

| | Individual Insurance Solutions | | | Business and Corporate Solutions | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|--|--|----------|----------------|-------------|-------------------------------|---------|-------------------------------|-------|--------|----|--------|----|--------|----|--------|----|---------|----|---|
| | Global Accumulator | Lifetime Builder ELITE | Lifetime Foundation ELITE | Benefit Builder Xtra (COLI) | Bank Index Accumulator (BOLI)* | | | | | | | | | | | | | | | | | | |
| | Flexible Premium IUL | Flexible Premium IUL | Flexible Premium IUL | Flexible Premium IUL | Single Premium IUL | | | | | | | | | | | | | | | | | | |
| Product Description | The indexed universal life insurance solution that provides two SMART Buy-Up Indexed Strategies on top of our accumulation-focused IUL design. | The indexed universal life insurance solution that delivers death benefit protection with cash accumulation potential over time. | The indexed universal life insurance solution that offers strong death benefit guarantees. | A way to recruit, retain, reward talent and provide additional benefits to key employees. | A custom-designed solution for banking institutions seeking strong early cash surrender values, stable long-term cash value accumulation and a potential for higher returns through indexed strategies. | | | | | | | | | | | | | | | | | | |
| Interest Crediting | Optional 11-month initial crediting period 5 Indexed Crediting Strategies Available | Optional 11-month initial crediting period 5 Indexed Crediting Strategies Available | Optional 11-month initial crediting period 6 Indexed Crediting Strategies Available | Optional 11-month initial crediting period 7 Indexed Crediting Strategies Available | Optional 11-month initial crediting period 5 Indexed Crediting Strategies Available | | | | | | | | | | | | | | | | | | |
| Account Value Enhancement | Beginning at the end of the 5th policy year, an additional amount of interest will be credited to your Account Value each year, based on the average monthly Account Value during that year, as long as the declared rate for the Fixed Term Strategy is higher than the 2% guaranteed rate. The minimum interest percentage for the Account Value Enhancement is 1% for the year, if the condition is met for that year. | 100 bps (1.0%) guaranteed beginning at the end of the 5th policy year | 60bps (0.6%) non-guaranteed beginning at later of: (1) the end of the policy year when the insured turns 65 or (2) the end of the 10th policy year | none | none | | | | | | | | | | | | | | | | | | |
| Guaranteed Interest Rate | 2% True-Up | 2% True-Up | 2% True-Up | 2% Fixed 0% Indexed | 2% Fixed 0% Indexed | | | | | | | | | | | | | | | | | | |
| Minimum Premium Guarantee Period | 5 yrs | 5 yrs | <table border="1"> <thead> <tr> <th colspan="2">MINIMUM PREMIUM GUARANTEE PERIOD</th> </tr> <tr> <th>UW Class</th> <th>Guar. Duration</th> </tr> </thead> <tbody> <tr> <td>Non-Tobacco</td> <td>Earlier of age 90 or 40 years</td> </tr> <tr> <td>Tobacco</td> <td>Earlier of age 80 or 30 years</td> </tr> </tbody> </table> <p>Minimum guarantee period is never less than 10 years</p> <p>Death Benefit Guarantee - the full face amount guarantee duration based on issue age and underwriting class.</p> <ul style="list-style-type: none"> Guarantee period is shorter for rated cases. | MINIMUM PREMIUM GUARANTEE PERIOD | | UW Class | Guar. Duration | Non-Tobacco | Earlier of age 90 or 40 years | Tobacco | Earlier of age 80 or 30 years | 5 yrs | none | | | | | | | | | | |
| MINIMUM PREMIUM GUARANTEE PERIOD | | | | | | | | | | | | | | | | | | | | | | | |
| UW Class | Guar. Duration | | | | | | | | | | | | | | | | | | | | | | |
| Non-Tobacco | Earlier of age 90 or 40 years | | | | | | | | | | | | | | | | | | | | | | |
| Tobacco | Earlier of age 80 or 30 years | | | | | | | | | | | | | | | | | | | | | | |
| Minimum Face Amount | \$25,000 (Ages 0-17) \$25,000 (internal replacements-std) \$50,000 (ages 18-85 std) \$100,000 (ages 18-85 premier/preferred) | \$25,000 (Ages 0-17) \$25,000 (internal replacements-std) \$50,000 (ages 18-85 std) \$100,000 (ages 18-85 premier/preferred) | \$100,000 (ages 18-85) | \$100,000 (ages 18-75) | \$100,000 (ages 18-75) | | | | | | | | | | | | | | | | | | |
| Risk Classes & Issue Age Limits | Premier: 18-75 Preferred Non-Tobacco: 18-85 Preferred Tobacco: 18-85 Standard Non-Tobacco: 0-85 Standard Tobacco: 18-85 | Premier: 18-75 Preferred Non-Tobacco: 18-85 Preferred Tobacco: 18-85 Standard Non-Tobacco: 0-85 Standard Tobacco: 18-85 | Premier: 18-75 Preferred Non-Tobacco: 18-85 Preferred Tobacco: 18-85 Standard Non-Tobacco: 18-85 Standard Tobacco: 18-85 | Premier: 18-75 Preferred Non-Tobacco: 18-75 Preferred Tobacco: 18-75 Standard Non-Tobacco: 18-75 Standard Tobacco: 18-75 Simplified Issue Non-Tobacco: 18-70 Simplified Issue Tobacco: 18-70 Guaranteed Issue Non-Tobacco: 18-70 Guaranteed Issue Tobacco: 18-70 | Premier: 18-75 Preferred Non-Tobacco: 18-75 Preferred Tobacco: 18-75 Standard Non-Tobacco: 18-75 Standard Tobacco: 18-75 Simplified Issue Non-Tobacco: 18-70 Simplified Issue Tobacco: 18-70 Guaranteed Issue Non-Tobacco: 18-70 Guaranteed Issue Tobacco: 18-70 | | | | | | | | | | | | | | | | | | |
