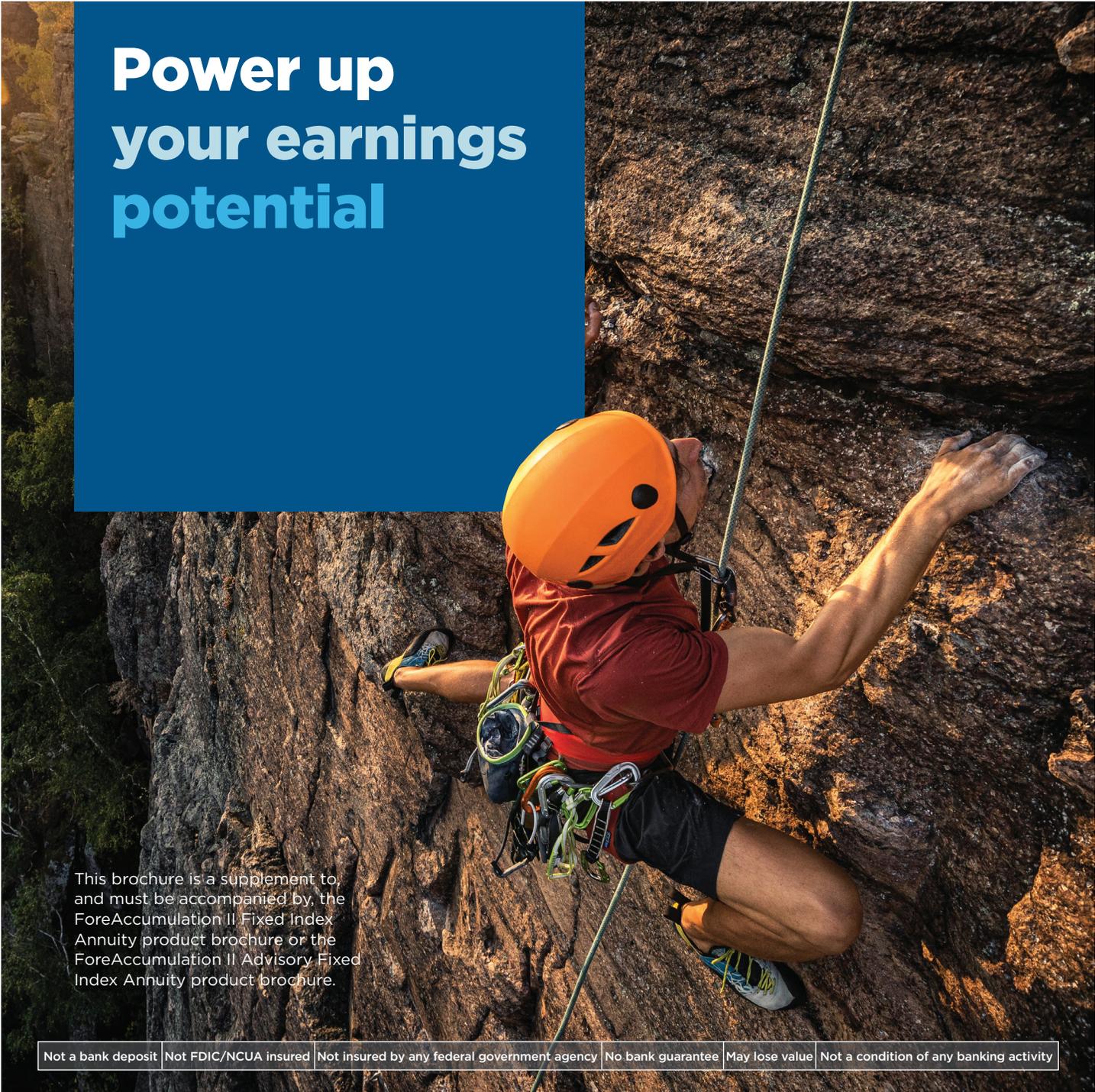


ForeAccumulation II Fixed Index Annuity with the optional **Growth Accelerator Rider**

Issued by Forethought Life Insurance Company



**Power up
your earnings
potential**

This brochure is a supplement to, and must be accompanied by, the ForeAccumulation II Fixed Index Annuity product brochure or the ForeAccumulation II Advisory Fixed Index Annuity product brochure.

