



ForeCare

Fixed Annuity

with Long-Term Care Benefits

Issued by Forethought Life Insurance Company

Facts and Factors

California

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Long-Term Care

The Big Picture

When you think about long-term care, what picture comes to mind? Do you think of a nursing home or depending on family members to take care of you? This is a common perception and sometimes the only image of what people associate with long-term care. However, long-term care is comprised of the following care services:

Home Care	Personal Care	Homemaker Services
Bed Reservation		Adult Day Care
Residential Care	Nursing Facility	Hospice Care

See page 6 for a full list of covered care

The Need

Seventy percent of people over age 65 will need some form of long-term care.[†]

The Payment Options

Long-term care services can be very expensive and quickly drain a person's savings and investments. There are two primary ways to pay for the costs of long-term care:

Personal savings and investments*

Here are some examples:

- Cash
- Bonds
- Stocks
- Real Estate
- Mutual Funds
- IRAs
- Variable and fixed annuities

Insurance

- Long-Term Care Insurance

If your clients choose to pay for long-term care from personal savings or investments, which account would they use first and would they be willing to deplete all of the accounts to pay for long-term care?

**There are a multitude of different products that may be accessed for retirement income needs. For example, stocks, bonds, mutual funds, and variable annuities are securities and have different risk/reward characteristics, liquidity properties and tax consequences, particularly when compared to products such as CDs, savings accounts, money market accounts, fixed annuities and fixed index annuities. Certificate of Deposits (CDs) are bank products that are FDIC insured. Money Market funds are securities and are not FDIC insured and although these funds seek to preserve the value of an investment at \$1.00 per share, there is no guarantee they will maintain this value.*

All of the above referenced product types are vastly different and as such have different risk/reward characteristics, suitability profiles, liquidity properties and tax consequences. Repositioning of assets from any of these products into a ForeCare fixed annuity contract may not be suitable for all clients. Clients should carefully consider factors such as remaining surrender charge schedule, possible market value adjustments and any other charges before determining if repositioning and/or exchanging of an existing annuity contract is right for their particular situation. State insurance replacement regulations may also apply.

Is There Another Way?

ForeCare Fixed Annuity

Seventy-three percent of non-qualified fixed annuity owners plan to use their annuity to fund a long-term care liability or health care emergencies.[‡] Because ForeCare is a fixed annuity, it provides tax-deferral on interest credited to the account, access to the account value through withdrawals or income payout options, and any remaining contract value at death will pass directly to beneficiaries.

However, if a person insured with ForeCare is chronically ill and is certified as unable to independently perform two of the six common Activities of Daily Living[§] or is severely cognitively impaired, ForeCare will provide the following enhanced benefits:

- Double or triple the amount of your initial contract value, plus any contract growth, in long-term care coverage for qualified long-term care expenses (*eligibility and initial multiple is determined through underwriting*)
- Income tax-free withdrawals for qualified long-term care expenses

[†]Medicare & You 2015, National Medicare Handbook, Centers for Medicare and Medicaid Services, Page 63, November 2015

[‡]2009 Gallup Survey of Owners of Non-Qualified Annuity Contracts

[§]See page 7 for a list of Activities of Daily Living

Visual View

Does my client meet the height and weight requirements?

ForeCare Height / Weight Chart

If proposed insured (male or female) is outside these guidelines, he/she will not be eligible for coverage

Height	Min. Weight	Max. Weight
4'-5"	69	160
4'-6"	71	166
4'-7"	73	172
4'-8"	76	180
4'-9"	79	185
4'-10"	82	192
4'-11"	84	198
5'-0"	87	205
5'-1"	90	212
5'-2"	93	219
5'-3"	96	226
5'-4"	99	233
5'-5"	102	241
5'-6"	106	248
5'-7"	109	256

Height	Min. Weight	Max. Weight
5'-8"	112	263
5'-9"	115	271
5'-10"	119	279
5'-11"	122	287
6'-0"	126	295
6'-1"	129	303
6'-2"	133	312
6'-3"	136	320
6'-4"	140	329
6'-5"	144	337
6'-6"	147	346
6'-7"	151	355
6'-8"	155	364
6'-9"	160	373

10 Questions for You

Does my client have a chance of getting approved and will my client's benefit be premier or standard?

