

A Special Publication for CENCO Related Agents

# CENCO STREET JOURNAL

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## Inside this issue:

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## Term Conversion With The Accelerated Access Solution (AAS) Rider

The primary reason to buy life insurance is to provide a tax-free death benefit to the ones you love - the people who depend on you. A term insurance policy from American General Life Insurance Company provides that coverage.

However, this policy only protects your client for a fixed number of years.

- What happens if they need protection for a longer period?
- What if they want more from their policy?

With the powerful new life insurance options that are available today, your client can do much more than provide a death benefit to their loved ones. Consider converting their current policy to a permanent life insurance product.

And now they have the option of electing to add on chronic illness protection with the Accelerated Access Solution Chronic Illness rider if they meet the eligibility requirements:

- Available on QoL Flex Term policies issued within the previous 5 years and still within its convertible period.
- Insured age 60 or younger.
- Original policy issued at a standard or better underwriting classification
- Permanent policies available for conversion: QoL Guarantee Plus GUL II, QoL Max Accumulator+ II and QoL Value+ Protector II.

### ACCESS THEIR OWN LIFE INSURANCE BENEFITS WHILE LIVING

By adding the Accelerated Access Solution (AAS) Chronic Illness rider to a select life insurance policy when they do a term conversion, they can access their income tax-free life insurance benefits, if diagnosed with a chronic illness.

Should an eligible chronic illness occur, they can be paid monthly benefits until that illness improves or their AAS benefit is exhausted - whichever happens first. It's a good option for consumers who understand the value and security of combining death benefit and chronic illness protection into one.

**Call Cenco For More Information**

## Policy Reviews

When was the last time you spoke with your clients about their life insurance? Probably not since they purchased their policy - several years ago.

Now is the time to contact your clients and go over the issues you discussed in determining the type and amount of coverage that they needed. - and how many of those issues have changed since then.

- Has their marital status changed?
- Have their children graduated college and moved out on their own?
- Have they purchased a new home or paid off a mortgage?
- Have they started a business - or sold one?
- Has a promotion or job change altered their income situation?
- Have there been changes in the tax laws that apply to them?
- Have they received an inheritance?
- Have they acquired assets (such as real estate) that have increased their financial worth?

If they answered “yes” to one or more of these questions, it is time to sit down with your client to see if their coverage is still working for them.

### How A Policy Review Works

A policy review is actually a very simple process. You'll sit down with your client and go over their current coverage with the following questions in mind:

- Is the death benefit amount in line with their current situation? Life events and changing homes, reducing or increasing mortgage sizes could mean more or less coverage is needed.
- Is the product type the best option for your client right now? For example, if they have a term policy because of the lower premiums, it might be time to look at converting it to a permanent policy.
- Is their beneficiary designation still accurate?
- How has the policy been performing? Take a look and see if their choices are still aligned with their objectives and their risk tolerance.
- Is the product still competitive based on today's standards? Changes to product designs, interest rates and lifestyles have helped to reduce prices in recent years. You can discuss the benefits and limitations of both their current coverage and new products to help decide what steps (if any) are appropriate.

This brief but thorough process will provide you and your client with the information required to bring their coverage up to date with their needs.

### Benefits Of A Policy Review

Most people like to know if they are on track with their life insurance coverage and periodic reviews can help provide that insight. Even though such a review might appear to be unnecessary at the time, most clients are quick to recognize the benefits it yields, including:

- The reassurance that their insurance coverage is in line with their family's needs.
- The assurance that their tax-advantaged planning is in line with the current environment.
- The opportunity to look at their entire financial situation, which could uncover other changes they may want to think about.

If it's been a few years since you have contacted your clients about their life insurance coverage, call them today and set up an appointment.

## 4 Tips For Selling Disability Insurance Like A Pro

Auto insurance and life insurance are pretty straight forward. One protects your car and the other pays benefits if the insured dies. Disability income insurance, on the other hand, can be more confusing to some. It's a product many people know very little about.

DI fits in perfectly with the other insurance products and financial planning services you're already providing. A successful DI salesperson also helps clients understand how income protection boosts their overall financial plan.

Only 48% of American adults indicate they have enough savings to cover three months of living expenses in the event they're not earning an income. In other words, 48% of Americans would benefit from a disability insurance policy. That's where you can make a difference! These four steps will show you how to find buyers, show the need for income protection, provide the solution and complete the sale.

