Global Atlantic

ForeLifetime Income

Fixed Index Annuity

Issued by Forethought Life Insurance Company

Create Targeted Retirement Income



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

FIA8863 (06-26) 5505008

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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 directly invested in any index with an FIA.
- FIAs (like ForeLifetime Income) typically feature downside market protection which may make them appropriate for people who are unwilling to risk market losses
- An FIA may help offset the ups and downs of equities (like mutual funds) in a retirement strategy.

Define your future.

When you're planning for retirement income, what matters most isn't promises or projections. It's confidence — knowing your income will be there year after year, for as long as you need it.

ForeLifetime Income Fixed Indexed Annuity is built to deliver a predetermined amount of guaranteed lifetime income in the year you plan to start income — with clarity and certainty of outcome.

A "retirement paycheck" you can't outlive

ForeLifetime Income fixed index annuity can provide you with lifetime income that will keep coming – even if your retirement lasts 10, 20, or 30+ years.[1]

Defined Income for a Lifetime

ForeLifetime Income is designed to deliver the income you need the moment you're ready to start taking retirement income.

Down market protection

No matter how you choose to potentially grow your money, negative market performance won't reduce it.



[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.

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.

Income you can count on when you are ready.

ForeLifetime Income (FIA) is built around one simple idea: you should know what your retirement income will be before you're ready to retire.

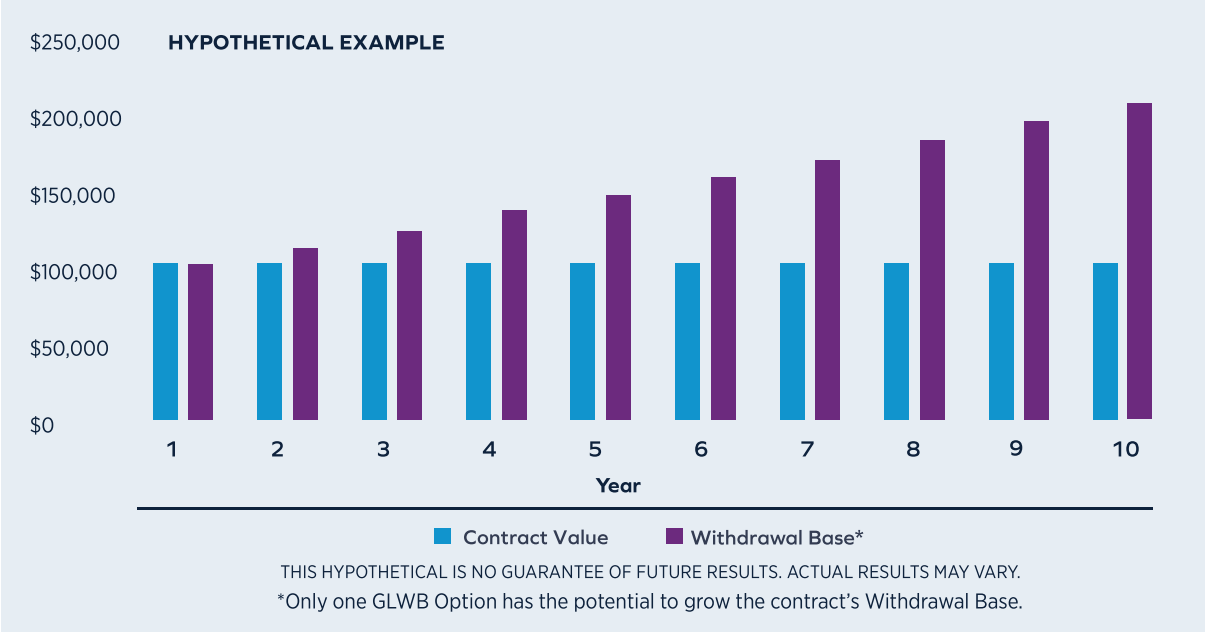
Rather than guessing when to activate income, plan it. Determine your target income start year and select the option that matches your timeline. That way, guaranteed income is built around your retirement plans, no matter what's happening in the market.

ForeLifetime Income provides two Guaranteed Lifetime Withdrawal Benefit (GLWB) which are selected at time of application, which along with the number of Deferral Years until you activate income, provides a targeted, guaranteed Lifetime Annual Payment, before you ever begin taking income payments.[1]

How does ForeLifetime Income (FIA) work?