| Substandard Availability | Table Ratings and Flat Extras available Tables: 1-6, 8, 10, 12, 16 Maximum 2 Flat Extras per policy | Table Ratings and Flat Extras available Tables: 1-6, 8, 10, 12, 16 Maximum 2 Flat Extras per policy | Table Ratings and Flat Extras available Tables: 1-6, 8, 10, 12, 16 Maximum of 2 Flat Extras per policy | Table Ratings and Flat Extras available Tables: 1-6, 8, 10, 12 Maximum 2 Flat Extras per policy | Table Ratings and Flat Extras available Tables: 1-6, 8, 10, 12, 16 Maximum 2 Flat Extras per policy | | | | | | | | | | | | | | | | | | |
| Death Benefit Option | Level (Option 1) Increasing (Option 2) ROP DB (Option 3) | Level (Option 1) Increasing (Option 2) ROP DB (Option 3) | Level (Option 1) Increasing (Option 2) | Level (Option 1) Increasing (Option 2) | Level (Option 1) | | | | | | | | | | | | | | | | | | |
| Face Amount Bands | \$25,000 - \$99,999 \$100,000+ | \$25,000 - \$99,999 \$100,000+ | none | none | none | | | | | | | | | | | | | | | | | | |
| Cost Structure | <p>Expense Charges:</p> <ul style="list-style-type: none"> Premium Charge: 6% on all premium in all policy years \$8 per month policy charge in all years Monthly per thousand expense charge assessed in the first ten policy years: varies by issue age, gender, and underwriting class <p>Cost of Insurance: Based on issue age, gender, underwriting class and policy year</p> | <p>Expense Charges:</p> <ul style="list-style-type: none"> Premium Charge: 6% on all premium in all policy years \$8 per month policy charge in all years Monthly per thousand expense charge assessed in the first ten policy years: varies by issue age, gender, and underwriting class <p>Cost of Insurance: Based on issue age, gender, underwriting class and policy year</p> | <p>Expense Charges:</p> <ul style="list-style-type: none"> Premium Charge: 10% in all years \$6 per month policy charge in all years Monthly per thousand expense charge assessed in the first fifteen policy years varies by issue age, gender and underwriting class <p>Cost of Insurance: Based on issue age, gender, underwriting class and policy year</p> | <p>Expense Charges:</p> <table border="1"> <thead> <tr> <th colspan="2">Premium Charge</th> </tr> </thead> <tbody> <tr><td>Year 1</td><td>9%</td></tr> <tr><td>Year 2</td><td>8%</td></tr> <tr><td>Year 3</td><td>7%</td></tr> <tr><td>Year 4</td><td>6%</td></tr> <tr><td>Year 5</td><td>5%</td></tr> <tr><td>Year 6</td><td>4%</td></tr> <tr><td>Year 7</td><td>3%</td></tr> <tr><td>Year 8+</td><td>2%</td></tr> </tbody> </table> <ul style="list-style-type: none"> \$5 per month policy charge in all years Monthly per thousand charges only apply in years 1-10. The charge varies by issue age and gender Account Value Charge: Varies by policy year <p>Cost of Insurance: Based on issue age, gender, underwriting class and policy year</p> | Premium Charge | | Year 1 | 9% | Year 2 | 8% | Year 3 | 7% | Year 4 | 6% | Year 5 | 5% | Year 6 | 4% | Year 7 | 3% | Year 8+ | 2% | <p>Expense Charges:</p> <ul style="list-style-type: none"> Premium Charge: 0% \$8 per month policy charge in all years Monthly per thousand expense charge: varies by issue age, gender and underwriting class Monthly percent of indexed account value charge <p>Cost of Insurance: Based on issue age, gender, underwriting class and policy year</p> |
| Premium Charge | | | | | | | | | | | | | | | | | | | | | | | |
| Year 1 | 9% | | | | | | | | | | | | | | | | | | | | | | |
| Year 2 | 8% | | | | | | | | | | | | | | | | | | | | | | |
| Year 3 | 7% | | | | | | | | | | | | | | | | | | | | | | |
| Year 4 | 6% | | | | | | | | | | | | | | | | | | | | | | |
| Year 5 | 5% | | | | | | | | | | | | | | | | | | | | | | |
| Year 6 | 4% | | | | | | | | | | | | | | | | | | | | | | |
| Year 7 | 3% | | | | | | | | | | | | | | | | | | | | | | |
| Year 8+ | 2% | | | | | | | | | | | | | | | | | | | | | | |
| Surrender Charge Period /Exchange Charge | 15 Year Surrender Charge | 15 Year Surrender Charge | 15 Year Surrender Charge | 15 Year Exchange Charge | 15 Year Exchange Charge | | | | | | | | | | | | | | | | | | |
| Loan Options | Linked Loan Option Variable Loan Annually Declared Rate Loan | Linked Loan Option Variable Loan Annually Declared Rate Loan | Linked Loan Option Variable Loan Annually Declared Rate Loan | Variable Loan Annually Declared Rate Loan | Variable Loan Annually Declared Rate Loan | | | | | | | | | | | | | | | | | | |
| Levelized Strategy Transfer/Levelized Premium Allocation | Levelized Strategy Transfer | Levelized Strategy Transfer | Levelized Strategy Transfer | Levelized Premium Allocation | Levelized Premium Allocation | | | | | | | | | | | | | | | | | | |

