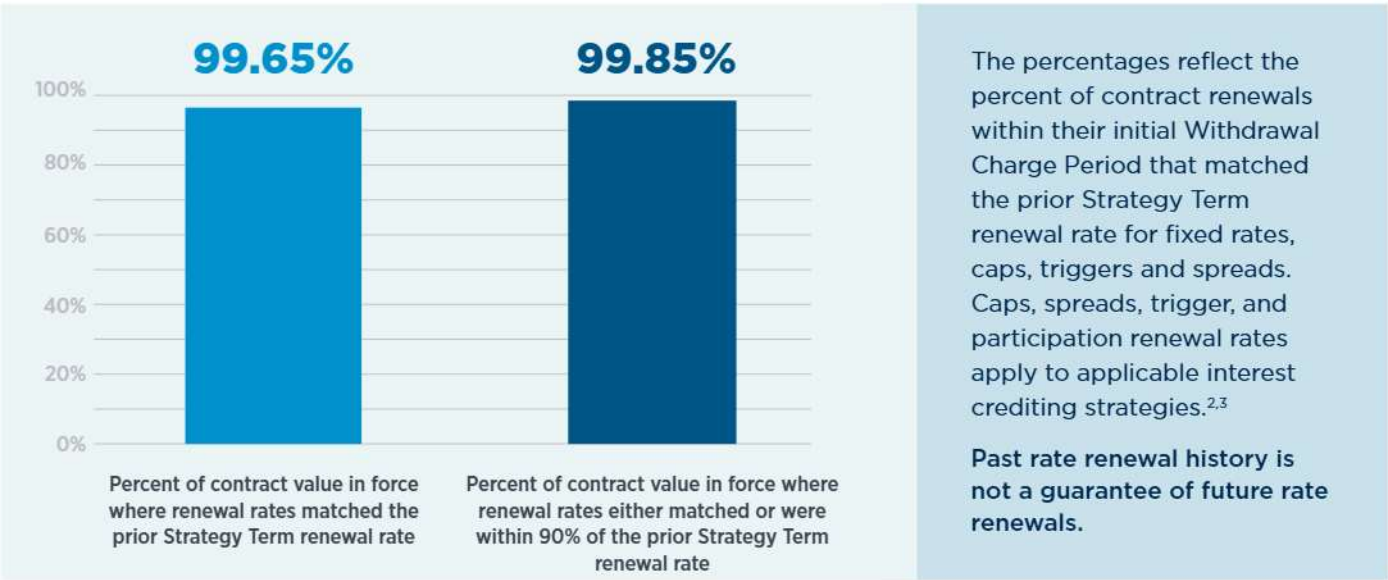


# ForeAccumulation Rate Renewal History\*

## ForeAccumulation I & II Fixed Index Annuity 5 through 8 – year durations <sup>1,4</sup>



In addition, the following crediting strategies maintained a renewal percentage rate that matched the prior Strategy Term rate.



During withdrawal charge period. Past rate renewal history is not a guarantee of future rate renewals.



## Annual Point-to-Point with Locked Cap Crediting Strategy<sup>5</sup>



Rate renewal history is only one aspect of the annuity contract, does not guarantee the performance of the linked interest or guarantee future interest crediting. Financial professionals, when considering the use of an FIA, should educate themselves on all the benefits and limitations an FIA may provide their clients. Although this product has had a good rate renewal history over a period of time, there is no guarantee of consistent rate renewals in the future.

\* Rate renewal history during annuity's Withdrawal Charge Period.  
Not to be used with the sale or offer of annuities.

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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\*\* Locked Cap Rates are declared in advance and are guaranteed for the entire duration of the Strategy Term. Upon renewal into the next Strategy Term, they may be higher or lower than the prior Strategy Term but are guaranteed to never be less than the Minimum Guaranteed Locked Annual Index Cap described in the contract.

<sup>1</sup> Prior to 8/27/2019 - experience is ForeAccumulation I.

<sup>2</sup> ForeAccumulation I Annuity contract renewal rates are based on the rate available on the issue date of the contract. If the client locks in a higher rate due to a rate change during the contract processing period the client will receive the higher rate only for the first strategy term. For all subsequent years, the client's renewal rate will be based on the issue date of the annuity contract.

<sup>3</sup> ForeAccumulation II If the client locks in a rate that is higher than what is being offered at the time the annuity contract is issued (due to a rate change during the contract processing period) the client will receive the higher rate that was the result of being locked-in prior to issue. For all subsequent years, the client will receive the renewal rate aligned with the date the rate lock date.

<sup>4</sup> Not all strategies are available in all firms.

<sup>5</sup> Index crediting strategy will be available on the 5 and 7-year products. Credits interest annually when the linked index is positive for the Term. Cap Rates are established at the beginning of the Strategy Term and are guaranteed for either the 5-year or 7-year Strategy Term.

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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 financial professional use only. 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.**

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.

Interest crediting methods vary and may involve different methodologies such as fixed rates, index caps and spreads and are declared in advance and guaranteed for the entire strategy term. An annual cap is the highest rate of interest that will be credited to a fixed index annuity annual cap strategy. Index based crediting methods credit 0% if the index performance is less than or equal to the spread.

Early withdrawal charges and market value adjustments may also apply. Withdrawals may reduce 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, FA4112-01, 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.

Indices are not available for direct investment.

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

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