Your ForeLifetime Income (FIA)contains two different components: one is your Contract Value, and the other is your Withdrawal Base. The Contract Value is your annuity account balance — the amount of money in your contract at any given time — and the Withdrawal Base is a figure used to calculate your future income.[2] Both of these components have the potential to grow over time as you accrue interest, though they grow at different rates.

Although you're not invested directly in an index, your Contract Value has the potential to accrue interest based on index performance. Meanwhile, your Withdrawal Base may grow depending on the GLWB Option chosen for an additional cost.



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

*Only one GLWB Option has the potential to grow the contract's Withdrawal Base.

[1] The number of income Deferral Years must be declared at the time of application. **This election cannot be changed.** The Contract Owner is NOT REQUIRED to activate income at the original declared Deferral Year and may activate income earlier or later. Lifetime Withdrawal Percentage will be based on the number of Deferral Years until income is activated.

[2] The Income Payout Riders or Income Builder Riders are chosen at the time of application for an annual charge. The Income Payout Rider Charge is [1.30%] and Income Builder Rider Charge is [1.30%]. Rider charges, Withdrawal Charges and Market Value Adjustment (MVA) may apply and may reduce any optional guaranteed amounts in the amount more than the withdrawal amounts. 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.

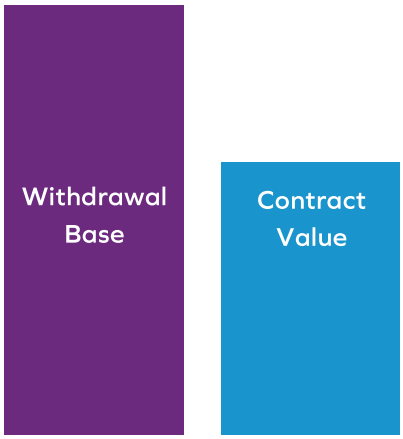
How does ForeLifetime Income create guaranteed income for life?

At the time of application you will select a Guaranteed Lifetime Withdrawal Benefit option; Option 1 - Income Payout Rider or Option 2 - Income Builder Rider.[1] You will also declare the number of years (Deferral Years) that you would like to defer taking income.

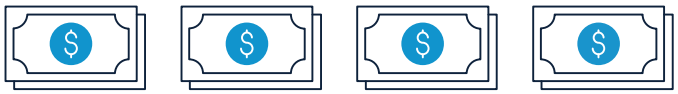
The Income Payout Rider (Option 1) will generally produce higher income for people looking to activate income sooner versus the Income Builder Rider (Option 2), which includes an Annual Deferral Bonus that is applied to the Withdrawal Base each year income activation is deferred.

When you begin receiving income, the Lifetime Annual Payment, the guaranteed amount of lifetime income, is calculated based on the size of your Withdrawal Base and whether you elect Single or Joint Life payout. At that point, the Withdrawal Base number is locked in for life, and your Lifetime Annual Payments do not reduce it. The money that you're sent comes from the contract value of the annuity, but, even when the contract value goes to zero, you'll still receive the same Lifetime Annual Payments that were guaranteed at the start.

Guaranteed Lifetime Income - based off Withdrawal Base at time of income activation



