

**Hypothetical  
Illustration**



# ForeAccumulation II

Fixed Index Annuity

Issued by Forethought Life Insurance Company

Prepared for: **Valued Client**  
Owner Age: **65**  
State of Issue: **Washington**

Prepared on: **July 2, 2024**

Prepared by: **CORBIN LINDSEY** Agency Name: **CREATIVE ONE MARKETING LLC**

Input Summary: Premium: **\$100,000**  
Withdrawal Charge Period: **10 Year**

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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# ForeAccumulation II

Single Premium Fixed Index Annuity  
Hypothetical Illustration: Introduction



## What is this document?

This is an illustration intended to help you understand how your fixed index annuity Contract works. It is not intended to predict performance and is not a guarantee of future performance. It depicts how the Contract will perform and respond under certain assumptions that may or may not come true.

**This is not a fixed index annuity contract.**

## About ForeAccumulation II Fixed Index Annuity

The ForeAccumulation II fixed index annuity is designed to help you prepare for retirement by offering protection for your money without the erratic ups and downs of the stock market. It also offers potential for greater interest crediting than traditional interest accounts may offer. 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.

**Guarantees provided are subject to the financial strength of the issuing insurance company; not guaranteed by any bank or the FDIC. Death benefits may be subject to ordinary income taxes, and may be included in the contract owner's gross estate for estate tax purposes.**

## Where to find additional product information

In addition to the Disclosure Document, you can find more information about ForeAccumulation II in the product kit. The kit contains a product brochure and product details sheet, which describe the product features and benefits.

These materials are interdependent and together will give you a more complete picture of the benefits of ForeAccumulation II, as well as the associated risks, costs and tradeoffs.

## About Global Atlantic

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)

**This illustration is accompanied by our Disclosure Document. The Disclosure Document contains information regarding the fixed index annuity contract, which should be considered carefully before purchasing. Please read the Disclosure Document carefully before purchasing.**

**For a list of key terms, please see the Key Terms and Definitions section.**

**THIS IS AN ILLUSTRATION ONLY. AN ILLUSTRATION IS NOT INTENDED TO PREDICT ACTUAL PERFORMANCE. INTEREST RATES, DIVIDENDS, OR VALUES THAT ARE SET FORTH IN THE ILLUSTRATION ARE NOT GUARANTEED, EXCEPT FOR THOSE ITEMS CLEARLY LABELED AS GUARANTEED.**

This material was prepared to support the promotion and marketing of annuity products issued by Forethought Life Insurance Company. Illustrations included in this material are based on the information and assumptions that you and your financial professional discussed, and do not reflect any suggestion, recommendation, or advice by Forethought or any Global Atlantic companies for you, your contract and/or investment situation.

# ForeAccumulation II

Single Premium Fixed Index Annuity

Hypothetical Illustration: Snapshot



<b>Client Name:</b>	Valued Client	<b>Premium:</b>	\$100,000	<b>Withdrawal Charge Period:</b>	10 Year
<b>Gender/Issue Age/State of Issue:</b>	Male/65/WA	<b>Tax Status:</b>	Non-Qualified	<b>Optional Benefits:</b>	Not Included

This hypothetical illustration is based on the following allocation percentages. Rates are current as of the date of this illustration:

Strategy	Allocation	Rates/Caps/Spreads			Assumed Index Growth Rate <sup>1</sup>					
		Current	Guaranteed		Most Recent 10		Highest 10		Lowest 10	
			During Withdrawal Charge Period	After Withdrawal Charge Period	Period	Annualized Index Return	Period	Annualized Index Return	Period	Annualized Index Return
Franklin <sup>2</sup> One Year Point-to-Point with Participation Rate	33%	155.00%	10.00%	10.00%	2014-2023	4.49%	2010-2019	9.13%	2014-2023	4.49%
J.P. Morgan Cross-Asset Strategy <sup>3</sup> One Year Point-to-Point with Participation Rate	34%	155.00%	10.00%	10.00%	2014-2023	5.41%	2004-2013	10.16%	2014-2023	5.41%
PIMCO <sup>4</sup> One Year Point-to-Point with Participation Rate	33%	205.00%	10.00%	10.00%	2014-2023	2.76%	2010-2019	5.90%	2014-2023	2.76%

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

The current rates/caps/spreads referenced above are guaranteed for the initial Strategy Term. After the initial Strategy Term expires, renewal interest rates/caps/spreads will be declared and will never be less than the guaranteed rates/caps/spreads shown above. For the indexed-linked options with caps, the caps shown above are used to determine the maximum amount of interest you could receive at the end of a Strategy Term if the index performance is positive. If the index performance is negative, no interest will be credited at the end of that Strategy Term. In the event the rate/cap/spread for any eligible strategy, as described in the Withdrawal Charge Waiver Rider, is set at a renewal rate below (or above for spread-based strategies) the bailout rate (Withdrawal Charge Waiver Rate) for that strategy, withdrawals will be permitted free of Withdrawal Charges and Market Value Adjustment, if applicable. If in a subsequent year the rates/caps/spreads for all eligible strategies are set at renewal rates at or above (below for spread-based strategies) the bailout rates for those strategies, Withdrawal Charges and Market Value Adjustment will apply again, as applicable.

This illustration assumes the index will repeat historical performance and, in some instances, that the annuity's current non-guaranteed elements, such as caps, spreads, participation rates or other interest crediting adjustments, will not change. It is likely that the index **will not** repeat historical performance, the non-guaranteed elements **will** change, and actual values will be higher or lower than those in this illustration but will not be less than the minimum guarantees.

The values in this illustration are **not** guarantees or even estimates of the amounts you can expect from your annuity. Please review the entire attached Disclosure Document and Buyer's Guide provided with your Annuity Contract for more detailed information.

Withdrawals are assumed to take place at the beginning of the contract year. Contract Value and Guaranteed Death Benefit are the values available at the beginning of the following contract year.

<sup>1</sup> The index growth rates shown ignore the index strategy rate calculations, and show growth in the index only.

<sup>2</sup> **Important Information Regarding Hypothetical Historical (Back-Tested) Performance of the Franklin US Index:** Hypothetical historical performance of the Franklin US Index is not an indication of future results. Back-tested performance is not actual historical performance, but is hypothetical. The back-tested calculations are based on the methodology in effect on November 13, 2017. The Franklin US Index was officially launched on November 13, 2017. Actual live index historical performance for 11/13/2017 - 12/31/2023 reflects the Index methodology in place during that time period. Prospective application of the methodology used to construct the Franklin US Index may not result in performance commensurate with the back-test returns shown. The back-tested period does not necessarily correspond to the entire available history of the Index.

Another limitation of back-tested hypothetical information is that generally the back-tested calculation is prepared with the benefit of hindsight. Back-tested data reflects the application of the Index methodology and selection of Index constituents in hindsight. No hypothetical record can completely account for the impact of financial risk in actual trading. For example, there are numerous factors related to the equities markets in general which cannot be, and have not been, accounted for in the preparation of the index information set forth, all of which can affect actual performance.