Qualifying Questions: Clients complete a Medical Questionnaire for ForeCare (questions below).

1. Are you currently hospitalized, confined to a bed, or residing in an Assisted Living Facility?
2. Are you currently using, or in the past 12 months have you used or been medically advised by a Healthcare Professional to use any of the following?
Care in a nursing facility, Home Health care services, Adult Day Care services, Walker, Wheelchair, Multi-prong cane, Motorized Scooter, Hospital bed, Stair Lift, Oxygen, Dialysis machine, Hospice Care
3. Do you require assistance or supervision in performing any of the following activities?
Taking medication, Bathing, Dressing, Getting in or out of a chair or bed, Eating, Toileting, Managing your bowel or bladder, Walking
4. In the last 7 years, have you had, been diagnosed or treated by a Health Care Professional, been prescribed or taken medication for any of the following?
Alzheimer's disease or dementia, Recurrent memory loss, Mild cognitive impairment (MCI), Organic brain syndrome, Mental incapacity or retardation, Multiple sclerosis, Parkinson's disease, Paralysis, Cirrhosis, Organ transplant other than cornea or kidney, Smoking in conjunction with emphysema, COPD, Stroke or Multiple Transient Ischemic Attack (TIA), Spinal Stenosis or Chronic Back pain With Use of Narcotic Medication, Systemic Lupus, Systemic Scleroderma, CREST Syndrome, Connective Tissue disease, Mixed Connective Tissue disease, Muscular dystrophy, Lou Gehrig's disease (ALS), Huntington's disease, Hepatitis

5. In the last 12 months have you had, been diagnosed or treated by a Healthcare Professional, or been prescribed or taken medication for any of the following?

Aneurysm, Heart bypass surgery, Heart valve replacement, Vascular surgery, Been hospitalized overnight 2 or more times, Had any fall resulting in a fracture, Had a seizure or convulsion, Had multiple falls, Tremors, Congestive heart failure, Cardiomyopathy

6. In the last 5 years, have you had, been diagnosed or treated by a Healthcare Professional, or been prescribed or taken medication for any of the following?

Leukemia, Hodgkin's disease or other lymphoma, Any cancer other than non-melanoma skin cancer, Alcohol or drug abuse or dependency, Hospitalization for depression, bi-Polar disorder or any other psychiatric disorder, Blood clotting deficiency, Factor V, VII, VIII, IX, X, Idiopathic thrombocytopenic purpura (ITP) or essential thrombocythemia, Von Willebrand disease, Smoking with peripheral vascular disease, diabetes, or renal disease

7. In the last 7 years, have you had, been diagnosed or treated by a Healthcare Professional, or been prescribed or taken medication for any of the following?

TIA with a history of heart disease, Diabetes currently treated with insulin, Rheumatoid arthritis with joint deformity, Rheumatoid arthritis with joint replacement, Kidney or cornea transplant, Myasthenia gravis, Diabetes with a history of TIA, Stroke, Neuropathy, kidney disease, peripheral vascular disease or congestive heart failure, Rheumatoid arthritis requiring use of narcotic medication, Bipolar disorder, schizophrenia, or other psychosis, Chronic kidney failure

8. Have you been medically advised by a Healthcare Professional to have any surgery, non-routine diagnostic test or medical evaluation that has not yet been completed?

9. Prescribed Medications (If any of the above questions are answered "Yes," please list all prescribed medications)

10. Notices and Disclaimers

CA Residents – Reg. 789.8

The sale or liquidation of any asset in order to buy insurance, either life insurance or an annuity contract, may have tax consequences. Terminating any life insurance policy or annuity contract may have early withdrawal penalties or other costs or penalties, as well as tax consequences. You may wish to consult independent legal or financial advice before the sale or liquidation of any asset and before the purchase of any life insurance or annuity contract.