* Not available to all distributors.

| | Individual Insurance Solutions | | | Business and Corporate Solutions | |
|---|--------------------------------|--------------------------------|--------------------------------|----------------------------------|---------------------------------|
| | Global Accumulator | Lifetime Builder ELITE | Lifetime Foundation ELITE | Benefit Builder Xtra (COLI) | Bank Index Accumulator (BOLI)** |
| Accelerated Access Rider* <i>not available in California</i> | Yes | Yes | Yes | Yes | Yes |
| Accelerated Benefit Rider (Terminal) | Yes | Yes | Yes | Yes | Yes |
| Accidental Death Benefit Rider | Yes | Yes | Yes | No | No |
| Additional Insured Rider | Yes | Yes | Yes | No | No |
| Children's Insurance Rider | Yes | Yes | Yes | No | No |
| Death Benefit Return of Premium (DBO3) | Yes (4% maximum growth factor) | Yes (4% maximum growth factor) | Yes (4% maximum growth factor) | No | No |
| Early CashValue Rider | Yes | Yes | No | No | No |
| Guaranteed Purchase Option | Yes | Yes | Yes | No | No |
| Overloan Protection Rider | Yes | Yes | Yes | Yes | Yes |
| Premium Deposit Fund (PDF) | No | No | No | Yes | No |
| Primary Insured Rider | Yes | Yes | Yes | Yes | No |
| Return of Premium Rider | No | No | No | Yes | No |
| Waiver of Monthly Deductions | Yes | Yes | Yes | No | No |
| Waiver of Specified Premium | Yes | Yes | Yes | No | No |
| Waiver of Surrender Charge Due to Confinement* | Yes | Yes | Yes | No | No |
| Wellness for Life** | Yes | Yes | Yes | No | No |

* These riders are not available in all states.

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Products and riders not available in all states.

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