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

Products and product features are subject to state and firm variations and availability.

Growing your retirement savings is an important factor in maintaining your standard of living throughout your retirement. The options are numerous and your choice can dramatically affect your financial health through your golden years.



Recovering from market losses may take time you don't have:

A loss of 20% in one year would take three consecutive years of 8% returns to fully recover.



Inflation eats money for breakfast:

Assuming a 3% rate of inflation, \$200,000 today will have the purchasing power \$110,735 in 20 years.²

Equities have historically offered the greatest growth potential for your money, but can you tolerate the volatility and associated risk? A recession early in retirement can derail your strategy quickly. Safer alternatives, like bonds and Certificates of Deposit,¹ may not even generate enough yield to outpace inflation.

A better option?

Fixed index annuities may be an attractive alternative due to their upside potential and no market risk. These products offer either a fixed interest strategy or strategies that have interest crediting potential linked to the positive performance of an equity index, up to a maximum, while protecting you from market losses with a 0% interest crediting minimum, no matter how poorly the index performs.

Typically, you have a variety of index-linked crediting options to choose from, as well as a fixed rate strategy for greater predictability.

Similar to fixed income assets, an FIA may help offset the volatility of equities in your retirement strategy. If you want growth potential while avoiding losses from poor market performance, ForeAccumulation II fixed index annuity may be the right option for you. To power even greater upside potential of your retirement savings, consider an index crediting strategy with the Growth Accelerator Rider for an additional cost.

¹ Traditional deposit products may be FDIC insured and CDs are bank products that are FDIC insured. Fixed Index annuities are insurance contracts that are guaranteed by the issuing insurance company and are not FDIC insured.

² Source: <https://www.investopedia.com/terms/f/futurevalue.asp>. Based on annual compound interest.

Growth Accelerator Rider

Greater earnings potential

Increases your earnings potential with an Accelerated Cap or Accelerated Participation Rate.¹

Protection from market loss

Dollars are protected with a 0% interest crediting floor, though benefit cost may exceed interest received, causing a net loss.¹

Flexibility

Add or remove strategies featuring Growth Accelerator each Strategy Term during the Withdrawal Charge Period.

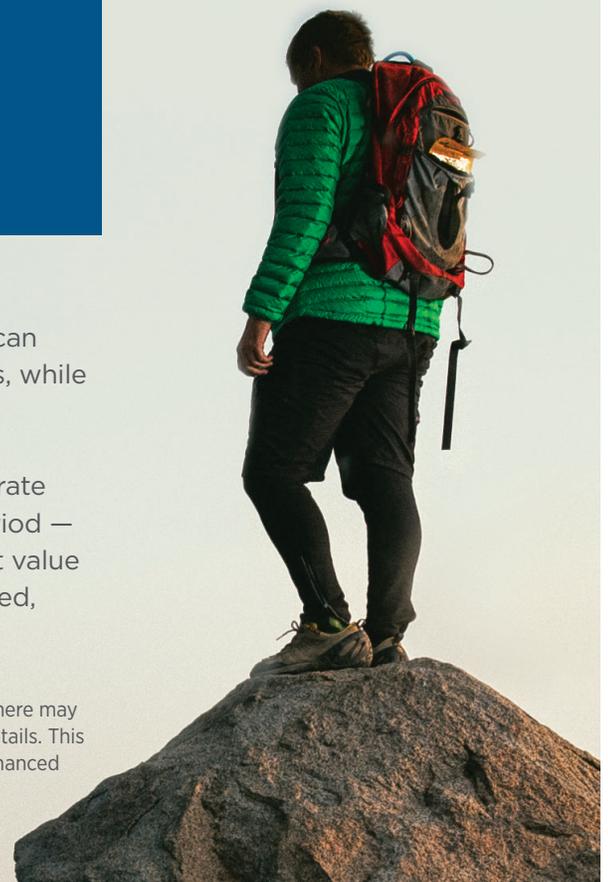
What is the Withdrawal Charge Period?

The Withdrawal Charge Period is the initial contract term during which you may only withdraw up to 10% of the contract value annually without incurring a Withdrawal Charge. On amounts withdrawn over 10%, a Withdrawal Charge and a Market Value Adjustment, if applicable, will apply. After the Withdrawal Charge Period, you have complete access without a Withdrawal Charge.