Decision

Submit paperwork and receive results

- ❑ Send HIPAA and Medical Questionnaire forms to forecare@gafg.com or fax (855) 206-8731
- ❑ We will call with results for applicants ages 50-69, or to conduct the interview for those ages 70-80
- ❑ Obtain monthly cost of insurance factor for the personal worksheet from this brochure, or request an Illustration from the Sales Desk (855) 447-2537
- ❑ Complete the application
- ❑ Submit paperwork/send us a copy by email, fax, or overnight mail

Email: annuitynewbusiness@gafg.com

Fax: (877) 554-2413

Overnight Mail: Forethought Life Insurance Company
One Forethought Center
Batesville, IN 47006

2. **Delayed decision:** Further underwriting required; an underwriter will call back within 15 minutes (between 9 a.m. - 5 p.m. ET) with a decision.
3. **Unable to offer coverage:** Clients have the right to obtain the specific reasons for this decision by submitting a written request.

What if my client fails to qualify after the phone interview? On occasion, a client may not qualify for ForeCare after completing the Re:Call telephone interview. Should this occur, please thank the client for participating in the process. ForeCare is not for everyone. Though they may be surprised by the decision, you can still position it as a valuable experience and take the opportunity to continue the planning conversation. Through further discussion you may uncover alternative ways you can help protect the client while also reinforcing your value to them.

Long-Term Care Benefit Charge^{1,2}

Joint Insured charge is the average of the Single Insured (1-Buy) charge for each insured. Monthly Charge as a Percent of Contract Value.

15 Min. “Re:Call” Phone Interview

What is the interview about and how do I explain it to my clients?

About the Interview

All clients between the ages of 70 and 80 will participate in 10 minutes of memory exercises. Some clients find this to be challenging mainly because they’re striving for perfection. The exercises may seem elementary, but the results are very perceptive. Clients should be relaxed and in a quiet, private area.

Part 1: Clients are given 10 words and are asked to repeat back as many as they can remember. It is not important to remember all 10 words. Clients should take as much time as needed; there is no time limit. Writing and recording devices, however, are not allowed.

Part 2: Clients undergo a logic exercise. There are no right or wrong answers. It is simply a way to analyze your client’s decision making process.

Conducting the Interview

- We will call to begin the interview
If you are not called within 15 minutes, call the Sales Desk at (855) 44-SALES (447-2537), option 1
 - Client completes the Re:Call interview and memory exercises.
 - At the end of the call, the interviewer will ask the client to put you back on the line. If the interview is not being conducted at the point-of-sale, we will call you directly to provide results.
1. **Approved: Premier** (3x Multiplier) or **Standard** (2x Multiplier).

Single Life Insured 1-BUY		Insured Issue Age	Single Life Insured With Married 2-BUY Discount ³	
Annual Charge Rate Assessed Monthly (/12)	Equivalent Monthly Charge		Annual Charge Rate Assessed Monthly (/12)	Equivalent Monthly Charge
0.900%	0.075%	50-53	0.720%	0.060%
0.930%	0.078%	54	0.740%	0.062%
0.960%	0.080%	55	0.770%	0.064%
0.990%	0.083%	56	0.790%	0.066%
1.020%	0.085%	57	0.820%	0.068%
1.070%	0.089%	58	0.860%	0.072%
1.120%	0.093%	59	0.900%	0.075%
1.170%	0.098%	60	0.940%	0.078%
1.230%	0.103%	61	0.980%	0.082%
1.290%	0.108%	62	1.030%	0.086%
1.350%	0.113%	63	1.080%	0.090%
1.420%	0.118%	64	1.080%	0.095%
1.500%	0.125%	65	1.200%	0.100%
1.580%	0.132%	66	1.260%	0.105%
1.660%	0.138%	67	1.330%	0.111%
1.750%	0.146%	68	1.400%	0.117%
1.870%	0.156%	69	1.500%	0.125%
2.000%	0.167%	70	1.600%	0.133%
2.140%	0.178%	71	1.710%	0.143%
2.290%	0.191%	72	1.830%	0.153%
2.450%	0.204%	73	1.960%	0.163%
2.620%	0.218%	74	2.100%	0.175%
2.800%	0.233%	75	2.240%	0.187%
3.000%	0.250%	76-80	2.400%	0.200%

More Care with ForeCare

Product Highlights

Insured Ages:

Insured, 50-80

Owner/annuitant, ages 0-85

Premium:⁴

Single \$40,000 to \$400,000

Joint \$50,000 to \$600,000

(may be higher for clients with standard ratings or if optional riders are selected)