# ForeAccumulation II

Single Premium Fixed Index Annuity

Hypothetical Illustration: Snapshot



<b>Client Name:</b>	Valued Client	<b>Premium:</b>	\$100,000	<b>Withdrawal Charge Period:</b>	10 Year
<b>Gender/Issue Age/State of Issue:</b>	Male/65/WA	<b>Tax Status:</b>	Non-Qualified	<b>Optional Benefits:</b>	Not Included

It is not possible to invest directly in the Franklin US Index. The hypothetical historical performance data, however does not reflect any additional costs or fees that may be paid in connection with any security linked to the Index. In addition, the performance data does not reflect any additional fees that may be paid by counterparty to a transaction referencing the Franklin US Index, and which may be agreed between Franklin Templeton ("Franklin") and the counterparty.

The following illustrations reflect the pre-inception performance data of the Franklin US Index based on hypothetical back-tested closing levels from 12/31/2003 through 11/12/2017 and the post-inception, actual live index historical performance data of the Franklin US Index based on closing levels from 11/13/2017 through 12/31/2023. These two calculation methods collectively comprise the hypothetical Franklin US Index results that then reflect the interest that Forethought would have credited for the product after applying a cap/participation rate/spread, as applicable, for the time period indicated. Returns are annualized for calculation purposes for the time periods indicated, however annualized returns are not actual historical returns and are not returns that a client would actually receive.

### **HYPOTHETICAL HISTORICAL DATA IS NO GUARANTEE OF FUTURE RESULTS. YOUR RESULTS WILL VARY BASED ON ACTUAL INDEX PERFORMANCE, INDEX ALLOCATIONS AND RATES APPLIED TO THE CONTRACT.**

<sup>3</sup> **Important Information Regarding Hypothetical Historical (Back-Tested) Performance of the J.P. Morgan Cross-Asset Strategy Index:** Hypothetical historical performance of the J.P. Morgan Cross-Asset Strategy Index is not an indication of future results. Back-tested performance is not actual historical performance, but is hypothetical. The back-tested calculations are based on the methodology in effect on June 12, 2023. Actual live index historical performance for 6/12/2023 through 12/31/2023 reflects the Index methodology in place during that time period. Prospective application of the methodology used to construct the J.P. Morgan Cross-Asset Strategy Index may not result in performance commensurate with the back-test returns shown. The back-tested period does not necessarily correspond to the entire available history of the Index.

Another limitation of back-tested hypothetical information is that generally the back-tested calculation is prepared with the benefit of hindsight. Back-tested data reflects the application of the Index methodology and selection of Index constituents in hindsight. No hypothetical record can completely account for the impact of financial risk in actual trading. For example, there are numerous factors related to the equities and fixed income markets in general which cannot be, and have not been, accounted for in the preparation of the index information set forth, all of which can affect actual performance.

It is not possible to invest directly in the J.P. Morgan Cross-Asset Strategy Index. The hypothetical historical performance data, however does not reflect any additional costs or fees that may be paid in connection with any security linked to the Index. In addition, the performance data does not reflect any additional fees that may be paid by counterparty to a transaction referencing the J.P. Morgan Cross-Asset Strategy Index, and which may be agreed between J.P. Morgan and the counterparty.

The following illustrations reflect the pre-inception performance data of the J.P. Morgan Cross-Asset Strategy Index based on closing levels from 12/31/2002 through 6/11/2023 and the post-inception, actual live index historical performance date of the J.P. Morgan Cross-Asset Strategy Index based on closing levels from 6/12/2023 through 12/31/2023. These two calculation methods collectively comprises the hypothetical J.P. Morgan Cross-Asset Strategy Index results that then reflect the interest that Forethought would have credited for the product after applying a cap/participation rate/spread, as applicable, for the time period indicated. Returns are annualized for calculation purposes for the time periods indicated, however annualized returns are not actual historical returns and are not returns that a client would actually receive.

### **HYPOTHETICAL HISTORICAL DATA IS NO GUARANTEE OF FUTURE RESULTS. YOUR RESULTS WILL VARY BASED ON ACTUAL INDEX PERFORMANCE, INDEX ALLOCATIONS AND RATES APPLIED TO THE CONTRACT.**

<sup>4</sup> **Important Information Regarding Hypothetical Historical (Back-Tested) Performance of the PIMCO Balanced Index:** Hypothetical historical performance of the PIMCO Balanced Index is not an indication of future results. Back-tested performance is not actual historical performance, but is hypothetical. The back-tested calculations are based on the methodology in effect on November 30, 2017. The PIMCO Balanced Index was officially launched on November 30, 2017. Actual live index historical performance for 11/30/2017 - 12/31/2023 reflects the Index methodology in place during that time period. Prospective application of the methodology used to construct the PIMCO Balanced Index may not result in performance commensurate with the back-test returns shown. The back-tested period does not necessarily correspond to the entire available history of the Index.

Another limitation of back-tested hypothetical information is that generally the back-tested calculation is prepared with the benefit of hindsight. Back-tested data reflects the application of the Index methodology and selection of Index constituents in hindsight. No hypothetical record can completely account for the impact of financial risk in actual trading. For example, there are numerous factors related to the equities and fixed income markets in general which cannot be, and have not been, accounted for in the preparation of the index information set forth, all of which can affect actual performance.

It is not possible to invest directly in the PIMCO Balanced Index. The hypothetical historical performance data, however does not reflect any additional costs or fees that may be paid in connection with any security linked to the Index. In addition, the performance data does not reflect any additional fees that may be paid by counterparty to a transaction referencing the PIMCO Balanced Index, and which may be agreed between Pacific Investment Management Company LLC ("PIMCO") and the counterparty.

# ForeAccumulation II

Single Premium Fixed Index Annuity

Hypothetical Illustration: Snapshot



<b>Client Name:</b>	Valued Client	<b>Premium:</b>	\$100,000	<b>Withdrawal Charge Period:</b>	10 Year
<b>Gender/Issue Age/State of Issue:</b>	Male/65/WA	<b>Tax Status:</b>	Non-Qualified	<b>Optional Benefits:</b>	Not Included

The following illustrations reflect the pre-inception performance data of the PIMCO Balanced Index based on hypothetical back-tested closing levels from 12/31/2002 through 11/29/2017 and the post-inception, actual live index historical performance data of the PIMCO Balanced Index based on closing levels from 11/30/2017 through 12/31/2023. These two calculation methods collectively comprise the hypothetical PIMCO Balanced Index results that then reflect the interest that Forethought would have credited for the product after applying a cap/participation rate/spread, as applicable, for the time period indicated. Returns are annualized for calculation purposes for the time periods indicated, however annualized returns are not actual historical returns and are not returns that a client would actually receive.

