

Life Products Positioning

For Accordia Life and Annuity Company Producers

Cash Value Accumulation Potential			Death Benefit Focused		
Lifetime Builder ELITE	Survivorship Builder	Lifetime Provider	Lifetime Assure	Lifetime Foundation ELITE	Term Series
<ul style="list-style-type: none"> Updated pricing enhances the potential for long-term cash accumulation or supplemental retirement income sales Six indexed strategies, a guaranteed 100 bps account value enhancement at the end of the 5th year, and a new 11 month crediting option for first year Reallocate funds on crediting dates rather than only upon segment maturity Flexibility to switch between 3 loan types Competitive lifetime rolling target premiums 	<ul style="list-style-type: none"> Second to die product designed for both death benefit protection and cash value accumulation Competitive expense structure makes it one of the best cash accumulation focused second to die products Competitive “carry solves” that compete well against products with a no lapse guarantee option Ideal for legacy and estate planning needs 	<ul style="list-style-type: none"> Emphasis on affordable non-guaranteed death benefit protection Provides flexibility to client’s changing needs by offering a 10 year surrender charge period Provides cash accumulation potential for clients with shorter time horizons due to the competitive cost structure 	<ul style="list-style-type: none"> Traditional fixed universal life product designed for affordable death benefit protection Competitive interest crediting rate with a guaranteed minimum of 3%. Ideal for clients seeking a more consistent interest crediting rate Competitive “carry premiums” compared to other fixed universal life products 	<ul style="list-style-type: none"> A simple, affordable and secure approach to guaranteed death benefit life insurance with a guarantee duration based on tobacco class and issue age Ideal for clients needing guaranteed death benefit protection, but want more flexibility than typical no lapse guarantee products Ability to reduce cost of insurance charges and total premium outlay with Wellness for Life® Rewards Assuming minimum premium requirements have been met, the face amount of the policy is guaranteed up to the earlier of: age 90, or 40 years from policy issue* 	<ul style="list-style-type: none"> Low cost death benefit protection 10, 20, & 30 year term durations, as well as annually renewal term (ART) Customizable with a variety of riders Conversion privileges allow the client to convert to any of our current permanent products

*For Non-tobacco, Standard or better, ages 50-80

This information provides only a very broad overview of the life insurance products offered by Accordia Life & Annuity Company. It is not intended to be a comprehensive description or comparison of those products. For more detailed information, please review the respective Client Guides for each product. Your clients should evaluate all features and limitations of the products they are considering.

Products are issued by Accordia Life and Annuity Company, 215 10th Street, Des Moines, Iowa. Accordia Life is a subsidiary of Global Atlantic Financial Group Limited. Policy forms ICC17-IULA-K17, IULA-K17, ICC13-IULB-E14, IULB-E14, IULB-E14-CRT, ICC13-JLA-E14, JLA-E14 and JLA-E14-CRT, ICC13-ULA-E14, ULA-E14, ULA-E14-CRT, ICC17-IULC-C18, IULC-C18. Product availability varies by state.

Global Atlantic Financial Group (Global Atlantic) is the marketing name for Global Atlantic Financial Group Limited and its subsidiaries, including Global Atlantic and Annuity Company and Forethought Life Insurance Company. Each subsidiary is responsible for its own financial and contractual obligations.

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