ForeAccumulation II

Fixed Index Annuity

Issued by Forethought Life Insurance Company

Product Highlights

Product description	ForeAccumulation is a single premium fixed index annuity that offers both upside opportunity and downside market protection.
Issue ages	0-85
Premium amount[1]	• $25,000 minimum premium • $1,000,000 maximum premium for ages 0-80 (as measured by total contribution per person for all annuities with the company) • $500,000 maximum premium for ages 81-85 (as measured by total contribution per person for all annuities with the company)
Available plans[2]	Non-qualified, Non-qualified Stretch[3], IRA, Inherited/Beneficiary IRA[3], Roth IRA and SEP IRA
Available interest crediting methods	Interest is credited to your Contract Value based on your choice of one or more interest crediting strategies. There are a variety of choices with different methodologies, advantages and trade-offs of each.
Withdrawal charges[5,6,7]	Up to 10% of the beginning-of-year Contract Value may be withdrawn annually without incurring a withdrawal charge. Withdrawal charges apply to amounts withdrawn in excess of the free withdrawal amount during the withdrawal charge period.

Five-Year Withdrawal Charge Schedule

Year	1	2	3	4	5	6+
Charge	8%	8%	7%	6%	5%	0%

Seven-Year Withdrawal Charge Schedule

Year	1	2	3	4	5	6	7	8+
Charge	8%	8%	7%	6%	5%	4%	3%	0%

Ten-Year Withdrawal Charge Schedule[8]

Year	1	2	3	4	5	6	7	8	9	10	11+
Charge	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

Market Value Adjustment (MVA)[5]	A Market Value Adjustment refers to the potential fluctuation of the surrender value of the annuity in response to market conditions. Applies during the withdrawal charge period on withdrawals in excess of the free partial withdrawal amount. The MVA also applies to annuitization during the withdrawal charge period when a withdrawal charge would also apply.
Death Benefit	The greater of the Contract Value or Minimum Nonforfeiture Amount passes to beneficiaries at no additional charge.

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

FIA1890-2 Kit and Web (07-25) 4429724

© 2025 Global Atlantic

Product Highlights (continued)

Other benefits[4,6,9]

Nursing Care Waiver – At any time on or after the Issue Date of the contract, if you should become confined to an approved nursing facility for at least 90 consecutive days, withdrawal charges and MVA on any portion of the Contract Value withdrawn will be waived.

Terminal Illness Waiver – If you have been diagnosed with a terminal illness after the first contract anniversary, withdrawal charges and MVA will be waived on any portion of the Contract Value withdrawn.

The optional Enhanced Death Benefit[4] 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% 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.

[1] Company approval will be required for cumulative premium payments in excess of these limits as applied to one or more annuity contracts by one client.

[2] 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.

[3] Maximum Issue Age of 75. Additionally, the Optional Enhanced Death Benefit is not allowed on these plan types.

[4] If elected, additional riders may be restricted. State and firm variations and availability apply.

[5] 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. Payments from IRAs are taxable in accordance with the normal rules surrounding taxation of payments from an IRA. Early withdrawal charges may also apply. Withdrawals may reduce any optional guaranteed amounts in an amount more than the actual withdrawal.

[6] State and firm variations may apply.

[7] Withdrawal Charge Schedule availability may vary by firm.

[8] 9 Year Withdrawal Charge Schedule in CA.

[9] Receipt of proof as identified in the waiver riders attached to the annuity contract is required in order to qualify for these benefits.

globalatlantic.com

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

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.

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 a 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 optional features are subject to state and firm availability. State variations may apply. Read the Contract for complete details.

Global Atlantic is the marketing name for The Global Atlantic Financial Group LLC 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.

© 2025 Global Atlantic