**HYPOTHETICAL HISTORICAL DATA IS NO GUARANTEE OF FUTURE RESULTS. YOUR RESULTS WILL VARY BASED ON ACTUAL INDEX PERFORMANCE, INDEX ALLOCATIONS AND RATES APPLIED TO THE CONTRACT.**

# ForeAccumulation II

Single Premium Fixed Index Annuity

Hypothetical Illustration: Guaranteed Values



<b>Client Name:</b>	Valued Client	<b>Premium:</b>	\$100,000	<b>Withdrawal Charge Period:</b>	10 Year
<b>Gender/Issue Age/State of Issue:</b>	Male/65/WA	<b>Tax Status:</b>	Non-Qualified	<b>Optional Benefits:</b>	Not Included

Contract Year	Age	Withdrawals	Cumulative Withdrawals	Interest Credited Amount	Contract Value	Surrender Value*	Guaranteed Death Benefit
1	65-66	\$0	\$0	\$0	\$100,000	\$91,900	\$100,000
2	66-67	\$0	\$0	\$0	\$100,000	\$91,900	\$100,000
3	67-68	\$0	\$0	\$0	\$100,000	\$92,856	\$100,000
4	68-69	\$0	\$0	\$0	\$100,000	\$94,713	\$100,000
5	69-70	\$0	\$0	\$0	\$100,000	\$96,607	\$100,000
6	70-71	\$0	\$0	\$0	\$100,000	\$98,539	\$100,000
7	71-72	\$0	\$0	\$0	\$100,000	\$100,510	\$100,510
8	72-73	\$0	\$0	\$0	\$100,000	\$102,520	\$102,520
9	73-74	\$0	\$0	\$0	\$100,000	\$104,571	\$104,571
10	74-75	\$0	\$0	\$0	\$100,000	\$106,662	\$106,662
11	75-76	\$0	\$0	\$0	\$100,000	\$108,795	\$108,795
12	76-77	\$0	\$0	\$0	\$100,000	\$110,971	\$110,971
13	77-78	\$0	\$0	\$0	\$100,000	\$113,191	\$113,191
14	78-79	\$0	\$0	\$0	\$100,000	\$115,454	\$115,454
15	79-80	\$0	\$0	\$0	\$100,000	\$117,763	\$117,763
16	80-81	\$0	\$0	\$0	\$100,000	\$120,119	\$120,119
17	81-82	\$0	\$0	\$0	\$100,000	\$122,521	\$122,521
18	82-83	\$0	\$0	\$0	\$100,000	\$124,972	\$124,972
19	83-84	\$0	\$0	\$0	\$100,000	\$127,471	\$127,471
20	84-85	\$0	\$0	\$0	\$100,000	\$130,020	\$130,020
25	89-90	\$0	\$0	\$0	\$100,000	\$143,553	\$143,553
30	94-95	\$0	\$0	\$0	\$100,000	\$158,494	\$158,494

This hypothetical chart represents the guaranteed minimum values based on 0% index performance. This chart assumes that the current, non-guaranteed rates/caps/spreads indicated on page 3 of this illustration will change after the initial Strategy Term, after which time the guaranteed rates/caps/spreads indicated on page 3 of this illustration will become effective. Values are calculated without consideration to the bailout provision.

\*Surrender Value does not include applicable Market Value Adjustments.

# ForeAccumulation II

Single Premium Fixed Index Annuity

Hypothetical Illustration: Most Recent 10 Years with Current Rates/Caps/Spreads



<b>Client Name:</b>	Valued Client	<b>Premium:</b>	\$100,000	<b>Withdrawal Charge Period:</b>	10 Year
<b>Gender/Issue Age/State of Issue:</b>	Male/65/WA	<b>Tax Status:</b>	Non-Qualified	<b>Optional Benefits:</b>	Not Included

Contract Year	Age	Withdrawals	Cumulative Withdrawals	Interest Credited Amount	Contract Value	Surrender Value*	Death Benefit
1	65-66	\$0	\$0	\$12,179	\$112,179	\$102,983	\$112,179
2	66-67	\$0	\$0	\$234	\$112,413	\$103,305	\$112,413
3	67-68	\$0	\$0	\$9,736	\$122,149	\$113,276	\$122,149
4	68-69	\$0	\$0	\$36,905	\$159,054	\$148,775	\$159,054
5	69-70	\$0	\$0	\$0	\$159,054	\$150,465	\$159,054
6	70-71	\$0	\$0	\$35,434	\$194,487	\$185,558	\$194,487
7	71-72	\$0	\$0	\$17,787	\$212,274	\$204,561	\$212,274
8	72-73	\$0	\$0	\$28,906	\$241,180	\$234,581	\$241,180
9	73-74	\$0	\$0	\$0	\$241,180	\$236,839	\$241,180
10	74-75	\$0	\$0	\$10,963	\$252,143	\$249,863	\$252,143
11	75-76	\$0	\$0	\$30,740	\$282,883	\$282,883	\$282,883
12	76-77	\$0	\$0	\$646	\$283,529	\$283,529	\$283,529
13	77-78	\$0	\$0	\$24,411	\$307,940	\$307,940	\$307,940
14	78-79	\$0	\$0	\$93,475	\$401,414	\$401,414	\$401,414
15	79-80	\$0	\$0	\$0	\$401,414	\$401,414	\$401,414
16	80-81	\$0	\$0	\$89,999	\$491,414	\$491,414	\$491,414
17	81-82	\$0	\$0	\$45,513	\$536,927	\$536,927	\$536,927
18	82-83	\$0	\$0	\$73,975	\$610,902	\$610,902	\$610,902
19	83-84	\$0	\$0	\$0	\$610,902	\$610,902	\$610,902
20	84-85	\$0	\$0	\$29,169	\$640,071	\$640,071	\$640,071
25	89-90	\$0	\$0	\$0	\$1,019,846	\$1,019,846	\$1,019,846
30	94-95	\$0	\$0	\$77,756	\$1,635,529	\$1,635,529	\$1,635,529

This hypothetical chart represents values based on historical index performance for the last 10 calendar years, repeating every 10 years, for each of the elected strategies and the corresponding indices. It assumes that the current, non-guaranteed rates/caps/spreads as indicated on page 3 of this illustration will not change. Actual results may be higher or lower. For guaranteed elements, please refer to the Guaranteed Values portion of this illustration.

\*Surrender Value does not include applicable Market Value Adjustments.

# ForeAccumulation II

Single Premium Fixed Index Annuity

Hypothetical Illustration: Index Performance for Most Recent 10 Years with Current Rates/Caps/Spreads



<b>Client Name:</b>	Valued Client	<b>Premium:</b>	\$100,000	<b>Withdrawal Charge Period:</b>	10 Year
<b>Gender/Issue Age/State of Issue:</b>	Male/65/WA	<b>Tax Status:</b>	Non-Qualified	<b>Optional Benefits:</b>	Not Included

