ForeAccumulation II
Fixed Index Annuity
with the optional Premium Enhancement Rider
Issued by Forethought Life Insurance Company

Give your retirement savings a headstart

An optional Premium Enhancement Rider is available on the ForeAccumulation II Fixed Index Annuity[1,2]. Based on the Premium Enhancement percentage, this Rider adds an interest credit enhancement to the contract value at the time of issue.

Here's how it works:

The example below shows the impact of the Premium Enhancement on the contract value in the first year of the contract.

Considerations:

- The Premium Enhancement Rider provides you a 14% increase in your contract value on Day 1 of the contract.
- Electing the Premium Enhancement Rider will result in lower Cap Rates and other interest crediting adjustments.
- A Premium Enhancement Recapture Charge will be applicable to cumulative withdrawals in excess of the Free Withdrawal Amount, to any annuitizations in the first contract year during the Withdrawal Charge Period, and deaths during the first contract year.[3]
- The election of the Premium Enhancement Rider may be more advantageous in flat or negative market environments.

This flyer must be preceded or accompanied by the applicable fixed index annuity product brochure.

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] Available on 10-Year Withdrawal Charge Period ForeAccumulation II.

[2] A maximum issue age of 80 applies.

[3] Premium Enhancement Recapture Charge will be assessed on any cumulative withdrawals that exceed the Free Withdrawal Amount, to any annuitization during the Withdrawal Charge Period, and to Death Benefits during first contract year, proportionally adjusted to reflect the amount of the Premium Enhancement withdrawn, following the Premium Enhancement Recapture Charge Schedule (state variations apply).

Election of the optional Premium Enhancement Rider will result in lower caps, lower participation rates, lower trigger rates, lower fixed interest rates, and higher spreads. Early termination or death will negatively impact the product's contract values.

There is no guarantee that electing a product with premium enhancement will perform better than electing a product without a premium enhancement rider or that electing this Rider will result in a higher contract value at the end of the contract. A Market Value Adjustment may be assessed on the remaining portion of the withdrawal in excess of the Free Withdrawal Amount.

The Premium Enhancement Rider must be elected at time of issue and cannot be elected in conjunction with other optional riders such as the Enhanced Death Benefit Rider or strategies with the Growth Accelerator Rider.

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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What is an a fixed index annuity (FIA)?

A fixed index annuity or 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 are never invested in the index itself. FIAs 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.

To learn more about **ForeAccumulation**, ask your financial professional for a personalized product illustration and additional products details.

This material is intended to provide educational information regarding either the features and mechanics of the product or for general reference/education and is intended for use with the general public. 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.

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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. The 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.

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, FA4112-02, ICC21-FA4112-02, 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 variations and availability. Read the contract for complete details.

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