Single or Joint Life



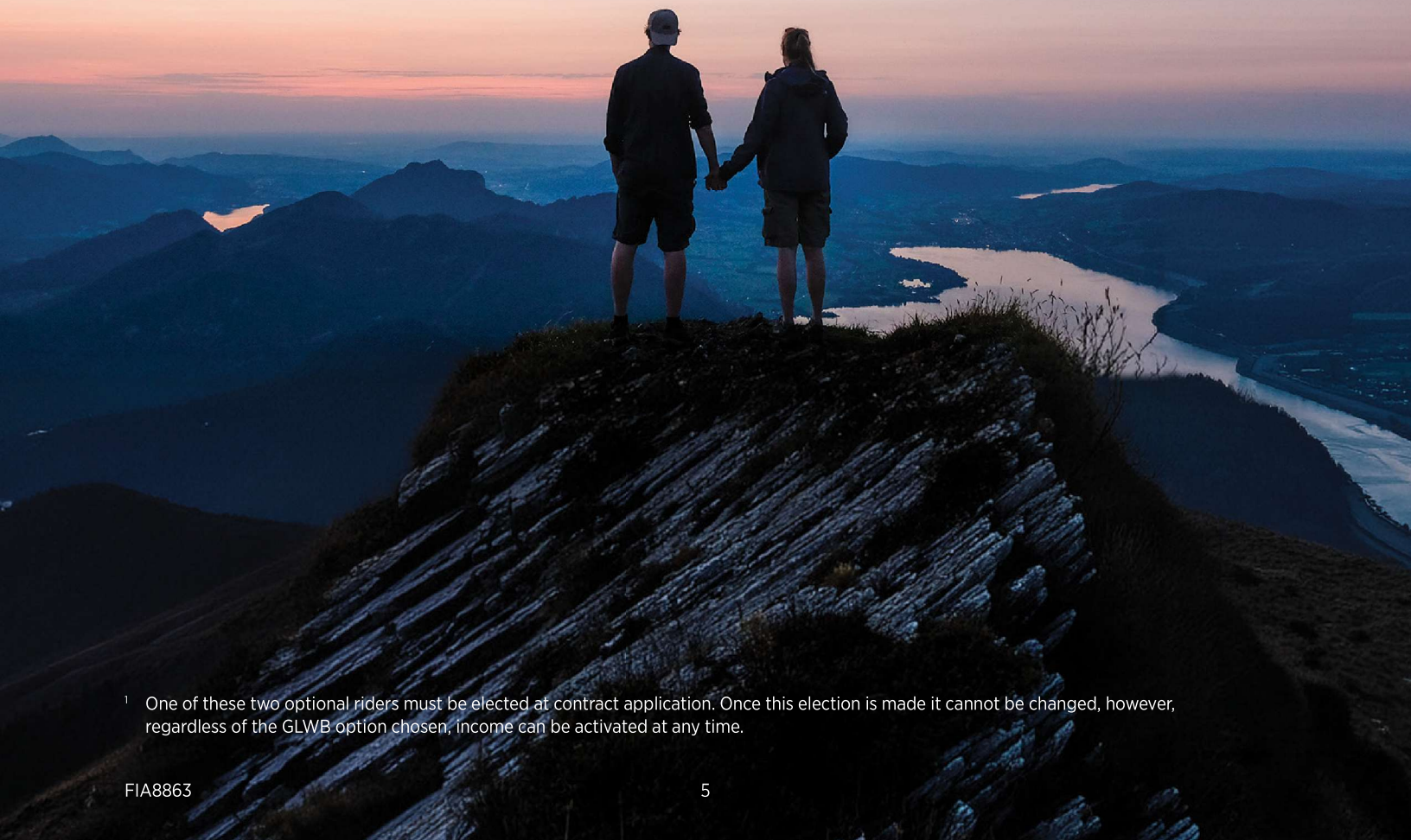
Your income comes from your Contract Value. Income will **continue for life** even when the contract value is depleted, guaranteed.

[1] Under either GLWB options 1 or 2, the Withdrawal Base at issue equals your premium payment at time of issue. It is important to note that the Withdrawal Base is separate from contract value and is not available for cash surrender or as a death benefit.

The minimum issue age for ForeLifetime Income is 45. 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 rider 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. Prior to income activation, any withdrawals from the contract will reduce the Lifetime Annual Payment. After income activation, Excess Withdrawals, or amounts exceeding the Lifetime Annual Payment, will reduce future Lifetime Annual Payments for the remainder of the life of the contract.

Achieving targeted income outcomes

Because no two retirements are the same, ForeLifetime Income (FIA) offers two GLWB options, **Income Payout Rider** or **Income Builder Rider**.[1] Both provide guaranteed lifetime income. The difference is defined by when you plan to start your income.



[1] One of these two optional riders must be elected at contract application. Once this election is made it cannot be changed, however, regardless of the GLWB option chosen, income can be activated at any time.

How is the Lifetime Annual Payment calculated?

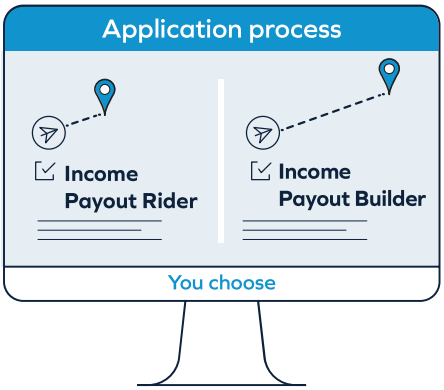
You define when you will activate income. Your income payments are based on the GLWB Option you originally selected (Income Payout Rider or Income Builder Rider), the number of Deferral Years you declare at issue, the Lifetime Withdrawal Percentage Table in your contract at the time you activate income and whether you elect single or joint guaranteed lifetime income.