Contract Year	Age	Index Return***			% Interest Credited to Each Strategy**			
		Franklin US Index	J.P. Morgan Cross-Asset Strategy	PIMCO Balanced Index	Franklin US Index One Year Point-to-Point with Participation Rate	J.P. Morgan Cross-Asset Strategy One Year Point-to-Point with Participation Rate	PIMCO Balanced Index One Year Point-to-Point with Participation Rate	Aggregate Credited Rate
1	65-66	8.21%	7.79%	5.73%	12.72%	12.08%	11.74%	12.18%
2	66-67	-2.35%	0.40%	-3.61%	0.00%	0.61%	0.00%	0.21%
3	67-68	5.89%	4.95%	4.50%	9.13%	7.66%	9.22%	8.66%
4	68-69	20.82%	20.13%	13.23%	32.28%	31.20%	27.11%	30.21%
5	69-70	-2.50%	-2.29%	-0.73%	0.00%	0.00%	0.00%	0.00%
6	70-71	13.74%	16.06%	10.02%	21.30%	24.89%	20.54%	22.28%
7	71-72	2.87%	8.54%	4.69%	4.46%	13.24%	9.61%	9.15%
8	72-73	10.03%	9.62%	4.98%	15.55%	14.91%	10.21%	13.62%
9	73-74	-12.11%	-11.93%	-8.48%	0.00%	0.00%	0.00%	0.00%
10	74-75	4.05%	4.42%	-0.90%	6.27%	6.85%	0.00%	4.55%
11	75-76	8.21%	7.79%	5.73%	12.72%	12.08%	11.74%	12.19%
12	76-77	-2.35%	0.40%	-3.61%	0.00%	0.61%	0.00%	0.23%
13	77-78	5.89%	4.95%	4.50%	9.13%	7.66%	9.22%	8.61%
14	78-79	20.82%	20.13%	13.23%	32.28%	31.20%	27.11%	30.35%
15	79-80	-2.50%	-2.29%	-0.73%	0.00%	0.00%	0.00%	0.00%
16	80-81	13.74%	16.06%	10.02%	21.30%	24.89%	20.54%	22.42%
17	81-82	2.87%	8.54%	4.69%	4.46%	13.24%	9.61%	9.26%
18	82-83	10.03%	9.62%	4.98%	15.55%	14.91%	10.21%	13.78%
19	83-84	-12.11%	-11.93%	-8.48%	0.00%	0.00%	0.00%	0.00%
20	84-85	4.05%	4.42%	-0.90%	6.27%	6.85%	0.00%	4.77%
25	89-90	-2.50%	-2.29%	-0.73%	0.00%	0.00%	0.00%	0.00%
30	94-95	4.05%	4.42%	-0.90%	6.27%	6.85%	0.00%	4.99%
Aggregate Annual Effective Interest Rate (first 10 years)								9.69%

This hypothetical chart represents the interest credited to the hypothetical Contract Values on the Most Recent 10 Years with Current Rates/Caps/Spreads portion of this illustration. It reflects historical index performance for the last 10 calendar years, repeating every 10 years, for each of the elected strategies and the corresponding indices. It assumes that the current, non-guaranteed rates/caps/spreads indicated on page 3 of this illustration will not change. Actual results may be higher or lower. For guaranteed elements, please refer to the Guaranteed Values portion of this illustration.

\*\* Interest rates do not reflect rider charge deductions. \*\*\* These indices are not available for direct investing.



# ForeAccumulation II

Single Premium Fixed Index Annuity

Hypothetical Illustration: Comparison of Most Recent, Highest and Lowest 10 Year Index Growth Scenarios



<b>Client Name:</b>	Valued Client	<b>Premium:</b>	\$100,000	<b>Withdrawal Charge Period:</b>	10 Year
<b>Gender/Issue Age/State of Issue:</b>	Male/65/WA	<b>Tax Status:</b>	Non-Qualified	<b>Optional Benefits:</b>	Not Included

### Comparison of Most Recent, Highest and Lowest 10 Years with Current Rates/Caps/Spreads

The following hypothetical charts and graph represent values based on the most recent, highest, and lowest consecutive 10 year periods of growth out of the last 20 calendar years for each index applicable to the strategies you have elected. These charts assume that the current, non-guaranteed rates/caps/spreads as indicated on page 3 of this illustration will not change. The benefits and values in the following illustration are not guaranteed and the assumptions upon which they are based are subject to change by Forethought Life Insurance Company. Actual results may be higher or lower. Please see Guaranteed Values for guaranteed elements.

Contract Year	Age	Most Recent 10 Years			Highest 10 Years			Lowest 10 Years		
		Withdrawals	Interest Credited Amount	Contract Value	Withdrawals	Interest Credited Amount	Contract Value	Withdrawals	Interest Credited Amount	Contract Value
1	65-66	\$0	\$12,179	\$112,179	\$0	\$24,547	\$124,547	\$0	\$12,179	\$112,179
2	66-67	\$0	\$234	\$112,413	\$0	\$15,281	\$139,828	\$0	\$234	\$112,413
3	67-68	\$0	\$9,736	\$122,149	\$0	\$18,600	\$158,428	\$0	\$9,736	\$122,149
4	68-69	\$0	\$36,905	\$159,054	\$0	\$29,825	\$188,253	\$0	\$36,905	\$159,054
5	69-70	\$0	\$0	\$159,054	\$0	\$15,432	\$203,684	\$0	\$0	\$159,054
6	70-71	\$0	\$35,434	\$194,487	\$0	\$8,539	\$212,223	\$0	\$35,434	\$194,487
7	71-72	\$0	\$17,787	\$212,274	\$0	\$31,882	\$244,105	\$0	\$17,787	\$212,274
8	72-73	\$0	\$28,906	\$241,180	\$0	\$64,488	\$308,594	\$0	\$28,906	\$241,180
9	73-74	\$0	\$0	\$241,180	\$0	\$21,089	\$329,682	\$0	\$0	\$241,180
10	74-75	\$0	\$10,963	\$252,143	\$0	\$65,088	\$394,771	\$0	\$10,963	\$252,143

### Graphical Representation



# ForeAccumulation II

Single Premium Fixed Index Annuity

Hypothetical Illustration: Index Performance for Highest and Lowest 10 Year Scenarios



<b>Client Name:</b>	Valued Client	<b>Premium:</b>	\$100,000	<b>Withdrawal Charge Period:</b>	10 Year
<b>Gender/Issue Age/State of Issue:</b>	Male/65/WA	<b>Tax Status:</b>	Non-Qualified	<b>Optional Benefits:</b>	Not Included

## Index Performance for Highest 10 Years with Current Rates/Caps/Spreads

The following hypothetical chart represents the interest credited to the hypothetical Contract Values on the Highest 10 Year Index Growth Scenario portion of this illustration. It is based on the highest, consecutive 10 year period of growth out of the last 20 calendar years for each index applicable to the strategies you have elected. This chart assumes that the current, non-guaranteed rates/caps/spreads as indicated on page 3 of this illustration will not change. The benefits and values in the following illustration are not guaranteed and the assumptions upon which they are based are subject to change by Forethought Life Insurance Company. Actual results may be higher or lower. Please see Guaranteed Values for guaranteed elements.

Contract Year	Age	Index Return***			% Interest Credited to Each Strategy**			Aggregate Credited Rate
		Franklin US Index (2010-2019)	J.P. Morgan Cross-Asset Strategy (2004-2013)	PIMCO Balanced Index (2010-2019)	Franklin US Index One Year Point-to-Point with Participation Rate	J.P. Morgan Cross-Asset Strategy One Year Point-to-Point with Participation Rate	PIMCO Balanced Index One Year Point-to-Point with Participation Rate	
1	65-66	13.70%	17.21%	12.52%	21.24%	26.67%	25.66%	24.55%
2	66-67	11.14%	7.32%	4.11%	17.26%	11.34%	8.42%	12.27%
3	67-68	6.68%	12.20%	5.07%	10.36%	18.91%	10.39%	13.30%
4	68-69	18.50%	6.06%	9.46%	28.67%	9.39%	19.39%	18.83%
5	69-70	8.21%	-3.03%	5.73%	12.72%	0.00%	11.74%	8.20%
6	70-71	-2.35%	8.83%	-3.61%	0.00%	13.69%	0.00%	4.19%
7	71-72	5.89%	17.21%	4.50%	9.13%	26.68%	9.22%	15.02%
8	72-73	20.82%	13.23%	13.23%	32.28%	20.51%	27.11%	26.42%
9	73-74	-2.50%	12.57%	-0.73%	0.00%	19.48%	0.00%	6.83%
10	74-75	13.74%	11.53%	10.02%	21.30%	17.87%	20.54%	19.74%
Aggregate Annual Effective Interest Rate								14.72%

## Index Performance for Lowest 10 Years with Current Rates/Caps/Spreads

The following hypothetical chart represents the interest credited to the hypothetical Contract Values on the Lowest 10 Year Index Growth Scenario portion of this illustration. It is based on the lowest, consecutive 10 year period of growth out of the last 20 calendar years for each index applicable to the strategies you have selected. This chart assumes that the current, non-guaranteed rates/caps/spreads as indicated on page 3 of this illustration will not change. The benefits and values in the following illustration are not guaranteed and the assumptions upon which they are based are subject to change by Forethought Life Insurance Company. Actual results may be higher or lower. Please see Guaranteed Values for guaranteed elements.