### Step 1: Find DI Buyers

The best tip for finding DI buyers is to start with your current clients. They know you; they trust you and they value your recommendations. Let them know it's important to have a complete income replacement plan in place before they need it.

Most consumers have never been approached about the need for disability income protection. That means you have many opportunities to simply start the conversation and help clients think about protecting their most important asset, their income. Questions like "how long could you pay your bills if your paycheck stopped" and "could you survive on 60% of your current income (the amount SSDI pays)" are great questions that help clients relate the need to their unique situation.

### Step 2: Show The Need For Disability Income Insurance

This is the most important but often overlooked part of the pitch. Be sure to talk about the need for disability income insurance before jumping to the solution. Most clients don't even realize protecting their income is a problem. They'll need to understand the problem before they'll be receptive to a solution. Talk about what's at stake for them personally if their income suddenly stopped..

### Step 3: Provide The Solution

At this point your client has determined what is most important to them. They've considered the risks and the impact of losing their income. Now is the time to discuss how disability income insurance can help provide the solution. However, clients don't want to be "sold". They want someone who can explain how disability insurance works, help them consider the various levels of protection and feel confident they're making the right decision.

### Step 4: Deliver The Policy And Plant Seeds For The Future

Policy delivery is the perfect time to demonstrate your professional value and excellent customer service. Be sure to highlight how smooth the process was...and ask for referrals.

Delivering the policy is the final step for this transaction. While you're closing this transaction it's a perfect opportunity to cultivate your long-term client relationship. Don't forget to mention future purchase/upgrade options for this policy (if applicable) and other services or products that might be relevant to their situation. Remind clients that their income is now protected against an illness or injury.

**Call Cenco For Help With Your Next DI Sale**

**CENCO  
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MARKETING  
CORPORATION**

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**October  
2021**

***ForeCare Fixed  
Annuity With  
LongTerm Care  
Benefits  
Details Inside!***

**Non-Medical Underwriting  
On QoL Max Accumulator+ II  
And QoL Value+ Protector II**

- Ages 0-50
- Face amounts \$50K to \$1 Million
- No lab tests, exams or APS required
- All rate classes are available
- Part B AIG-ordered tele-interview
- Faster processing times using the iGO eApplication, leads to faster commissions for the agent

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Marketing  
Publication  
For Life &  
Disability  
Insurance***

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It is now easier to find everything you need to succeed. From life insurance product know-how to valuable tools like Generation Station, Life to the Max and the new improved Campaign in a Box, it's all here and within reach.



## Accelerated Underwriting with Fast Lane

**EASIER.**  
**SMARTER.**  
**FASTER.**

**Easier** – Up to \$2M of coverage through a less invasive process\*

**Smarter** – Streamlined underwriting process that leverages application, MIB, MVR and prescription data – no tele-med interview required

**Faster** – Obtain underwriting decisions quicker so your cases get issued faster!

Global Atlantic's Fast Lane Accelerated Underwriting program is a dynamic, minimally invasive approach to providing an underwriting decision for up to \$2 million face amount for eligible clients. Instead of requiring a traditional medical exam, Fast Lane streamlines the process, using:

- The full application you already know, including parts I and II. (Firelight E-app available)
- MIB, prescription database results and motor vehicle report.

The checklist below will help you determine if your client may qualify for Fast Lane Accelerated Underwriting, possibly eliminating the need for fluids and APS.

| AGE   | MAXIMUM FACE AMOUNT |
|-------|---------------------|
| 18-50 | through \$2,000,000 |
| 51-60 | through \$1,000,000 |

| CURRENT HEALTH  | YES | NO |
|---|-----|----|
| Height and weight within the recommended limits. See chart on following page.                       |     |    |
| No major medical condition(s). See list on following page.  |     |    |
| Blood pressure less than 140/90.  |     |    |
| Total cholesterol less than 275; cholesterol/HDL ratio is less than 5.5.                            |     |    |
| NON-MEDICAL ITEMS   |     |    |
| Has had no more than 2 moving violations in the past 3 years.                                       |     |    |
| Has had no DUI within the past 5 years.   |     |    |
| Has no unresolved bankruptcy, judgment, or lien (within the past 5 years).                          |     |    |
| Has not applied for or placed any coverage in force with another carrier within the past 24 months. |     |    |

\* Eligibility requirements apply

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## Accelerated Underwriting with Fast Lane