The optional Growth Accelerator Rider on ForeAccumulation can power greater upside potential with higher “Accelerated” rates, while still providing 0% minimum interest crediting.

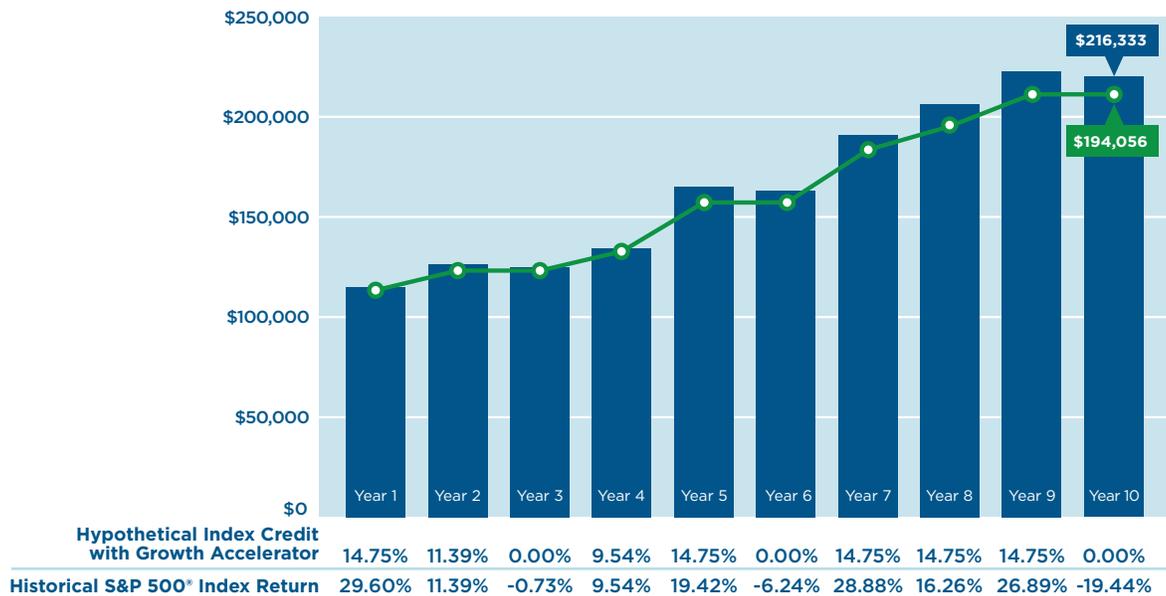
Growth Accelerator is offered on select cap and participation rate interest crediting strategies during the Withdrawal Charge Period — either five, seven or 10 years. A charge of 1.25% of the contract value allocated to Growth Accelerator Strategies applies when elected, which may exceed the interest credited causing a net loss.¹

¹ Even if there is positive performance of the linked index, due to the cost of the Rider, there may be no net benefit of using these Riders. Contact your financial professional for more details. This optional Rider is not available in conjunction with other optional Riders such as the Enhanced Death Benefit or Premium Enhancement Rider.





How ForeAccumulation with the optional Growth Accelerator Rider can work



- 10-year FIA with hypothetical One-Year S&P 500® Point-to-Point with Cap Rate Interest crediting strategy and optional Growth Accelerator Rider 14.75% Cap Rate.
- 10-year FIA with hypothetical One-Year S&P 500® Point-to-Point with a 10.00% Cap Rate Interest crediting strategy without the optional Growth Accelerator Rider.

- **With Growth Accelerator, when index-linked performance is positive for the Strategy Term, interest would have been credited up to the 14.75% Cap of the performance, though net results will be lower due to the rider cost.**
- **In the hypothetical example above, the Growth Accelerator Rider would have provided \$22,276 in additional contract value at the end of contract year 10, as compared to the same hypothetical crediting strategy without Growth Accelerator. If index crediting does not exceed the benefit cost, the contract value decreases.**
- **You capture growth potential while protecting against market-based losses.**

Assumptions: Hypothetical ForeAccumulation fixed index annuity contract purchased with a \$100,000 premium 100% allocated respectively to crediting strategies noted above for the time period 1/1/2012 to 12/31/2022 and assumes no withdrawals or changes were made to the allocations. Past performance is no guarantee of future results, does not reflect the reinvestment of dividends, and investors cannot invest directly in the index. Illustration assumes reduction of 1.25% Growth Accelerator Rider charge where applicable. If different time periods were used, the results would be different. This illustration is designed to illustrate the relationship between the initial premium payment and index linked crediting strategies with or without the Growth Accelerator Rider. Actual results may differ.