Contract Year	Age	Index Return***			% Interest Credited to Each Strategy**			Aggregate Credited Rate
		Franklin US Index (2014-2023)	J.P. Morgan Cross-Asset Strategy (2014-2023)	PIMCO Balanced Index (2014-2023)	Franklin US Index One Year Point-to-Point with Participation Rate	J.P. Morgan Cross-Asset Strategy One Year Point-to-Point with Participation Rate	PIMCO Balanced Index One Year Point-to-Point with Participation Rate	
1	65-66	8.21%	7.79%	5.73%	12.72%	12.08%	11.74%	12.18%
2	66-67	-2.35%	0.40%	-3.61%	0.00%	0.61%	0.00%	0.21%
3	67-68	5.89%	4.95%	4.50%	9.13%	7.66%	9.22%	8.66%
4	68-69	20.82%	20.13%	13.23%	32.28%	31.20%	27.11%	30.21%
5	69-70	-2.50%	-2.29%	-0.73%	0.00%	0.00%	0.00%	0.00%
6	70-71	13.74%	16.06%	10.02%	21.30%	24.89%	20.54%	22.28%
7	71-72	2.87%	8.54%	4.69%	4.46%	13.24%	9.61%	9.15%
8	72-73	10.03%	9.62%	4.98%	15.55%	14.91%	10.21%	13.62%
9	73-74	-12.11%	-11.93%	-8.48%	0.00%	0.00%	0.00%	0.00%
10	74-75	4.05%	4.42%	-0.90%	6.27%	6.85%	0.00%	4.55%
Aggregate Annual Effective Interest Rate								9.69%

\*\* Interest rates do not reflect rider charge deductions. \*\*\* These indices are not available for direct investing.

# ForeAccumulation II

Single Premium Fixed Index Annuity

Hypothetical Illustration: Market Value Adjustment Example

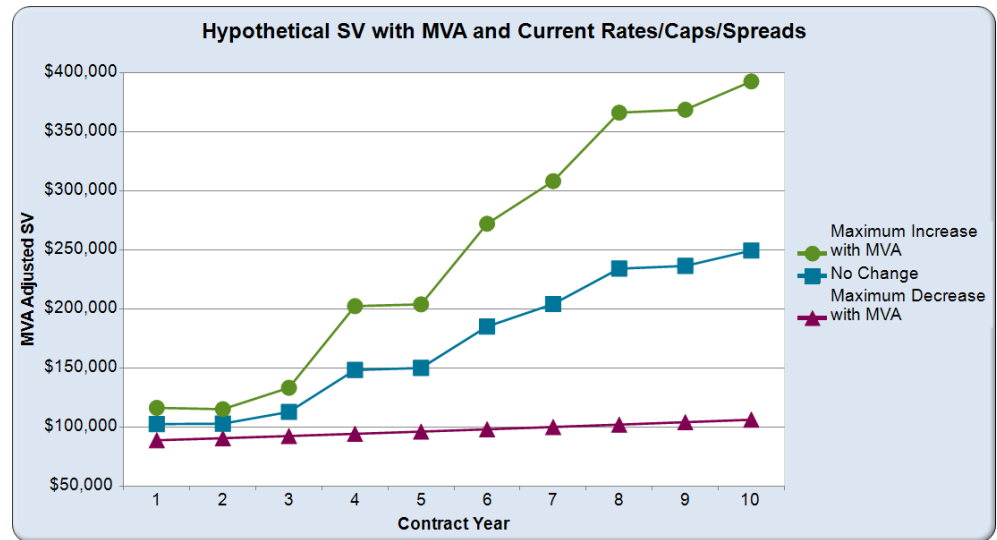
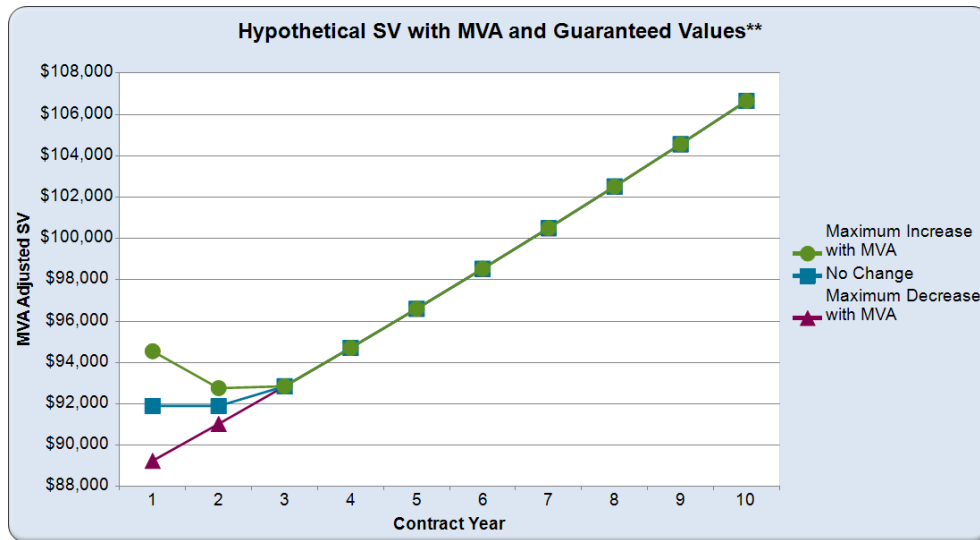


<b>Client Name:</b>	Valued Client	<b>Premium:</b>	\$100,000	<b>Withdrawal Charge Period:</b>	10 Year
<b>Gender/Issue Age/State of Issue:</b>	Male/65/WA	<b>Tax Status:</b>	Non-Qualified	<b>Optional Benefits:</b>	Not Included

When you make a withdrawal the amount you receive may be increased or decreased by a Market Value Adjustment (MVA). If interest rates on which the MVA is based go up after you buy your annuity, the MVA likely will decrease the amount you receive. If interest rates go down, the MVA will likely increase the amount you receive.

A Market Value Adjustment is applied only during the withdrawal charge period to both full withdrawals and to partial withdrawals in excess of the Free Withdrawal Amount. A MVA does not apply upon the death of an owner.