### Fast Lane eligibility and exclusions that would move an application to traditional underwriting

Excluded conditions include (but are not limited to) the following:

| MAJOR MEDICAL CONDITIONS       |                                 |
|--------------------------------|---------------------------------|
| Alcohol or Drug Abuse          | Peripheral Artery Disease       |
| COPD or Emphysema              | Peripheral Vascular Disease     |
| Heart Attack                   | Stroke                          |
| Heart Disease or Heart Surgery | Transient Ischemic Attack (TIA) |
| Rheumatoid Arthritis           | Melanoma                        |
| Ulcerative Colitis             | Bipolar                         |
| Crohn's Disease                | Multiple Sclerosis              |
| Diabetes                       | Cancer                          |

| HEIGHT AND BUILD CHART |        |        |        |
|------------------------|--------|--------|--------|
| HEIGHT                 | WEIGHT | HEIGHT | WEIGHT |
| 5'0"                   | 166    | 5'9"   | 221    |
| 5'1"                   | 172    | 5'10"  | 227    |
| 5'2"                   | 178    | 5'11"  | 233    |
| 5'3"                   | 184    | 6'0"   | 239    |
| 5'4"                   | 194    | 6'1"   | 245    |
| 5'5"                   | 199    | 6'2"   | 251    |
| 5'6"                   | 205    | 6'3"   | 258    |
| 5'7"                   | 210    | 6'4"   | 264    |
| 5'8"                   | 216    | 6'5"   | 271    |

### Use UnderRight Life help assess eligibility

UnderRight Life is a web-based tool that can help you, as a producer, determine a potential underwriting class and possible Fast Lane eligibility for an applicant. To download the tool to your mobile device or tablet, visit [UnderRightLife.com](http://UnderRightLife.com) and save the web address as a shortcut on your home screen.

**CONTACT US** [globalatlanticlife.com](http://globalatlanticlife.com) (855) 887-4487, option 3 [salesupport@gafg.com](mailto:salesupport@gafg.com)

Products issued by Accordia Life and Annuity Company, 215 10th Street, Des Moines, Iowa. Accordia Life is a subsidiary of Global Atlantic Financial Group Limited.

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## Product Highlights — California

| <b>Product Design</b>                   | Single-premium, tax-deferred annuity with qualified long-term care benefits, for non-qualified funds only.   |        |       |                    |                    |
|---|--|--------|-------|--------------------|--------------------|
| <b>Issue Ages<sup>1</sup></b>           | Ages: Insured 50-80, Owner/Annuitant 0-85. Ownership may be single or joint, insured must be the owner and/or the owner's spouse. If the Owner is not a living person, then the Owner must be a Grantor Trust and the Insured(s) must be the grantor or Spouse of the grantor. If the Owner is not a living person, an Insured must be the Annuitant or the Spouse of the Annuitant.   |        |       |                    |                    |
| <b>Premiums<sup>2</sup></b>             | <table> <tr> <th>Single</th><th>Joint</th></tr> <tr> <td>\$40,000-\$400,000</td><td>\$50,000-\$600,000</td></tr> </table> <p>(minimum premium may be higher for clients with standard ratings or if optional riders are elected)</p>   | Single | Joint | \$40,000-\$400,000 | \$50,000-\$600,000 |
| Single                                  | Joint  |        |       |                    |                    |
| \$40,000-\$400,000                      | \$50,000-\$600,000   |        |       |                    |                    |
| <b>Current Interest Rate</b>            | Guaranteed fixed interest rate declared annually on the contract anniversary.  |        |       |                    |                    |
| <b>Guaranteed Minimum Interest Rate</b> | The declared interest rate is guaranteed never to be less than 1% during the Withdrawal Charge Period (0.10% thereafter).  |        |       |                    |                    |
| <b>Tax Advantages</b>                   | <ul style="list-style-type: none"> <li>• Tax-deferred growth</li> <li>• Benefits received for qualified long-term care expenses are typically federal income tax-free</li> </ul>   |        |       |                    |                    |
| <b>Benefits</b>                         | <ul style="list-style-type: none"> <li>• Comprehensive Long-Term Care Insurance Benefit<sup>3</sup></li> <li>• Optional Nonforfeiture Benefit<sup>4</sup></li> <li>• Optional Inflation Protection Benefit<sup>4</sup></li> </ul>  |        |       |                    |                    |
| <b>Simplified Underwriting</b>          | Completed at point-of-sale   |        |       |                    |                    |
| <b>Covered Care</b>                     | Home Health Care, Personal Care, Homemaker Services, Bed Reservation, Adult Day Care, Residential Care, Nursing Facility, Hospice Care, Respite Care   |        |       |                    |                    |
| <b>Long-Term Care Benefits</b>          | <p>With the ForeCare Multiplier, receive double or triple the amount of your initial premium (net of any charges for optional riders) plus any contract growth in long-term care coverage for qualified long-term care expenses. Benefits are subject to a maximum monthly benefit. The additional coverage in excess of the Contract Value is only available to use for a qualified long-term care benefit and will not become part of the contract value or the death benefit. Withdrawals, other than for qualified long-term care expenses, will adversely affect the amount of coverage for long-term care benefits in the future.</p> <p>An Accelerated Benefit is paid first from the contract value until exhausted, at which point the Extended Benefit takes effect. Expense plan is by reimbursement.</p> |        |       |                    |                    |