Interest Rate

The interest rate is declared annually on the policy anniversary date, never less than the guarantee of 1%

Covered Care

Home Care	Personal Care	Homemaker Services
Bed Reservation		Adult Day Care
Residential Care	Nursing Facility	Hospice Care

Scheduled Total Benefit Periods

	Total Duration
Single Life	72 Months
Joint Life - Standard	84 Months
Joint Life - Premier	90 Months

The actual Accelerated Benefit Period may be longer or shorter than the Scheduled Accelerated Benefit Period for several reasons. Similarly, the actual Extended Benefit Period may be longer or shorter than the Scheduled Extended Benefit Period for several reasons. Please review the ForeCare Long Term Care Benefits Rider for details.

Cost of Insurance

- Based on the age of the insured at the time of purchase
- Rate will not increase
- Contract value at month end will not be less than the contract value at prior month end, less any withdrawals.

Married 2-Buy Discount

If two legal spouses (as defined for federal tax purposes) purchased two policies (i.e. each spouse is an insured on one policy) at the same time, both policies receive the discount immediately. If the second policy is purchased at a later date, the second policy will receive the discount immediately; the first policy will begin receiving the discount on the next policy anniversary date. In any case, joint insured policies cannot receive the discount, but can trigger the discount in another policy if the other policy is a single insured policy.

Withdrawals

- Up to 10% of beginning of year contract value can be withdrawn in any year without incurring surrender charges
- Any non-LTC-benefit withdrawal will reduce long-term care benefits proportionate to the reduction in contract value
- Withdrawals may be subject to a surrender charge if applicable
- Withdrawals may be taxable

Elimination Period

- Home healthcare is available immediately
- 90-day elimination period for all other covered benefits*

Accelerated and Extended Benefits

- Accelerated benefit is paid first until the contract value is reduced to zero
- Once the accelerated benefit is exhausted, the extended benefit is paid until the long-term care coverage is exhausted

Joint Insured

- Each spouse has access to an amount up to the maximum monthly benefit amount
- If both spouses take the maximum monthly benefit simultaneously, the benefit period will be shorter than the stated total duration shown on page 6

Eligibility Requirements*

The insured must have the inability to perform two of the six Activities of Daily Living or be severely cognitively impaired, as determined by a physician or licensed healthcare practitioner to begin benefits.

The Six Common Activities of Daily Living (ADLs)

Eating	Dressing	Transferring/ Mobility
Bathing	Using a Toilet	Continence

Long-Term Care Benefits

The benefits are paid as a reimbursement for qualified long-term care expenses to the contract insured.

Death Benefits

The entire contract value at the time of death of the owner is paid to the beneficiary. If the owner is a natural person, the surviving insured spouse may continue the policy. The LTC benefit will terminate at the time of death of; the insured (if single insured) or the surviving insured spouse (if joint insureds).

*There is an elimination period of 90 days of covered care within 270 consecutive days.