The illustration assumes the hypothetical Cap Rate cited, which is guaranteed only during the first Strategy Term, was the same throughout the entire time period illustrated. It is likely non-guaranteed elements, such as caps, spreads, participation rates or other interest crediting adjustments will change and actual values will be higher or lower than those illustrated in this illustration, however, will not be less than the minimum guarantees outlined in the contract.

There is no guarantee that electing crediting strategies with the Growth Accelerated Rider will result in more interest crediting than crediting strategies without the optional Rider. The rider charge of 1.25% will apply even if zero crediting is credited. In Strategy Terms where the index is zero or negative, the cost of the Rider will result in a net loss. The Rider charge only applies to values allocated to a crediting strategy featuring the Growth Accelerator Rider and the Rider is only available during the contract's Withdrawal Charge Schedule. You can reallocate to or away from the Growth Accelerator Strategies at the end of the Strategy Term during the Withdrawal Charge Period. At the end of the Withdrawal Charge period, Contract Value is transferred from the Index Strategies with the Growth Accelerator Rider to the base Index Strategy without the Growth Accelerator Rider unless we receive a written request to allocate to another available Strategy. While the contract value is protected against performance-based losses, deductions for the cost of optional riders will reduce your contract value in the event linked-index performance results in zero interest credits.

The Growth Accelerator Rider is not available with other optional Riders such as: Enhanced Death Benefit or Premium Enhancement Riders.

The S&P 500® Index was selected to illustrate how the Rider is designed to work. Other crediting strategies or time periods would have performed differently. Results may be higher or lower than those illustrated.

What are caps and participations rates?

Caps and participation rates are two different ways of defining the maximum interest crediting you can receive.

Crediting strategies using a cap, have a declared maximum rate, or “cap,” which is the highest rate of interest that will be credited for the Strategy Term. If the index performs beyond the cap rate, you will receive the cap rate.

A participation rate is the percent of index performance your crediting will reflect. If the participation rate is 60%, for example, and index performance is 10%, you receive 6% crediting, or 60% of the index performance.

In both instances, the 0% floor still applies, so you will not experience any market-based losses.¹

Not locked in – or locked out

You can reallocate your money among the various ForeAccumulation crediting strategies at the end of every Strategy Term. So you have the flexibility to add or remove crediting strategies featuring the Growth Accelerator Rider each time during the Withdrawal Charge Period. The cost is only applied to values within crediting strategies where the Growth Accelerator Rider is in use.

If you continue the contract beyond the Withdrawal Charge Period, Growth Accelerator will no longer be available and the Rider charge ceases. Funds in crediting strategies featuring the Rider will move to the same strategy without the Rider at the end of the Withdrawal Charge Period, unless you direct them in writing to a different crediting strategy.²

¹ These rates are determined by the company, in advance, are guaranteed for each Strategy Term and are subject to minimum guaranteed rates outlined in the contract. Rates above the minimum rates are set at the discretion of the company.

² The costs associated with this Rider may result in lower strategy parameters on applicable index strategies, such as index cap.

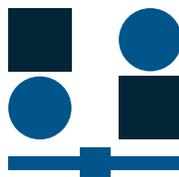
Growth Accelerator Rider may be an appealing option if you want:



The opportunity for more meaningful growth on certain index-linked crediting strategies



