

Enhanced
Death
Benefit

Building a legacy while taking RMDs

If your clients are looking to maximize a legacy while also taking **RMD withdrawals** from their tax-qualified annuity contract, a ForeAccumulation fixed index annuity may be right for them. Its optional Enhanced Death Benefit (EDB)¹ provides guaranteed annual increases for up to 15 years based on 7% simple interest and may lessen the effect withdrawals will have on the legacy.



7% guaranteed
annual EDB growth



EDB grows up
to 15 years



Beneficiary receives either
the EDB or contract value –
whichever is greater

Guarantees are based on the claims-paying ability of Forethought Life Insurance Company and assume compliance with the product's benefit rules, as applicable.

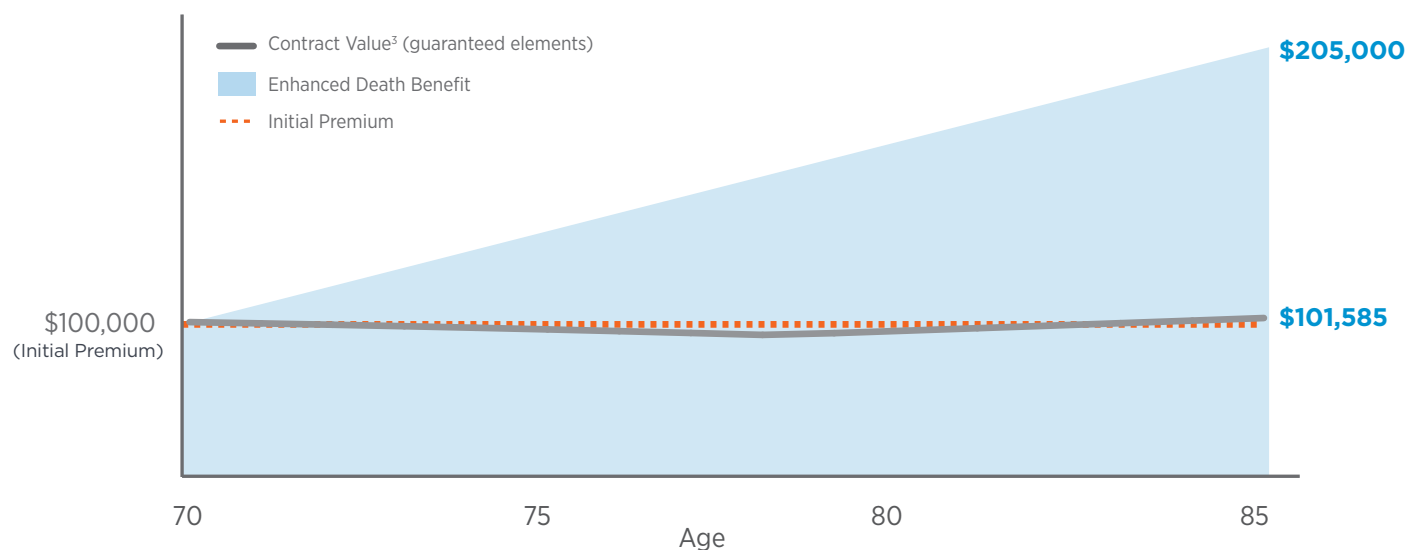
¹ Available for an additional annual cost of 0.50% based off the Enhanced Death Benefit amount. Fee is deducted from the contract value at the end of the year. The benefit will be comprised of a guaranteed annual roll-up of 7.00% simple interest for 15 years based on premiums less withdrawals. All withdrawals will reduce the benefit.

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Taking and Giving with ForeAccumulation II Fixed Index Annuity

Enhanced Death Benefit² - No RMDs

Initially, the EDB is equal to the original ForeAccumulation premium. The EDB grows a guaranteed 7% at the beginning of each contract year for up to 15 years (reduced by withdrawals). After the client passes, the beneficiary gets either the EDB or the contract value as a death benefit — whichever is greater.



² The EDB has no cash/withdrawal value. Maximum issue age is 75.

³ Beginning with the second year. Values shown each year are the greater of Contract Value and Minimum Nonforfeiture Amount.

