

Lifetime Provider is for clients who may be looking for affordable death benefit protection, combined with some potential for growth in cash value. Lifetime Provider is an indexed universal life insurance policy that offers a fixed interest rate strategy and six indexed interest crediting strategies.

- Issue Ages*:** (age nearest birthday)
- 18 - 85 Standard/Preferred
 - 18 - 75 Premier

- Premiums:**
- Flexible Premiums
 - Minimum Premium Guarantee
 - GPT/CVAT Tests

- Minimum Face Amount:**
- \$100,000 ages 18-85

- Death Benefit:**
- **Option 1** - the face amount
 - **Option 2** - the initial face amount plus the account value in any given year

- Underwriting:**
- Premier
 - Preferred Non-Tobacco
 - Standard Non-Tobacco
 - Preferred Tobacco
 - Standard Tobacco

- Maximum Special Class:**
- Table 16

- Expense Charges:**
- \$12 per month
 - Monthly per thousand expense charge assessed in the first ten policy years: varies by issue age, gender, underwriting class
 - Premium Load: 5% up to target, 10% above target
 - Surrender charges apply for 10 years

- Guaranteed Interest Rate:**
- 2% (True-Up at the end of each segment term as well as at policy termination)

- Indices:**
- Standard & Poor's 500® Index
 - Hang Seng

- Participation Rate:**
- Guaranteed minimum of 100% for the life of the contract (200% for 1 Yr PtP Increased Participation)

- Interest Crediting Strategies:**
- Basic Interest Strategy
 - 1-Year Fixed-Term Strategy
 - 1-Year Point-to-Point Strategy, S&P 500®
 - 1-Year Point-to-Point Increased Participation, S&P 500®
 - 1-Year Point-to-Point International Index, Hang Seng
 - 1-Year Point-to-Point Elevated Cap Strategy, S&P 500®
 - 1-Year Monthly Cap Strategy, S&P 500®
 - 2-Year Point-to-Point Strategy, S&P 500®

- Available Benefits and Riders:**
- Wellness for Life Rider®
 - Waiver of Monthly Deduction Rider, or
 - Waiver of Specified Premium Rider
 - Primary Insured Rider
 - Accidental Death Benefit Rider
 - Guaranteed Purchase Option Rider
 - Additional Insured Rider
 - Children's Insurance Rider
 - Terminal Illness Accelerated Death Benefit Rider
 - Overloan Protection Rider
 - Accelerated Access Rider (Chronic Illness)

- Product Features:**
- Indexed Interest Crediting Strategies
 - Basic 5-year Minimum Premium Guarantee
 - Interest Rate Guarantee
 - Participation Rate Guarantee
 - Designed to compete in carry to age scenarios
 - Choice of two loan interest rate options - Annually Declared (Fixed) Interest or Variable Interest Rate
 - Preferred Fixed Interest Rate loans available after policy year 10
 - Ability to switch loan types

Lifetime Provider is issued by and all policy benefits are the responsibility of Accordia Life and Annuity Company, 215 10th Street, Des Moines, Iowa. Accordia Life is a subsidiary of Global Atlantic Financial Group Limited. Policy forms ICC13-IULB-E14, IULB-E14, IULB-E14-CRT.

Availability varies by state. In CA and NJ products are issued as a group insurance product issued to the Accordia Life and Annuity Group Trust, Rhode Island.

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

S&P 500® Index

The S&P 500 Index is a product of S&P Dow Jones Indices LLC ("SPDJ"), and has been licensed for use by Accordia Life and Annuity Company. Standard & Poor's®, S&P® and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Accordia Life and Annuity Company. Accordia Life and Annuity Company's products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, any of their respective affiliates (collectively, "S&P Dow Jones Indices"). S&P Dow Jones Indices makes no representation or warranty, express or implied, to the owners of the Accordia Life and Annuity Company's products or any member of the public regarding the advisability of investing in securities generally or in Accordia Life and Annuity Company's products particularly or the ability of the S&P 500 Index to track general market performance. S&P Dow Jones Indices' only relationship to Accordia Life and Annuity Company with respect to the S&P 500 Index is the licensing of the Index and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices or its licensors. The S&P 500 Index is determined, composed and calculated by S&P Dow Jones Indices without regard to Accordia Life and Annuity Company or the Accordia Life and Annuity Company's products. S&P Dow Jones Indices have no obligation to take the needs of Accordia Life and Annuity Company or the owners of Accordia Life and Annuity Company's products into consideration in determining, composing or calculating the S&P 500 Index. S&P Dow Jones Indices is not responsible for and has not participated in the determination of the prices, and amount of Accordia Life and Annuity Company's products or the timing of the issuance or sale of Accordia Life and Annuity Company's products or in the determination or calculation of the equation by which Accordia Life and Annuity Company's products is to be converted into cash, surrendered or redeemed, as the case may be. S&P Dow Jones Indices has no obligation or liability in connection with the administration, marketing or trading of Accordia Life and Annuity Company's products. There is no assurance that investment products based on the S&P 500 Index will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment advisor. Inclusion of a security within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, nor is it considered to be investment advice. Notwithstanding the foregoing, CME Group Inc. and its affiliates may independently issue and/or sponsor financial products unrelated to Accordia Life and Annuity Company's products currently being issued by Accordia Life and Annuity Company, but which may be similar to and competitive with Accordia Life and Annuity Company's products. In addition, CME Group Inc. and its affiliates may trade financial products which are linked to the performance of the S&P 500 Index.