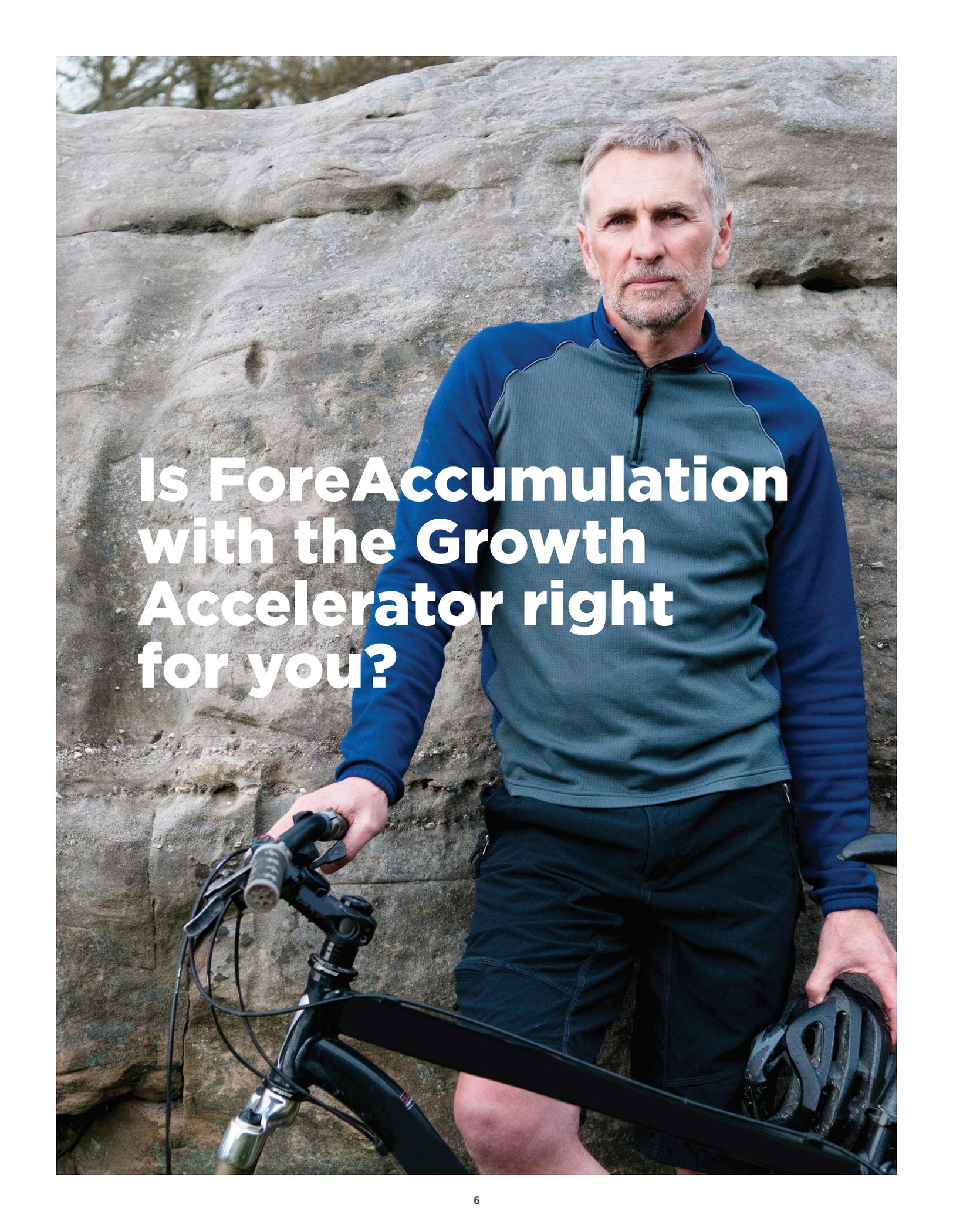
Market loss protection



A balance of more growth potential and market loss protection at a simple, predictable cost

What is an FIA?

An FIA is a tax-deferred long-term savings 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, you are never directly invested in any index, registered security or stock market investment.

A middle-aged man with grey hair and a beard is standing outdoors against a large, textured rock wall. He is wearing a blue and grey cycling long-sleeve top and black cycling shorts. He is holding the handlebars of a black mountain bike with his right hand and a black cycling helmet with his left hand. The text "Is ForeAccumulation with the Growth Accelerator right for you?" is overlaid in white on the left side of the image.

**Is ForeAccumulation
with the Growth
Accelerator right
for you?**

Global Atlantic Financial Group

Global Atlantic Financial Group 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 majority-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.

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.

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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 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.

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Indices are not available for direct investment.

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, RA23-NCW-01, ICC23-RA23-NCW-01, RA23-TIW-01 and ICC23-RA23-TIW-01.

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