The graphs below show MVA-adjusted Surrender Values (SV) during the first 10 years of the contract under the same assumptions as illustrated on the Guaranteed Values and Most Recent 10 Years with Current Rates/Caps/Spreads portions of your illustration. The green line indicates the most that the MVA will increase the amount you can receive. If the MVA reference rate\* does not change, the blue line shows the Surrender Values. The red line indicates the most that the MVA will decrease the amount you can receive.



\* The "MVA reference rate" on any date is equal to the 'Total Composite Yield-to-Worst of the Dow Jones Corporate Bond Index<sup>SM</sup> two business days before that date. The Dow Jones Corporate Bond Index<sup>SM</sup> measures the return of readily tradable, high-grade U.S. corporate bonds and is priced daily. This index is not available for direct investing.

\*\* Values are calculated without consideration to the bailout provision.

# ForeAccumulation II

Single Premium Fixed Index Annuity

Hypothetical Illustration: Annuity Income Options and Illustrated Monthly Income Values



<b>Client Name:</b>	Valued Client	<b>Premium:</b>	\$100,000	<b>Withdrawal Charge Period:</b>	10 Year
<b>Gender/Issue Age/State of Issue:</b>	Male/65/WA	<b>Tax Status:</b>	Non-Qualified	<b>Optional Benefits:</b>	Not Included

This annuity is designed to pay an income that can be guaranteed to last as long as the Annuitant lives. When annuity income payments are to begin, the income payment amounts will be determined by applying an annuity income rate to the annuity Surrender Value.

## Available Annuity Options

**Life Annuity**  
**Life Annuity with Cash Refund**  
**Life Annuity with 10 Years of Annuity Payments Guaranteed**  
**Joint and Last Survivor Annuity**

**Joint and Last Survivor Annuity with 10 Years of Annuity Payments Guaranteed**  
**Guaranteed Payment Period**

## Hypothetical Annuity Income Illustration

The following hypothetical annuity income quotes are based on annuitization taking place at the later of age 70 or 10 years after issue and at the maturity date. The maturity date is the contract anniversary on or immediately following the oldest owner's 95th birthday, however, clients may elect to annuitize at any time following the first contract anniversary \*.

### Annuity Income Options Based on Rates Guaranteed in the Contract and Guaranteed Elements

Annuity Income Option	Assumed Owner Age when Payments Start / Gender	Surrender Value*	Based on Rates Guaranteed in the Contract	
			Monthly Annuity Income Rate Per \$1,000 of Account Value**	Monthly Annuity Income
Life Annuity with 10 Years of Annuity Payments Guaranteed	75/M	\$106,662	\$4.96	\$529
Life Annuity with 10 Years of Annuity Payments Guaranteed	95/M	\$158,494	\$8.14	\$1,290

### Annuity Income Options Based on Rates Guaranteed in the Contract and Non-Guaranteed Elements

Annuity Income Option	Assumed Owner Age when Payments Start / Gender	Surrender Value*	Based on Rates Guaranteed in the Contract	
			Monthly Annuity Income Rate Per \$1,000 of Account Value**	Monthly Annuity Income
Life Annuity with 10 Years of Annuity Payments Guaranteed	75/M	\$249,863	\$4.96	\$1,239
Life Annuity with 10 Years of Annuity Payments Guaranteed	95/M	\$1,635,529	\$8.14	\$13,313

Surrender Values utilized for Guaranteed Element income options can be located on the Guaranteed Values portion of your illustration while Surrender Values utilized for Non-Guaranteed Element income options can be located on the Most Recent 10 Years with Current Rates/Caps/Spreads portion of your illustration.

\* State variations may apply

\*\* If, at the time of annuitization, the annuity income rates currently offered by Forethought Life Insurance Company (FLIC) to this class of contracts are higher than the annuity income rates guaranteed in the contract, those current rates will apply.

# ForeAccumulation II

Single Premium Fixed Index Annuity

Hypothetical Illustration: Indices & Crediting Strategies



Crediting Strategies*	Indices
<p><b>One Year Point-to-Point with Participation Rate</b></p> <p>Interest is credited annually based on a comparison of the Franklin US index value at the start of the period to the index value after one year to determine a percentage change. You do not invest directly in the Franklin US Index. No crediting or calculations are done during the year. Interest credit is based on index performance and:</p> <ul style="list-style-type: none"> <li>• The participation rate is multiplied by the percentage change of the index to determine the percentage of the interest that is credited to the fixed index annuity.</li> <li>• No interest will be credited if the index performance is zero or negative</li> </ul>	<p><b>Franklin US Index<sup>1</sup></b></p> <p>Investors who are looking for equity exposure to large-cap U.S. companies (generally those with a market cap of more than \$10 billion) for portfolio diversification may be interested in the Franklin US Index. The index is comprised of the LibertyQ US Large Cap Index, S&amp;P 10YR Treasury Futures Index, S&amp;P 5YR Treasury Futures Index and cash with target risk of 7%. The Franklin US Index is focused on maximizing equity exposure, using stocks whenever possible. It offers four strategies to maximize growth potential and manage risk:</p> <ul style="list-style-type: none"> <li>• An equity component designed to outpace traditional market-cap weighted index strategies</li> <li>• Duration risk is managed with a fixed income component that dynamically responds to 10-year Treasury note interest rate movements.</li> <li>• Management of equity risk by including more equity when volatility is low and less equity when volatility is high</li> <li>• Management of volatility risk through use of cash when combined volatility of markets exceeds the 7% target risk</li> </ul> <p>There can be no assurance that implementation of managed volatility strategies will produce desired results. In addition, the target volatility strategy could limit the index performance in rising markets and may expose the index to costs to which it would otherwise not have been exposed.</p> <p>The Franklin US Index is an excess return index. Prior to December 3, 2021 the Index levels represent performance in excess of the 3-month US Dollar LIBOR rate. From December 3, 2021 on, the Index levels represent performance in excess of the United States SOFR Secured Overnight Financing Rate plus a constant adjustment of +26 bps.</p>
<p><b>One Year Point-to-Point with Participation Rate</b></p> <p>Interest is credited annually based on a comparison of the J.P. Morgan Cross-Asset Strategy index value at the start of the period to the index value after one year to determine a percentage change. You do not invest directly in the J.P. Morgan Cross-Asset Strategy Index. No crediting or calculations are done during the year. Interest credit is based on index performance and:</p> <ul style="list-style-type: none"> <li>• The participation rate is multiplied by the percentage change of the index to determine the percentage of the interest that is credited to the fixed index annuity.</li> <li>• No interest will be credited if the index performance is zero or negative</li> </ul>	<p><b>J.P. Morgan Cross-Asset Strategy Index<sup>2</sup></b></p> <p>The J.P. Morgan Cross-Asset Strategy Index is a rules-based, multi-asset index that uses ETFs, futures and indices to provide exposure to equities, fixed income, real assets, and commodities. The index dynamically allocates across these assets based on their recent performance and risk, as well as other factors such as price momentum, while attempting to achieve a level volatility over time.</p>