S&P DOW JONES INDICES DOES NOT GUARANTEE THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE S&P 500 INDEX OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY ACCORDIA LIFE AND ANNUITY COMPANY, OWNERS OF THE ACCORDIA LIFE AND ANNUITY COMPANY'S PRODUCTS, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE S&P 500 INDEX OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE. THERE ARE NO THIRD PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN S&P DOW JONES INDICES AND ACCORDIA LIFE AND ANNUITY COMPANY, OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES

Hang Seng Index

The Hang Seng Index (the "Index") is published and compiled by Hang Seng Indexes Company Limited pursuant to a license from Hang Seng Data Services Limited. The mark and name Hang Seng Index are proprietary to Hang Seng Data Services Limited. Hang Seng Indexes Company Limited and Hang Seng Data Services Limited have agreed to use of, and reference to, the Index by Accordia Life and Annuity Company in connection with Your product, BUT NEITHER HANG SENG INDEXES COMPANY LIMITED NOR HANG SENG DATA SERVICES LIMITED WARRANTS OR REPRESENTS OR GUARANTEES TO ANY BROKER OR HOLDER OF THE PRODUCT OR ANY OTHER PERSON (i) THE ACCURACY OR COMPLETENESS OF THE INDEX AND ITS COMPUTATION OR ANY INFORMATION RELATED THERETO; OR (ii) THE FITNESS OR SUITABILITY FOR ANY PURPOSE OF THE INDEX OR ANY COMPONENT OR DATA COMPRISED IN IT; OR (iii) THE RESULTS WHICH MAY BE OBTAINED BY ANY PERSON FROM THE USE OF THE INDEX OR ANY COMPONENT OR DATA COMPRISED IN IT FOR ANY PURPOSE, AND NO WARRANTY OR REPRESENTATION OR GUARANTEE OF ANY KIND WHATSOEVER RELATING TO THE INDEX IS GIVEN OR MAY BE IMPLIED. The process and basis of computation and compilation of the Index and any of the related formula or formulae, constituent stocks and factors may at any time be changed or altered by Hang Seng Indexes Company Limited without notice.

TO THE EXTENT PERMITTED BY APPLICABLE LAW, NO RESPONSIBILITY OR LIABILITY IS ACCEPTED BY HANG SENG INDEXES COMPANY LIMITED OR HANG SENG DATA SERVICES LIMITED (i) IN RESPECT OF THE USE OF AND/OR REFERENCE TO THE INDEX BY ACCORDIA LIFE AND ANNUITY COMPANY IN CONNECTION WITH THE PRODUCT; OR (ii) FOR ANY INACCURACIES, OMISSIONS, MISTAKES, OR ERRORS OF HANG SENG INDEXES COMPANY LIMITED IN THE COMPUTATION OF THE INDEX; OR (iii) FOR ANY INACCURACIES, OMISSIONS, MISTAKES, ERRORS OR INCOMPLETENESS OF ANY INFORMATION USED IN CONNECTION WITH THE COMPUTATION OF THE INDEX WHICH IS SUPPLIED BY ANY OTHER PERSON; OR (iv) FOR ANY ECONOMIC OR OTHER LOSS WHICH MAY BE DIRECTLY OR INDIRECTLY SUSTAINED BY ANY BROKER OR HOLDER OF THE PRODUCT OR ANY OTHER PERSON DEALING WITH THE PRODUCT AS A RESULT OF ANY OF THE AFORESAID, AND NO CLAIMS, ACTIONS OR LEGAL PROCEEDINGS MAY BE BROUGHT AGAINST HANG SENG INDEXES COMPANY LIMITED AND/OR HANG SENG DATA SERVICES LIMITED in connection with the Product in any manner whatsoever by any broker, holder or other person dealing with the Product. Any broker, holder or other person dealing with the Product does so therefore in full knowledge of this disclaimer and can place no reliance whatsoever on Hang Seng Indexes Company Limited and Hang Seng Data Services Limited. For the avoidance of doubt, this disclaimer does not create any contractual or quasi-contractual relationship between any broker, holder or other person and Hang Seng Indexes Company Limited and/or Hang Seng Data Services Limited and must not be construed to have created such relationship. Guarantees provided are subject to the financial strength of the issuing insurance company; not guaranteed by any bank or the FDIC