Charges for Optional Benefits

Optional Inflation Protection Benefit Charge⁵

Single Initial Charge as Percent of Full Premium

Insured Issue Age	Single Life Insured				Joint Life Insured ⁶			
	BAND 1 ⁷		BAND 2 ⁸		BAND 1 ⁷		BAND 2 ⁸	
	1-BUY	Married 2-BUY ³	1-BUY	Married 2-BUY ³	Premier	Standard	Premier	Standard
50-53	20.6%	17.2%	14.2%	11.7%	38.7%	30.8%	28.0%	24.8%
54	20.8%	17.4%	14.2%	11.7%	38.7%	31.0%	28.1%	24.9%
55	20.9%	17.5%	14.2%	11.7%	38.8%	31.2%	28.2%	24.9%
56	21.0%	17.6%	14.2%	11.7%	38.9%	31.4%	28.3%	25.0%
57	21.1%	17.8%	14.2%	11.7%	38.9%	31.6%	28.5%	25.0%
58	21.3%	17.8%	14.2%	11.8%	39.0%	31.8%	28.6%	25.1%
59	21.5%	18.0%	14.3%	12.0%	39.1%	32.1%	28.8%	25.1%
60	21.8%	18.2%	14.5%	12.1%	39.2%	32.3%	28.9%	25.2%
61	22.0%	18.4%	14.6%	12.3%	39.2%	32.5%	29.0%	25.3%
62	22.2%	18.6%	14.7%	12.4%	39.3%	32.8%	29.1%	25.3%
63	22.5%	18.8%	15.0%	12.4%	39.4%	32.9%	29.3%	25.4%
64	22.7%	19.0%	15.1%	12.5%	39.7%	33.1%	29.7%	25.6%
65	23.0%	19.2%	15.2%	12.6%	40.0%	33.3%	30.1%	25.8%
66	23.2%	19.4%	15.3%	12.7%	40.3%	33.6%	30.5%	26.0%
67	23.4%	19.6%	15.3%	12.7%	40.5%	33.8%	30.9%	26.3%
68	23.7%	19.9%	15.5%	12.7%	40.8%	34.0%	31.3%	26.5%
69	23.9%	20.1%	15.8%	13.0%	41.5%	34.2%	31.9%	26.7%
70	24.1%	20.3%	16.0%	13.2%	42.2%	34.4%	32.4%	27.0%
71	24.4%	20.4%	16.3%	13.4%	42.9%	34.6%	33.0%	27.3%
72	24.6%	20.6%	16.6%	13.6%	43.5%	34.9%	33.6%	27.5%
73	24.8%	20.9%	16.9%	14.0%	44.2%	35.1%	34.2%	27.8%
74	24.9%	20.9%	17.2%	14.3%	44.3%	35.2%	34.3%	27.9%
75	24.9%	21.0%	17.5%	14.6%	44.4%	35.2%	34.4%	28.0%
76	25.0%	21.1%	17.8%	14.9%	44.5%	35.3%	34.5%	28.0%
77	25.0%	21.1%	18.0%	15.2%	44.6%	35.3%	34.6%	28.1%
78	25.1%	21.1%	18.4%	15.4%	44.6%	35.3%	34.7%	28.1%
79	25.1%	21.1%	18.7%	15.6%	44.7%	35.2%	34.8%	28.1%
80	25.1%	21.1%	19.1%	15.8%	44.7%	35.2%	34.9%	28.1%

Optional Nonforfeiture Benefit Charge⁵

Single Initial Charge as Percent of Full Premium

Insured Issue Age	Single Life Insured		Joint Life Insured ⁶
	1-BUY	Married 2-BUY ³	
50-68	1.5%	1.2%	2.4%
69	1.6%	1.3%	2.5%
70	1.7%	1.4%	2.6%
71	1.8%	1.5%	2.7%
72	1.9%	1.6%	2.8%
73	2.0%	1.6%	2.9%
74	2.1%	1.7%	3.1%
75	2.2%	1.8%	3.3%
76	2.2%	1.9%	3.5%
77	2.3%	2.0%	3.7%
78-80	2.4%	2.0%	3.8%

