Global Atlantic

ForeAccumulation II

Fixed Index Annuity

with the optional Enhanced Death Benefit

Don't let RMDs damage your client's legacy

Let's face it, required minimum distributions (RMD) were not your invention, but you have to deliver the news and manage the backlash if clients are forced to take out money that they want to leave beneficiaries.

What if you could flip the conversation to a positive one by helping them overcome this issue?

Consider this hypothetical client:

- Male, 70 years
- $300,000 fixed income allocation in an IRA
- RMDs will start while the client is age 73[1]
- Earning a hypothetical 3% annually
- Wants to preserve asset as a legacy

Age	RMD	Cumulative Withdrawals	Balance (beneficiary benefit)	Total Value Provided Cumulative Withdrawals + Balance
70	$0	$0	$309,000	$309,000
75	$13,101	$38,228	$318,852	$357,080
80	$14,878	$108,930	$294,676	$403,606
85	$16,615	$188,523	$257,208	$445,731

Hypothetical example for illustrative purposes only using IRS life expectancy tables.

Can you help them do better?

Consider using the $300,000 IRA allocation to purchase a ForeAccumulation II fixed index annuity with the optional Enhanced Death Benefit (EDB), available for an additional fee.[2] The EDB:

- Grows the death benefit by 10% simple interest annually, adjusted for withdrawals
- Applies for up to 15 years[2]
- Reduces dollar-for-dollar for RMD amounts

With 0% crediting – a worst case scenario, here's how the annuity strategy looks.

Age	RMD	Contract Balance at 0% crediting, 0.75% EDB cost	Cumulative Withdrawals	Enhanced Death Benefit value	Total Value Provided Cumulative Withdrawals + EDB value
70	$0	$297,750	$0	$330,000	$330,000
75	$10,764	$250,918	$32,733	$440,692	$473,426
80	$13,427	$173,671	$92,905	$496,941	$589,846
85	$15,901	$81,302	$166,923	$491,488	$658,411

For illustrative purposes only. Actual results may vary.

The bottom line

Here's the head-to-head comparison, assuming death at age 85.[3]

	IRA @ 3%	ForeAccumulation with EDB @ 0%
Beneficiary benefit	$257,208	**$491,488**
Total value provided	$445,731	**$658,411**

Which would your clients prefer?

[1] RMDs apply to qualified retirement plans and traditional IRAs. They do not apply to Roth IRAs.

[2] The optional Enhanced Death Benefit is available at an annual cost of 0.75% for issuing ages 0-70, 1.20% for issuing ages 71-80, assessed at the end of the contract year, based off of the Enhanced Death Benefit amount. The benefit is comprised of a guaranteed roll-up of 10.00% simple interest for 15 years or until the contract anniversary after attained age 90, whichever is earlier, based off of premiums, less withdrawals. All withdrawals will reduce the benefit. A minimum issue age of 0 and maximum age of 80 applies.

[3] If death occurs during the EDB roll-up period, the EDB will stop growing.

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What are Fixed Index Annuities?

Fixed index annuities (FIAs) are savings options intended for retirement or other long-term needs. They are intended for a person who has sufficient cash or other liquid assets for living expenses and other unexpected expenses.

FIAs offer 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 invested directly in any index, registered security or stock market or equity investment.

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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.

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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