| Single Life |                 |                          |                      | Joint Life |                 |                          |                      |
|-------------|-----------------|--------------------------|----------------------|------------|-----------------|--------------------------|----------------------|
| Rating      | Total Duration* | Paid From Contract Value | Paid From Multiplier | Rating     | Total Duration* | Paid From Contract Value | Paid From Multiplier |
| Standard    | 72 Months       | 36 Months                | 36 Months            | Standard   | 84 Months       | 42 Months                | 42 Months            |
| Premier     | 72 Months       | 24 Months                | 48 Months            | Premier    | 90 Months       | 30 Months                | 60 Months            |

\* Ignoring return of any contract value growth after issue, which may lengthen the period of time the Accelerated Benefit is received.

|   |  |
|---|--|
| <b>Fees and Additional Considerations</b> | There is a monthly benefit fee associated with the long-term care protection that ForeCare provides. Your realized crediting return will be less than the declared interest rate due to the fee. However, even after deduction of the rider fee, the contract value at month end will not be less than the contract value at the prior month end, less any applicable withdrawals.   |
| <b>Death Benefit</b>                      | Any contract value not used for long-term care expenses can be passed to your beneficiaries as a death benefit.  |
| <b>Benefit Qualification</b>              | To qualify for benefits, receipt of proof is required from a licensed health care practitioner stating you are incapable of performing, without substantial assistance, two Activities of Daily Living (ADLs) for at least 90 days, and/or you have a cognitive impairment that requires substantial supervision. The ADLs include: Bathing, Continence, Dressing, Eating, Using a Toilet, Transferring/Mobility. Covered Long-Term Care Services must be provided in conjunction with a written Plan of Care submitted by a Licensed Health Care Practitioner, and approved by Forethought Life Insurance Company.  |
| <b>Elimination Period</b>                 | 90 days of covered care within 270 consecutive days, waived for home health care with qualifying plan of care.   |
| <b>Waiting Period</b>                     | None   |
| <b>Withdrawal Charges</b>                 | 9-year schedule: 8%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0% thereafter   |
| <b>Free Withdrawals</b>                   | 10% of the beginning of year contract value can be withdrawn annually, free of charge. Long-term care benefit claims will reduce this amount.  |
|   | Note: Withdrawals, taken for purposes other than qualified long-term care benefits and Rider for Long-Term Care Benefit costs, will reduce the total amount available for long-term care benefits on a proportionate basis. A tax advisor should be consulted prior to taking withdrawals. If you withdraw an amount in excess of this Free Withdrawal amount (other than for long-term care benefits and costs), you may be subject to Withdrawal Charges. Withdrawals of taxable amounts are subject to ordinary income tax and may be subject to a 10% federal income tax penalty if taken before age 59½. Cash withdrawals and an elected annuitization option will impact subsequent long-term care benefits. |
| <b>Free Look Period</b>                   | Contract may be returned within 30 days for a return of the annuity premium, less withdrawals.   |

**Important Note:** Repositioning of assets from an existing product into a ForeCare fixed annuity contract may not be suitable for all clients. Clients should carefully consider factors such as remaining surrender charge schedule 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.

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

<sup>1</sup> Spouse is as defined for Federal tax purposes.

<sup>2</sup> Net of any optional rider charges if elected.

<sup>3</sup> The monthly rider charge rate is locked in for the life of the contract. Charges are waived when withdrawals are made for qualified long-term care reimbursements.