Total of Charges for Both Optional Benefits⁵

Inflation Protection Benefit and Nonforfeiture Benefit

Single Initial Charge as Percent of Full Premium

Insured Issue Age	Single Life Insured				Joint Life Insured ⁶			
	BAND 1 ⁷		BAND 2 ⁸		BAND 1 ⁷		BAND 2 ⁸	
	1-BUY	Married 2-BUY ³	1-BUY	Married 2-BUY ³	Premier	Standard	Premier	Standard
50-53	23.1%	19.4%	17.0%	14.1%	44.3%	37.9%	35.6%	33.1%
54	23.2%	19.5%	17.0%	14.1%	44.4%	38.0%	35.7%	33.2%
55	23.3%	19.6%	17.0%	14.1%	44.4%	38.2%	35.8%	33.2%
56	23.4%	19.7%	17.0%	14.1%	44.5%	38.3%	35.9%	33.2%
57	23.5%	19.9%	17.0%	14.1%	44.5%	38.5%	36.0%	33.3%
58	23.7%	19.9%	17.0%	14.2%	44.6%	38.7%	36.1%	33.3%
59	23.9%	20.1%	17.1%	14.4%	44.7%	38.9%	36.3%	33.4%
60	24.1%	20.3%	17.3%	14.5%	44.7%	39.1%	36.3%	33.4%
61	24.4%	20.4%	17.4%	14.7%	44.8%	39.3%	36.5%	33.5%
62	24.6%	20.6%	17.6%	14.8%	44.8%	39.5%	36.5%	33.5%
63	24.8%	20.9%	17.8%	14.8%	44.9%	39.6%	36.7%	33.6%
64	25.0%	21.1%	17.9%	14.9%	45.1%	39.8%	37.0%	33.7%
65	25.3%	21.3%	18.0%	15.0%	45.4%	39.9%	37.3%	33.9%
66	25.5%	21.4%	18.0%	15.0%	45.6%	40.1%	37.7%	34.1%
67	25.7%	21.6%	18.1%	15.1%	45.9%	40.3%	38.0%	34.3%
68	25.9%	21.9%	18.2%	15.1%	46.1%	40.5%	38.3%	34.4%
69	26.1%	22.1%	18.5%	15.3%	46.6%	40.7%	38.8%	34.6%
70	26.4%	22.2%	18.8%	15.5%	47.2%	40.8%	39.2%	34.9%
71	26.6%	22.4%	19.0%	15.8%	47.8%	41.0%	39.7%	35.1%
72	26.8%	22.6%	19.3%	16.0%	48.3%	41.2%	40.1%	35.3%
73	27.0%	22.8%	19.6%	16.3%	48.9%	41.4%	40.6%	35.5%
74	27.1%	22.9%	19.9%	16.6%	49.0%	41.5%	40.7%	35.6%
75	27.1%	23.0%	20.1%	16.9%	49.1%	41.5%	40.8%	35.6%
76	27.2%	23.0%	20.4%	17.1%	49.2%	41.5%	40.9%	35.6%
77	27.2%	23.1%	20.6%	17.4%	49.2%	41.6%	41.0%	35.7%
78	27.3%	23.1%	20.9%	17.6%	49.3%	41.5%	41.0%	35.7%
79	27.3%	23.1%	21.3%	17.8%	49.3%	41.5%	41.1%	35.7%
80	27.3%	23.1%	21.6%	18.0%	49.3%	41.5%	41.2%	35.7%

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* Joint ownership is limited to spouses.

¹ Charges are waived when withdrawals are made for qualified long-term care reimbursements.

² Assessed as annual number of basis points divided by 12 and multiplied by the contract value at the beginning of each contract month. Assessed beginning on issue date, but calculated after the application of any optional rider charge.

³ “Married 2-Buy” refers to the situation where two (2) single-life ForeCare Fixed Annuity contracts are sold to spouses. “Married 2-Buy” rates apply when a single life annuity is sold, and the insured’s spouse is the insured on another ForeCare Fixed Annuity. The discount applies to both annuities, even if one is already in force without the discount. The discount will apply on the next contract anniversary following the second contract’s issue date.

⁴ Net of any optional rider charges if elected.

⁵ There is an up-front charge for these riders, which is deducted from the contract value at issue.

⁶ Joint Life Insured charge for the Nonforfeiture Benefit and Inflation Protection Benefit is the average of the Joint Life Insured charge for each insured.

⁷ Net premium of \$40,000 to \$199,999. Band is defined by premium paid, less optional benefit charge assessed at issue.

⁸ Net premium of \$200,000 and above. Band is defined by premium paid, less optional benefit charge assessed at issue.

Guarantees are based on the claims-paying ability of Forethought Life Insurance Company and assume compliance with the product’s benefit rules, as applicable.

ForeCare fixed annuity is issued by Forethought Life Insurance Company, 10 West Market Street, Suite 2300, Indianapolis, Indiana. Available in most states with contract FA1101SPDA-01 with Comprehensive Long-Term Care Insurance Rider Form LTC2000-01-CA, Optional Inflation Protection Benefit Rider Form LTC2001-01-CA and Optional Nonforfeiture Benefit Rider Form LTC2002-01-CA. This is a solicitation of Long-Term Care insurance.

Products and features are subject to state variations and availability.

Read the Contract for complete details.

Global Atlantic Financial Group (Global Atlantic) is the marketing name for Global Atlantic Financial Group Limited 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.

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	

Sales Desk: (855) 447-2537

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