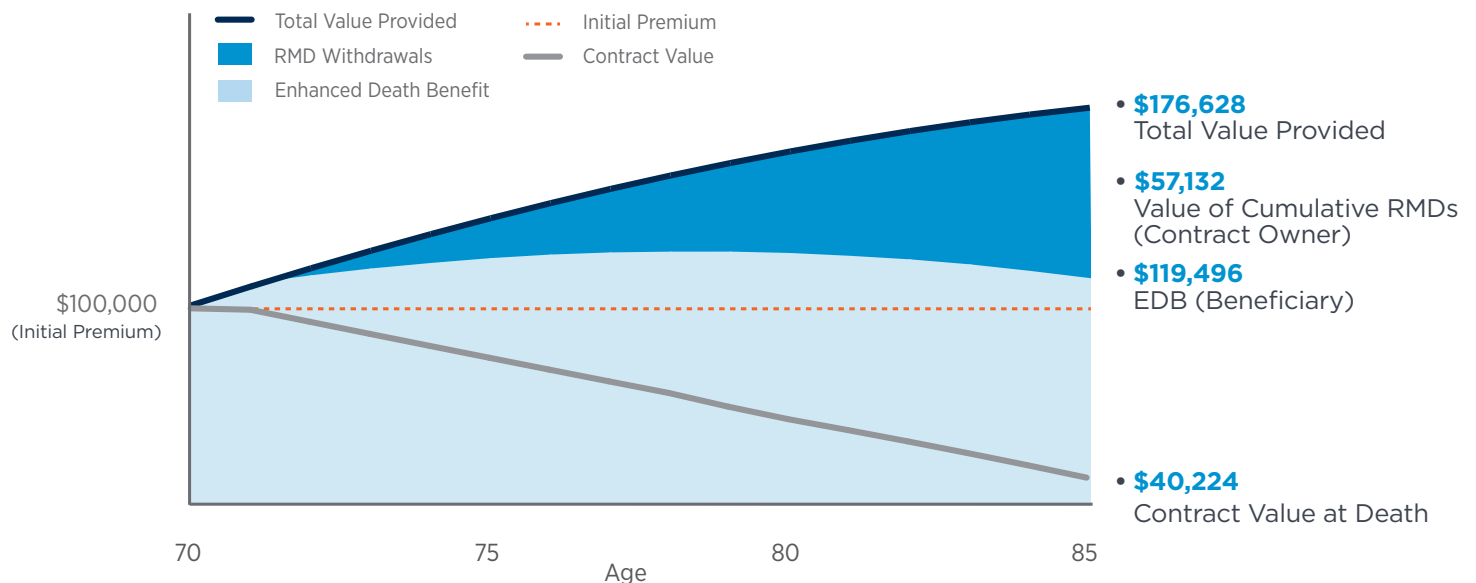
These hypothetical examples are designed to show the relationship between initial premium payment and growth opportunities of the Contract Value as compared to the guaranteed growth of the Enhanced Death Benefit. The values in these examples are based on the assumptions indicated and are not guarantees or estimates of the amounts clients can expect from their annuity. Changes to these assumptions would produce significantly different results. Actual interest credit will vary.

Assumes ForeAccumulation II fixed index annuity contract purchased for a \$100,000 premium, selection of the Enhanced Death Benefit option, no withdrawals, and no selection of any interest crediting strategy. The contract values shown are with guaranteed assumptions that represent the minimum values based on 0% interest crediting. If index crediting strategies are selected, **indexes are not available for direct investment**.

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Enhanced Death Benefit with RMDs^{2,3}

In the example below, Required Minimum Distributions reduce the death benefit on a dollar-for-dollar basis. The death benefit continues to grow in the early years because the annual 7% EDB increase exceeds the RMD amount. In the later years, the EDB begins to decline, but in this example stays higher than the initial premium for more than 15 years.



Taking and Giving

Upon the Contract Owner's Death at age 85, the **total value provided** from ForeAccumulation with the purchase of EDB and 0% interest crediting was **\$176,628**. The total value provided includes the RMDs received by the contract owner plus the death benefit passed on to their beneficiaries.

Assumes ForeAccumulation II fixed index annuity contract purchased for a \$100,000 premium, selection of the Enhanced Death Benefit option with RMD withdrawals, and no selection of any interest crediting strategy. The contract values shown are with guaranteed assumptions that represent the minimum values based on 0% interest crediting. If index crediting strategies are selected, **indexes are not available for direct investment**.

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WHAT IS AN FIA

An FIA is a tax-deferred long term saving option that offers interest crediting strategies that can provide downside market protection and the opportunity for growth in an up market. Interest crediting for index-based strategies are based on the performance of the underlying index. However, since an FIA is an insurance contract, clients are never directly invested in any index, registered security or stock market investment.

For more information about ForeAccumulation's **Enhanced Death Benefit** and starting or scheduling RMD payments from ForeAccumulation, contact your Wholesaler or call the sales desk **(877) 454-4777**.

globalatlantic.com

This material is intended to provide educational information regarding the features and mechanics of the product and is intended for producer use only. It should not be considered, and does not constitute, personalized investment advice. The issuing insurance company is not an investment adviser nor registered as such with the SEC or any state securities regulatory authority. It's not acting in any fiduciary capacity with respect to any contract and/or investment.

Guarantees are based on the claims-paying ability of Forethought Life Insurance Company and assume compliance with the product's benefit rules, as applicable.

ForeAccumulation II fixed index annuity is issued by Forethought Life Insurance Company, 10 West Market Street, Suite 2300, Indianapolis, Indiana. Available in most states 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, FA4108-01, ICC17-FA4108-01, FA4109-01, ICC17-FA4109-01, FA4110-01, ICC17-FA4110-01, FA4116-01, ICC17-FA4116-01, FA4112-01, ICC17-FA4112-01, FA4114-01, ICC17-FA4114-01, FL-FIANC-13, ICC14-FL-FIANC, FL-FIATI-13 and ICC14-FL-FIATI.

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

Global Atlantic Financial Group (Global Atlantic) is the marketing name for Global Atlantic Financial Group Limited 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.

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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