# ForeAccumulation II

Single Premium Fixed Index Annuity

Hypothetical Illustration: Indices & Crediting Strategies



Crediting Strategies*	Indices
<p><b>One Year Point-to-Point with Participation Rate</b></p> <p>Interest is credited annually based on a comparison of the PIMCO Balanced index value at the start of the period to the index value after one year to determine a percentage change. You do not invest directly in the PIMCO Balanced Index. No crediting or calculations are done during the year. Interest credit is based on index performance and:</p> <ul style="list-style-type: none"><li>• The participation rate is multiplied by the percentage change of the index to determine the percentage of the interest that is credited to the fixed index annuity.</li><li>• No interest will be credited if the index performance is zero or negative</li></ul>	<p><b>PIMCO Balanced Index<sup>3</sup></b></p> <p>The PIMCO Balanced Index is a quantitative, rules-based index that dynamically allocates across U.S. equity and bond markets. The index is designed to provide three powerful benefits:</p> <ol style="list-style-type: none"><li>1. Allocate to broad, well-known markets</li><li>2. Capture upside while managing downside</li><li>3. Navigate changing equity and bond markets</li></ol> <p>The Index allocates to U.S. large cap equities, U.S. fixed income, and cash. Weights are rebalanced daily based on two mechanisms aimed at navigating changing equity and bond markets:</p> <ol style="list-style-type: none"><li>1. Capitalizing on interest rate trends: Determine mix of treasury futures and cash within the bond allocation<ul style="list-style-type: none"><li>• As interest rates trend higher and bond prices fall, the Index targets lower treasury futures exposure with the potential to take a short position that can enhance returns</li><li>• When interest rates are declining or remain flat, the Index targets 100% to treasury futures</li></ul></li><li>2. Adjusting equity and bond allocation based on market volatility<ul style="list-style-type: none"><li>• The Index can allocate up to 100% in equities during periods of low volatility</li><li>• As market volatility increases, the allocation to equities decreases in favor of the bond allocation in order to stabilize risk and potentially mitigate losses</li></ul></li></ol> <p>There can be no assurance that implementation of managed volatility strategies will produce desired results. In addition, the target volatility strategy could limit the index performance in rising markets and may expose the index to costs to which it would otherwise not have been exposed.</p> <p>The PIMCO Balanced Index is an excess return index. The index levels represent performance in excess of the Secured Overnight Financing Rate (SOFR) + 0.2616%.</p>

\*Additional strategies may be available. Please refer to the Disclosure Document and product kit for details.

Please note that interest crediting strategies are subject to state availability and may not be available through all financial intermediaries.

<sup>1</sup> **Important Information Regarding Hypothetical Historical (Back-Tested) Performance of the Franklin US Index:** Hypothetical historical performance of the Franklin US Index is not an indication of future results. Back-tested performance is not actual historical performance, but is hypothetical. The back-tested calculations are based on the methodology in effect on November 13, 2017. The Franklin US Index was officially launched on November 13, 2017. Actual live index historical performance for 11/13/2017 - 12/31/2023 reflects the Index methodology in place during that time period. Prospective application of the methodology used to construct the Franklin US Index may not result in performance commensurate with the back-test returns shown. The back-tested period does not necessarily correspond to the entire available history of the Index.

Another limitation of back-tested hypothetical information is that generally the back-tested calculation is prepared with the benefit of hindsight. Back-tested data reflects the application of the Index methodology and selection of Index constituents in hindsight. No hypothetical record can completely account for the impact of financial risk in actual trading. For example, there are numerous factors related to the equities markets in general which cannot be, and have not been, accounted for in the preparation of the index information set forth, all of which can affect actual performance.

# ForeAccumulation II

Single Premium Fixed Index Annuity

Hypothetical Illustration: Indices & Crediting Strategies



It is not possible to invest directly in the Franklin US Index. The hypothetical historical performance data, however does not reflect any additional costs or fees that may be paid in connection with any security linked to the Index. In addition, the performance data does not reflect any additional fees that may be paid by counterparty to a transaction referencing the Franklin US Index, and which may be agreed between Franklin Templeton ("Franklin") and the counterparty.

The following illustrations reflect the pre-inception performance data of the Franklin US Index based on hypothetical back-tested closing levels from 12/31/2003 through 11/12/2017 and the post-inception, actual live index historical performance data of the Franklin US Index based on closing levels from 11/13/2017 through 12/31/2023. These two calculation methods collectively comprise the hypothetical Franklin US Index results that then reflect the interest that Forethought would have credited for the product after applying a cap/participation rate/spread, as applicable, for the time period indicated. Returns are annualized for calculation purposes for the time periods indicated, however annualized returns are not actual historical returns and are not returns that a client would actually receive.

**HYPOTHETICAL HISTORICAL DATA IS NO GUARANTEE OF FUTURE RESULTS. YOUR RESULTS WILL VARY BASED ON ACTUAL INDEX PERFORMANCE, INDEX ALLOCATIONS AND RATES APPLIED TO THE CONTRACT.**

<sup>2</sup> **Important Information Regarding Hypothetical Historical (Back-Tested) Performance of the J.P. Morgan Cross-Asset Strategy Index:** Hypothetical historical performance of the J.P. Morgan Cross-Asset Strategy Index is not an indication of future results. Back-tested performance is not actual historical performance, but is hypothetical. The back-tested calculations are based on the methodology in effect on June 12, 2023. Actual live index historical performance for 6/12/2023 through 12/31/2023 reflects the Index methodology in place during that time period. Prospective application of the methodology used to construct the J.P. Morgan Cross-Asset Strategy Index may not result in performance commensurate with the back-test returns shown. The back-tested period does not necessarily correspond to the entire available history of the Index.

Another limitation of back-tested hypothetical information is that generally the back-tested calculation is prepared with the benefit of hindsight. Back-tested data reflects the application of the Index methodology and selection of Index constituents in hindsight. No hypothetical record can completely account for the impact of financial risk in actual trading. For example, there are numerous factors related to the equities and fixed income markets in general which cannot be, and have not been, accounted for in the preparation of the index information set forth, all of which can affect actual performance.

It is not possible to invest directly in the J.P. Morgan Cross-Asset Strategy Index. The hypothetical historical performance data, however does not reflect any additional costs or fees that may be paid in connection with any security linked to the Index. In addition, the performance data does not reflect any additional fees that may be paid by counterparty to a transaction referencing the J.P. Morgan Cross-Asset Strategy Index, and which may be agreed between J.P. Morgan and the counterparty.

The following illustrations reflect the pre-inception performance data of the J.P. Morgan Cross-Asset Strategy Index based on closing levels from 12/31/2002 through 6/11/2023 and the post-inception, actual live index historical performance date of the J.P. Morgan Cross-Asset Strategy Index based on closing levels from 6/12/2023 through 12/31/2023. These two calculation methods collectively comprises the hypothetical J.P. Morgan Cross-Asset Strategy Index results that then reflect the interest that Forethought would have credited for the product after applying a cap/participation rate/spread, as applicable, for the time period indicated. Returns are annualized for calculation purposes for the time periods indicated, however annualized returns are not actual historical returns and are not returns that a client would actually receive.

**HYPOTHETICAL HISTORICAL DATA IS NO GUARANTEE OF FUTURE RESULTS. YOUR RESULTS WILL VARY BASED ON ACTUAL INDEX PERFORMANCE, INDEX ALLOCATIONS AND RATES APPLIED TO THE CONTRACT.**

<sup>3</sup> **Important Information Regarding Hypothetical Historical (Back-Tested) Performance of the PIMCO Balanced Index:** Hypothetical historical performance of the PIMCO Balanced Index is not an indication of future results. Back-tested performance is not actual historical performance, but is hypothetical. The back-tested calculations are based on the methodology in effect on November 30, 2017. The PIMCO Balanced Index was officially launched on November 30, 2017. Actual live index historical performance for 11/30/2017 - 12/31/2023 reflects the Index methodology in place during that time period. Prospective application of the methodology used to construct the PIMCO Balanced Index may not result in performance commensurate with the back-test returns shown. The back-tested period does not necessarily correspond to the entire available history of the Index.