At time of application...



Declare the number of Deferral Years based on when you plan to start retirement income.

Select the Guaranteed Lifetime Withdrawal Benefit option that best aligns with your income needs.



- The Income Payout Rider may be appropriate if you are looking to start receiving income soon.
- The Income Builder Rider may be appropriate if you are looking to delay starting income for a few years and prefer to have a Deferral Bonus added annually to the Withdrawal Base to help bolster future income.
- Both Guaranteed Lifetime Withdrawal Benefit options are designed to deliver a targeted amount of guaranteed retirement income if income activation aligns with the same number of Deferral Years specified at time of application. Please discuss with your Financial Professional which GLWB option best meets your retirement income goals.

When you are ready to take income...



Your targeted Lifetime Annual Payment will typically be realized if your income start year is the same year as the number of Deferal Years you declared at the time of application. You can take income whenever you are ready.[1]

Finally, you just need to specify **Single** or **Joint Life**[2] payout. Once you activate income it continues throughout your retirement and never stops, guaranteed.

[1] The number of Deferral Years are elected at the time of application and cannot be changed or amended. If income activation differs from the original declared Deferral years, your Lifetime Withdrawal Percentages will be based on the Lifetime Withdrawal Percentages that correspond to your new income start age. Lifetime Annual Payments may be lower or higher than the targeted LAPs at contract issuance. See your contract for more details.

[2] Lifetime Withdrawal Percentages for joint income will be based on the younger life.

Additional income for the unpredictable

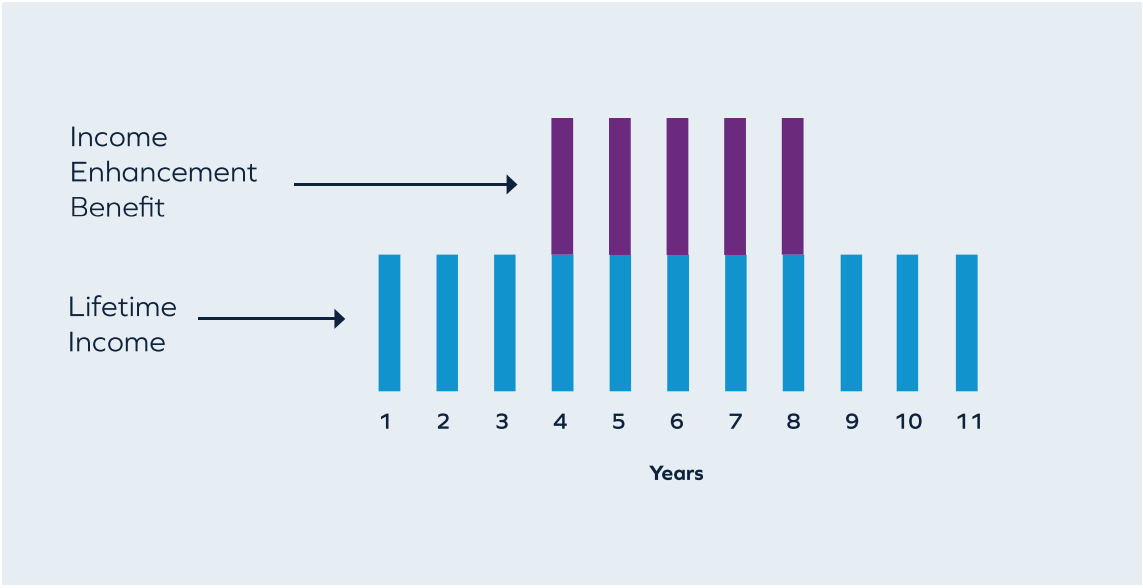
The Income Enhancement Benefit[1] can provide an Accelerated Annual Payment (AAP) that temporarily increases your Lifetime Annual Payment (LAP) under the GLWB rider if a Covered Life[2] is unable to perform two or more Activities of Daily Living (ADLs), subject to Eligibility Requirements.[3,4,5]

Here are the details:

- Provides [2x] the Lifetime Annual Payment for a minimum of [X] years up to a maximum of [five] years.[6]
- Included at no additional cost.
- Maximum issue age of [75].
- Must be incapable of performing two of the six Activities of Daily Living (ADLs) for at least 90 consecutive days. [Six (ADLS) in sidebar callout].
- Once the benefit period ends, you return to receiving the original guaranteed income amount for the rest of your life[6]

Six Activities of Daily Living (ADLs)

- Bathing
- Continence
- Transferring
- Eating
- Dressing
- Toileting



[1] This rider is not long-term care insurance and is subject to state availability. An annuity that provides a 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.

