

Enhanced  
Death  
Benefit

# Leaving a **guaranteed** legacy

ForeAccumulation's optional Enhanced Death Benefit (EDB)<sup>1</sup> may give your clients comfort knowing their legacy is predictably growing. The EDB, for an additional fee, grows by a guaranteed 7% Simple Interest every year for up to 15 years (reduced by any withdrawals).<sup>1</sup> After your client passes, the beneficiary gets either the EDB or the contract value as a death benefit – whichever is greater.

# 7%

**Simple Interest  
Annual Enhanced  
Death Benefit Growth**

**15**  
Years

EDB grows up  
to 15 years



Provides steady and  
predictable EDB growth



Beneficiaries receive the  
EDB or contract value  
– whichever is greater

Age  
**80**

Maximum issue age of 80<sup>1</sup>

**Guarantees provided are subject to the financial strength of the issuing insurance company; not guaranteed by any bank or the FDIC.**

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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## At-a-glance

**Continued  
Growth**



Benefit will grow for  
**15 years** or until the  
contract anniversary after  
attained age of 90,  
whichever is earlier<sup>1</sup>

**Happy  
Anniversary**



EDB increases  
begin on  
**1st Contract  
Anniversary**

**Annual**

**Cost**

**50 bps 95 bps**  
(Ages 0-70) (Ages 71+)

of the EDB at the end  
of each contract year

**RMD  
Friendly**



Dollar-for-dollar reduction  
for RMD withdrawals;  
proportionate otherwise

The greater of the EDB or contract value is paid as a **LUMP SUM** to the beneficiary at death

<sup>1</sup> Should your client die before the 15-year contract anniversary, the EDB will stop growing. The EDB has no cash/withdrawal value and is not available for cash surrender. All withdrawals reduce the benefit. A minimum issue age of 0 and maximum age of 80 will apply. If elected, additional riders may be restricted. State and firm variations and availability apply.

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ForeAccumulation II fixed index annuity is issued by **Forethought Life Insurance Company**, 10 West Market Street, Suite 2300, Indianapolis, Indiana. ForeAccumulation 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, FA4109-01, ICC17-FA4109-01, FA4110-01, ICC17-FA4110-01, RA23-WCW-01, ICC23-RA23-WCW-01, FA4112-01, ICC17-FA4112-01, RA23-EDB-01, ICC23-RA23-EDB-01, RA22IS-2YP-01, ICC22-RA22IS-2YP-01, RA23-GACC-02, ICC23-RA23-GACC-02, RA23-PREM-01, ICC23-RA23-PREM-01, RA23IS-PTPLC-01, ICC23-RA23IS-PTPLC-01, RA23-NCW-01, ICC23-RA23-NCW-01, RA23-TIW-01 and ICC23-RA23-TIW-01.

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

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