Another limitation of back-tested hypothetical information is that generally the back-tested calculation is prepared with the benefit of hindsight. Back-tested data reflects the application of the Index methodology and selection of Index constituents in hindsight. No hypothetical record can completely account for the impact of financial risk in actual trading. For example, there are numerous factors related to the equities and fixed income markets in general which cannot be, and have not been, accounted for in the preparation of the index information set forth, all of which can affect actual performance.

It is not possible to invest directly in the PIMCO Balanced Index. The hypothetical historical performance data, however does not reflect any additional costs or fees that may be paid in connection with any security linked to the Index. In addition, the performance data does not reflect any additional fees that may be paid by counterparty to a transaction referencing the PIMCO Balanced Index, and which may be agreed between Pacific Investment Management Company LLC ("PIMCO") and the counterparty.

# ForeAccumulation II

Single Premium Fixed Index Annuity

Hypothetical Illustration: Indices & Crediting Strategies



The following illustrations reflect the pre-inception performance data of the PIMCO Balanced Index based on hypothetical back-tested closing levels from 12/31/2002 through 11/29/2017 and the post-inception, actual live index historical performance data of the PIMCO Balanced Index based on closing levels from 11/30/2017 through 12/31/2023. These two calculation methods collectively comprise the hypothetical PIMCO Balanced Index results that then reflect the interest that Forethought would have credited for the product after applying a cap/participation rate/spread, as applicable, for the time period indicated. Returns are annualized for calculation purposes for the time periods indicated, however annualized returns are not actual historical returns and are not returns that a client would actually receive.

**HYPOTHETICAL HISTORICAL DATA IS NO GUARANTEE OF FUTURE RESULTS. YOUR RESULTS WILL VARY BASED ON ACTUAL INDEX PERFORMANCE, INDEX ALLOCATIONS AND RATES APPLIED TO THE CONTRACT.**



# ForeAccumulation II

Single Premium Fixed Index Annuity

Hypothetical Illustration: Key Terms and Definitions

## **Age**

Attained age at the beginning and end of each Contract Year for the Contract Owner(s), or Annuitant in the case of non-natural ownership.

## **Aggregate Credited Rate**

The cumulative growth rate of all elected investment strategies over the period of one Contract Year.

## **Bailout (Withdrawal Charge Waiver Rider)**

The Contract Value may be withdrawn with no Withdrawal Charges or MVA if after the Initial Strategy Term expires the renewal rates/caps/spreads are set at rates below (above for spread-based strategies) the Bailout Rate (Withdrawal Charge Waiver Rate).

## **Contract Value**

The Contract Value is the sum of Indexed Strategy value(s) and the One-Year Fixed Strategy value.

## **Contract Year**

A one-year period starting on the illustration effective date and on each Contract Anniversary thereafter.

## **Cumulative Withdrawals**

Total withdrawals from contract issue up to and including the beginning of the Contract Year.

## **Guaranteed Death Benefit**

The amount We will pay upon the death of the Owner, or first death of an Owner in the case of joint Owners. In the case of a non-natural owner, the Guaranteed Death Benefit is payable upon the death of the Annuitant.

## **Interest Credited Amount**

The amount of interest added to the Contract Value.

## **Market Value Adjustment (MVA)**

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, even though no withdrawal charges would apply. MVAs are not applicable in all states.

## **Surrender Value**

The greater of:

1. the Contract Value less any applicable Withdrawal Charges, after any applicable Market Value Adjustment and less any applicable premium taxes; or
2. the Minimum Nonforfeiture Amount.

## **Withdrawals**

Any withdrawal of a portion of your Contract Value. May be subject to charges if applicable.

# ForeAccumulation II

Single Premium Fixed Index Annuity

Hypothetical Illustration: Important Information



Global Atlantic Financial Group (Global Atlantic) is the marketing name for The Global Atlantic Financial Group LLC and its subsidiaries, including Accordia Life and Annuity Company, Commonwealth Annuity and Life Insurance Company, Forethought Life Insurance Company and Global Atlantic Re Limited. Each subsidiary is responsible for its own financial and contractual obligations. These subsidiaries are not authorized to do business in New York.

ForeAccumulation II fixed index annuity is issued by Forethought Life Insurance Company, 10 West Market Street, Suite 2300, Indianapolis, Indiana. Forethought Life Insurance Company is a subsidiary of Global Atlantic Financial Group Limited. Available in most states with contract ICC17-FA1801SPDA-01 and FA1801SPDA-01.

**Guarantees provided are subject to the financial strength of the issuing insurance company; not guaranteed by any bank or the FDIC.**

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

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. 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 surrender charges may also apply. Withdrawals will reduce the death benefit and any optional guaranteed amounts in an amount more than the actual withdrawal. If you are investing in 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.

Unless you have chosen to illustrate with Required Minimum Distributions(RMDs), this Illustration does not take into consideration the potential withdrawal of RMDs that may be associated with a contract issued as a traditional Individual Retirement Account ("IRA"). If you choose to illustrate RMDs, please note that the illustrated RMD amounts are an estimate only and will likely differ from your actual RMD amounts for each year. As an IRA owner, your actual RMD is calculated by dividing the contract value of the annuity contract as of the last day of the preceding year by life expectancy factors taken from the IRS Uniform Lifetime Table using your attained age in the distribution calendar year. This is different from the illustration which uses an estimated account value as of the contract anniversary date and your stated current age to estimate the RMD amounts. In some circumstances, the value of the contract for purposes of calculating RMDs includes the actuarial present value of all contract and rider benefits, such as guaranteed withdrawal and death benefits. Any withdrawals, including RMDs, may reduce the actuarial present value of the living and/or death benefit guarantees on a contract by more than the dollar amount of the withdrawal. This can result in the significant reduction of the living and/or death benefit guarantees remaining in the contract. RMDs must begin no later than April 1 of the year following the IRA owners attainment of age 73. Failure to take RMDs may result in a 50% penalty, known as an IRS Excess Accumulation Penalty, on the amount of required distribution not taken, and the penalty does not relieve the Owner of the responsibility to withdraw the required amount for that year. No RMD is required during the lifetime of the Owner of a Roth IRA. Distributions from one IRA may be able to satisfy the RMDs associated with another IRA, however only RMDs resulting from the contract value of the annuity contract may receive treatment as a non-excess withdrawal. This illustration assumes that any RMD for the year the account is opened has been satisfied prior to the account being opened or is being withdrawn from another IRA you own. Additionally, the RMDs shown are estimates and should not be relied upon in determining actual RMD obligations. Please consult with an attorney, financial professional, or qualified tax advisor concerning these matters.

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# ForeAccumulation II

Single Premium Fixed Index Annuity

Hypothetical Illustration: Important Information



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# ForeAccumulation II

Single Premium Fixed Index Annuity

Hypothetical Illustration: Important Information



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