[2] Only spouses would qualify for the Income Enhancement Benefit if the joint lifetime income option is elected.

[3,4,5] Rider must be in force for one year before benefit can be exercised. 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. Eligibility requires inability to perform at least two Activities of Daily Living (ADLs) for 90 consecutive days, with certification required. The contract value must exceed the greater of a) the Minimum Contract Value; and b) the double Lifetime Annual Payment (LAP) at the time of activation and on each Contract Anniversary following the Minimum Accelerated Annual Payment (AAP) Benefit Period in order to exercise/continue the benefit or else it will be terminated.

[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.

Built on a foundation of protection

Key protections include:

- Guaranteed lifetime income once activated, subject to the terms of the contract
- Income certainty, determined by you based on the year you tell us
- Premium protected against market losses

Growth opportunity with protection against market losses

While your income is guaranteed, your contract value may grow based on the performance of well-known market indices.

This means you benefit from growth potential based on index performance, even while your premium is protected against declines in that index.

Flexibility for when life happens

Retirement plans don't always go exactly as planned. That's why ForeLifetime Income (FIA) includes features designed for real life:

- Annual Free Withdrawal amount – ability to withdrawal up to 10% of the beginning-of-year Contract Value without incurring a Withdrawal Charge.
- Waivers for nursing care or terminal illness
  - **Nursing Care Waiver**
    At any time on or after the Issue Date of the Contract, if you should become confined to an approved nursing facility for at least 90 consecutive days, Withdrawal Charges, Premium Enhancement Recapture Charges and MVA on any portion of the Contract Value withdrawn will be waived.
  - **Terminal Illness Waiver**
    If you have been diagnosed with a terminal illness after the first contract anniversary, Withdrawal Charges, Premium Enhancement Recapture Charges and MVA will be waived on any portion of the Contract Value withdrawn. State variations apply.
- Joint income option for spouses

Designed for confidence, not complexity

This is not a product built on aggressive projections or complicated formulas. It's designed to be easy to understand, and easy to live with in retirement.

Additional reasons to consider ForeLifetime Income

- **Tax-deferred growth**
  - Your money grows faster with ForeLifetime Income (FIA) because any growth is tax-deferred until you start taking withdrawals.

- **Option to choose between single or joint lifetime 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 income

- **Ability to leave a legacy**
  - Your beneficiaries may receive any remaining contract value as a death benefit.

Let's talk about your income plan

Retirement should feel certain, not uncertain. Ask your financial professional how the ForeLifetime Income (FIA) — can help provide income you can depend on — for life.



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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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.

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. This information is written in connection with the promotion or marketing of the matter(s) addressed in this material. This information cannot be used or relied upon for the purpose of avoiding IRS penalties. These materials are not intended to provide tax, accounting, or legal advice. As with all matters of a tax or legal nature, you should consult your tax or legal counsel for advice.

ForeLifetime Income fixed index annuity is issued by **Forethought Life Insurance Company**, 10 West Market Street, Suite 2300, Indianapolis, Indiana. ForeLifetime Income 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, FA4110-01, ICC17-FA4110-01, RA23-WCW-01, ICC23-RA23-WCW-01, FA4111-01, ICC17-FA4111-01, FA4112-02, ICC21-FA4112-02, RA22IS-2YP-01, ICC22-RA22IS-2YP-01, RA23-NCW-01, ICC23-RA23-NCW-01, RA23-TIW-01, ICC23-RA23-TIW-01, ICC23-RA23-PREM-01, RA23-PREM-02-FL, RA23-PREM-01, ICC26-RA26-GLWBIP-01, RA26-GLWBIP-01, ICC26-RA26-GLWBIB-01, RA26-GLWBIB-01, ICC26-RA26-ILR-01, RA26-ILR-01, ICC26-RA26-APA-01, and RA26-APA-01.

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

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