

SecureFore 3

Fixed Annuity

Highlights

Product Description SecureFore 3 is a single-premium, tax-deferred fixed annuity issued by Forethought Life Insurance Company. It is available for non-qualified, IRA and Roth IRA plans.

Issue Ages 0-85

- Premium Payment**
- Single premium
 - \$10,000 minimum
 - \$1,000,000 maximum, 0-80; \$500,000, 81-85 (Approval required for premium in excess of these limits)

- Withdrawal Privileges**
- 10% of the beginning-of-year contract value after the first contract year can be withdrawn each year without incurring withdrawal charges, except in any year where a full surrender occurs.^{1,2}
 - Withdrawal charges will be waived due to qualified nursing home confinement or terminal illness.³
 - Systematic withdrawals may be specified by dollar amount, percentage of the contract value, or choice of payout frequency.

Death Benefit Beneficiaries will receive the full contract value amount without incurring any withdrawal charges.

Withdrawal Charges A withdrawal charge applies to withdrawals in excess of free withdrawals.

Contract Year	1	2	3	4+
Withdrawal Charge	8%	8%	7%	0%

¹ If you withdraw an amount in excess of this free withdrawal amount, 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.

² State variations apply.

³ Receipt of proof as identified in the waiver riders attached to the annuity contract is required in order to qualify for these benefits. Subject to state availability. Nursing Home Waiver Rider referred to as Confinement Waiver Rider in CT.

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This material is intended to provide educational information regarding the features and mechanics of the product and is intended for use with the general public. It should not be considered, and does not constitute, personalized investment advice. The issuing insurance company is not an investment adviser nor registered as such with the SEC or any state securities regulatory authority. It's not acting in any fiduciary capacity with respect to any contract and/or investment.

Guarantees are based on the claims-paying ability of Forethought Life Insurance Company.

This information is written in connection with the promotion or marketing of a fixed annuity. The information cannot be used or relied upon for the purpose of avoiding IRS penalties. This material is not intended to provide tax, accounting or legal advice. As with all matters of a tax or legal nature, you should consult your tax or legal counsel for advice.

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. Distributions received from a non-qualified contract before the Annuity Commencement Date are taxable to the extent of the income on the contract. Payments from IRAs are taxable in accordance with the normal rules surrounding taxation of payments from an IRA. Early surrender charges may also apply. Withdrawals will reduce the death benefit and any optional guaranteed amounts in an amount more than the actual withdrawal.

SecureFore 3 is issued by Forethought Life Insurance Company, 10 West Market Street, Suite 2300, Indianapolis, Indiana. SecureFore 3 is available with Contract FA1101SPDA-01 (certificate series GA1101SPDA-01, as applicable).

Products and features are subject to state variations and availability. Read the contract for complete details.

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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
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