on the claims-paying ability of Forethought Life Insurance Company. Interest rates are set at the Company's discretion.



Secure your retirement.



- Lump-sum purchase of \$100,000
- Assumed annual growth of 2%
- 28% income tax on interest gains assessed annually on the taxable account and upon withdrawal from the tax-deferred account

THIS HYPOTHETICAL CHART IS INTENDED TO ILLUSTRATE THE ADVANTAGE OF TAX-DEFERRAL AND SHOULD NOT BE CONSIDERED TO BE REPRESENTATIVE OF PAST, CURRENT, OR FUTURE PERFORMANCE OF SECUREFORE II FIXED ANNUITY. WITHDRAWALS MADE PRIOR TO AGE 59½ MAY BE SUBJECT TO A 10% FEDERAL INCOME TAX PENALTY, WHICH IS NOT ILLUSTRATED IN THIS EXAMPLE. CERTAIN WITHDRAWALS MAY BE SUBJECT TO A WITHDRAWAL CHARGE AND MARKET VALUE ADJUSTMENT.

What if I need to access my money?

We understand that your plans can change during retirement, requiring you to withdraw money from your annuity before you originally expected. SecureFore II allows you to maintain access to your funds in several ways.

Withdrawal Privileges

You can access your money at any time during the contract term by making a withdrawal. Some withdrawals may be subject to a Withdrawal Charge and Market Value Adjustment.

Remember, withdrawals may be subject to ordinary income tax, and a 10% IRS penalty may apply to amounts withdrawn prior to age 59½. When considering a withdrawal from your annuity, carefully review your contract to understand the effects this can have on future interest earnings.

Market Value Adjustment (MVA)

A Market Value Adjustment refers to the potential fluctuation of the surrender value of the annuity in response to market conditions. An MVA applies during the Withdrawal Charge Period on withdrawals in excess of the Free Withdrawal Amount. The MVA also applies to annuitization during the Withdrawal Charge Period when a Withdrawal Charge would also apply.¹



¹ 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 Withdrawal Charges and a Market Value Adjustment may also apply. Withdrawals may reduce any optional guaranteed amounts in an amount more than the actual withdrawal.



Annual Free Withdrawals

You may make the following withdrawals without incurring Withdrawal Charges and MVA:

- Up to 10% of the beginning-of-year Contract Value (10% of Annuity Deposit in the first Contract Year). State variations apply.
- Any Required Minimum Distribution (RMD) imposed by the IRS on this contract, even if it exceeds the Free Withdrawal Amount.*

The Free Withdrawal Amount will equal the greater of the two amounts described above. Any withdrawals in excess of the above, during the Withdrawal Charge Period, will be subject to a Withdrawal Charge and MVA.



Full Surrenders

If you need to surrender your full Contract Value before the end of your Withdrawal Charge Period, you may do so upon your request, minus any applicable Withdrawal Charge or MVA. Withdrawal Charges and MVA only apply within the Withdrawal Charge Period.



Annuitization

You can use your annuity's value to generate a regular income stream of payments through a process called Annuitization. There are several settlement options available for your contract, including those that will generate an income stream.** Read your contract for complete details on the Annuitization options available.

* Not applicable for Inherited/Beneficiary IRAs.

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SecureFore II offers principal protection and death benefit proceeds for beneficiaries.

In addition, there are other built-in and optional benefits available with this product to help protect your money.

Principal protection	<p>100% of the money with which you purchase your annuity is credited to your Contract Value (less prior withdrawals and less Withdrawal Charges and MVA on any prior withdrawals). The money is 100% guaranteed* if held to the end of the Withdrawal Charge Period.</p>
Death benefit	<p>Your beneficiaries are eligible to receive a death benefit equal to the full Contract Value without incurring any Withdrawal Charges and MVA. Upon your death, and without the potential delays and costs of the probate process, your designated beneficiaries will receive your entire Contract Value. The standard death benefit allows your beneficiaries to receive a lump-sum payment or a stream of payments to be distributed during a specific period of time.</p>
Terminal Illness Waiver**	<p>Should you suffer from a terminal illness, any Withdrawal Charges and MVA will be waived on any portion of the Contract Value that is withdrawn after the first contract anniversary.</p>
Nursing Home Waiver**	<p>If you should become confined to an approved nursing facility for at least 90 consecutive days, Withdrawal Charges and MVA will be waived on any portion of the Contract Value withdrawn.</p>
Chronic & Critical Illness Waiver	<p>The benefit is not available if the Covered Person is over the age of 65 at the time the contract is issued.</p> <p>This Rider waives the Withdrawal Charge and any applicable MVA on any withdrawal of Contract Value after the Benefit Eligibility Date specified in the Rider and after we receive proof that a Covered Person is either: (1) Diagnosed with a Critical Illness after the Issue Date of the Contract; or (2) Certified as having a Chronic Illness after the Issue Date of the Contract.</p>

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** Receipt of proof as identified in the waiver riders attached to the annuity contract is required to qualify for these benefits. Subject to state variations and availability. In Florida, the Nursing Home Waiver Rider confinement period is at least 60 consecutive days and is not available until on or after the first contract anniversary.

Additional Information — Chronic & Critical Illness Waiver

Chronic Illness means the inability to perform two or more Activities of Daily Living for a period of at least 90 consecutive calendar days for which certification is made by a Licensed Health Care Practitioner.

Critical Illness means a medical condition, such as cancer or major organ failure, for which a Diagnosis is made by a Physician or Licensed Health Care Practitioner as defined in the Rider, that, in the absence of treatment, will result in death within the Critical Illness Life Expectancy Period.

Activities of Daily Living (ADL) means the following functions:

Bathing: Washing oneself by sponge bath; or in either a tub or shower, including the task of getting into or out of the tub or shower.

Continence: The ability to maintain control of bowel and bladder function; or, when unable to maintain control of bowel or bladder function, the ability to perform associated personal hygiene (including caring for a catheter or colostomy bag).

Dressing: Putting on and taking off all items of clothing and any necessary braces, fasteners or artificial limbs.

Eating: Feeding oneself by getting food into the body from a receptacle (such as plate, cup, table), or by feeding tube or intravenously.

Toileting: Getting to and from the toilet, getting on and off the toilet, and performing associated personal hygiene.

Transferring: Moving into or out of a bed, chair, or wheelchair.





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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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 are taxable to the extent of the income on the contract and to the extent of untaxed investment income on the funds used to purchase the contract. Payments from IRAs are taxable in accordance with the normal rules surrounding taxation of payments from an IRA. Withdrawal Charges and MVA may also apply. Withdrawals may reduce the death benefit and any optional guaranteed amounts in an amount more than the actual withdrawal.

SecureFore II fixed annuity is issued by **Forethought Life Insurance Company**, 10 West Market Street, Suite 2300, Indianapolis, Indiana. Available in most states with contract FA1101SPDA-01 and ICC17-FA1101SPDA-01 and rider forms FA4012-02, ICC17-FA4012-02, FA4052-03, ICC20-FANC-01, FANHW-01, FATIW-01, ICC20-FATI-01, ICC20-FA4120-02, FA4120-03, ICC25-RA26-CCIW-01, and RA26-CCIW-01.

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

Not available in California.

Global Atlantic is the marketing name for Global Atlantic Financial Group LLC and its subsidiaries, including Forethought Life Insurance Company and Accordia Life and Annuity Company. Each subsidiary is responsible for its own financial and contractual obligations. These subsidiaries are not authorized to do business in New York.