<sup>4</sup> There is an up-front charge for this rider which is deducted from the contract value at issue. Please speak with your advisor for more details.

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.**

A fixed 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 annuity is not a registered security or stock market investment and does not directly participate in any stock or equity investments or index.

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.

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.

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|                    |                       |  |                   |                |   |
|--------------------|-----------------------|--|-------------------|----------------|---|
| 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 |
|--------------------|-----------------------|--|-------------------|----------------|---|

This is a solicitation of long-term care insurance by **Forethought Life Insurance Company** and an agent/insurance producer may contact you.



## Lifetime Foundation ELITE

# A product for all of life's seasons

### Age

Emily, 40

### Occupation

Vice President

### Life Status

Single

### Goals

Protection and  
Accumulation

## An innovative approach to lifetime guarantees

Can Emily, a single mom, find the right insurance solution to cover her needs now and in the future? Lifetime Foundation ELITE offers the right mix of living benefits with a death benefit guarantee at a very attractive price.

Emily Walsh, 40, was recently promoted to vice president of her company. The new job comes with a significant annual bonus, and the mom of two children, ages 8 and 11, wants to be sure she's using the money to do more for her family. One thing she's always thinking about is how to ensure her kids are well provided for if she's not there to help them herself.

### Emily's concerns are:



**Providing for  
her children**



**Keeping the  
family home**



**Paying for  
her children's  
education**



**Covering  
unexpected needs  
later in life**

**Emily has decided she needs a life insurance policy  
with a \$2 million death benefit**



## A solution with flexible options

Emily's life insurance agent suggests she look at Lifetime Foundation ELITE because it provides a death benefit guarantee to a reasonable life expectancy. At 40, Emily can imagine living beyond age 80, and her agent explains that cash value in the policy could carry the death benefit even further. Adding the Wellness for Life® rider and qualifying for Wellness for Life Rewards® will help her accumulate a little extra cash in the policy, even without paying a higher premium, and this could help her policy stay in force long past the death benefit guarantee period.

In just a few years, Emily will need to make tuition payments rather than life insurance premium payments. Her agent suggests a 10-pay scenario designed to meet the minimum premium requirement, sustaining her death benefit guarantee while freeing up her budget at a time she'll need it.

All that's left is to choose a 10-pay premium that could carry her death benefit beyond the initial guarantee — without spending beyond her budget. With Lifetime Foundation ELITE, many of the monthly charges that keep the policy in force end at age 90, on a current non-guaranteed basis. This means it could take significantly less cash value at 90 to carry the policy to age 121. Here, we show the premium it takes for Emily to have \$5,000 in cash value at age 90, which should be enough under current assumptions:

| Carry solve                                 | Premium  | Coverage period                       |
|---|----------|---------------------------------------|
| Required Minimum 10-pay                     | \$16,952 | Guaranteed coverage to age 80         |
| 10-pay with \$5,000 in cash value at age 90 | \$18,250 | To age 121, on a non-guaranteed basis |

At the end of their conversation, her agent explains Lifetime Foundation ELITE's Accelerated Access Rider (AAR), which enables her to access a portion of her death benefit proceeds in the event she is diagnosed with a critical or chronic illness. Emily has watched her parents care for her aging grandfather. With AAR, she may be able to alleviate some of the stress to her loved ones if she ever needs care.

Put this all together, and you see that Lifetime Foundation ELITE is a simple, affordable and secure solution to many clients' needs. Why not run an illustration for your next death benefit sale using Lifetime Foundation ELITE?

## CONTACT US

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(855) 887-4487, option 3

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<sup>1</sup> Assumes female, age 40, preferred NT, \$2 million death benefit 10 pay, using a 6% illustrated rate.

Lifetime Foundation ELITE is issued by and all policy benefit 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 Form ICC17-IULC-C18, IULC-C18 Endorsement forms ICC17-IULPTP-K17, IULPTP-K17, ICC17-IULMCS-K17, IULMCS-K17, ICC17-IULFLX-K17, IULFLX-K17. Rider policy form ULWFL-E14, ICC16-LCCABR2-I16, LCCABR2-I16.

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Product and rider availability varies by state.

For guaranteed rates and values please refer to a Basic Illustration. This information is not intended to be a comprehensive evaluation or comparison of different products. It is intended to provide comparative information on specific aspects of similar products. Customers should always consider all features and limitations of products they are considering.

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

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