

Product Updates

Fixed Index Annuity Enhancements and Important Updates – Effective September 23, 2024

Issued by Forethought Life Insurance Company

Effective September 23, 2024, financial professionals in California and New Jersey will now gain access to several additional compelling features and options on our ForeAccumulation II fixed index annuity product. These enhancements reflect Global Atlantic's ongoing commitment to offering competitive products with meaningful benefits at reasonable costs.

Changes are also being made to disclosures and applications (application is CA only) on ForeAccumulation II, ForeIncome II fixed index annuity, and Income 150 SE fixed index annuity. Please see below for important information.

Availability applies to new business only. Not all products, features and materials are available at all firms or in all states.

Key Product Enhancements for ForeAccumulation II

California

- **New S&P 500® Point-to-Point Locked Cap Strategy**, available on the 5-, 7- and 9-Year Withdrawal Charge Periods.¹
- **New Growth Accelerator Rider**, for a charge, offering the opportunity for greater growth potential through higher, "Accelerated" rates, while still providing 0% minimum interest crediting protection.³
- **New Optional Premium Enhancement Rider** adding an interest credit enhancement to the contract value, based on the Premium Enhancement percentage at the time of issue. Available only on 9-Year Withdrawal Charge Period in California.^{2,4}

New Jersey

- **New S&P 500® Point-to-Point Locked Cap Strategy**, available on the 5-, 7- and 10-Year Withdrawal Charge Periods.¹
- **Optional Enhanced Death Benefit Rider. Increase max issue age from 75 to 80.** The fee will remain at 0.50% for issuing ages 0-70, however, there will be an increased fee of 0.95% for issuing ages 71-80.⁴

Product features and Rates are subject to change at any time.

New Business Transition Rules for California and New Jersey for ForeAccumulation II Product Enhancements

- New product disclosure forms and/or application required on business submitted on or after 09/23/2024.
- Applications signed (paper) or submitted (electronically) prior to 09/23/2024 must be received by 10/04/2024.
- E-Application started prior to 9/23/24, but submitted (electronically) on or after 9/23/24, will receive the new features.

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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California and New Jersey Product Disclosure and/or Application Updates:

New Product Disclosures and/or Application Requirements will be required on business submitted on or after 9/23/24 in California and New Jersey fixed index annuity products, due to form updates.*

California and New Jersey Product Disclosure and/or Application Transition Rules	Application signed (paper) or submitted (electronically) prior to 09/23/2024	Application signed (paper) or submitted (electronically) on or after 09/23/2024
	Prior to 09/23/2024	After on or after 09/23/2024
ForeAccumulation II California	Must use old version of application and old disclosure form	Must use new version of application and new disclosure form
ForeAccumulation II New Jersey	Must use the old product disclosure form	Must use new product disclosure form
ForeIncome II California & New Jersey	Must use the old product disclosure form	Must use new product disclosure form
Income 150+ SE California (no change in New Jersey)	Must use the old product disclosure form	Must use new product disclosure form

* Application signed (paper) or submitted (electronically) prior to 09/23/2024 must be received by 10/04/2024.

Marketing Materials

Impacted marketing materials will be updated and available on September 23, 2024.

NAIC Product Training

If you have previously completed NAIC product training for ForeAccumulation after January 16, 2024, you do not need to retake NAIC product training.

Questions?

If you have questions, or would like more information, please feel free to contact **(833) ASK-GA4U** or **(833) 275-4248**.

- ¹ 5- and 10-Year Withdrawal Charge period will have a 5-Year Strategy Term duration and 7-Year Withdrawal Charge period will have a 7-Year Strategy Term duration.
- ² Electing the Premium Enhancement Rider will result in lower Cap Rates and other interest crediting adjustments. There is no guarantee that electing this Rider will result in a higher contract value at the termination of the contract.
- ³ Optional Riders, such as Enhanced Death Benefit, Premium Enhancement Rider, or Growth Accelerator Riders are not available with each other.
- ⁴ The optional Enhanced Death Benefit is available at an annual cost of 0.50% for issuing ages 0-70, 0.95% for issuing ages 71-80, assessed at the end of the contract year, based off of the Enhanced Death Benefit amount. The benefit is comprised of a guaranteed roll-up of 7% simple interest for 15 years or until the contract anniversary after attained age 90 of older owner, whichever is earlier, based off of premiums, less withdrawals. All withdrawals will reduce the benefit. A minimum issue age of 0 and maximum age of 80 applies. If death occurs during the growth period, the EDB will stop growing.

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This material is intended to provide educational information regarding either the features and mechanics of the product or for general reference/education and is intended for financial professional use only. 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 provided are subject to the financial strength of the issuing insurance company; not guaranteed by any bank or the FDIC.

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

ForeAccumulation II fixed index annuity is issued by **Forethought Life Insurance Company**, 10 West Market Street, Suite 2300, Indianapolis, Indiana. ForeAccumulation is available with Contract FA1801SPDA-01 and ICC17-FA1801SPDA-01 and rider forms FA4101-01, ICC17-FA4101-01, FA4106-01, ICC17-FA4106-01, FA4107-01, ICC17-FA4107-01, FA4109-01, ICC17-FA4109-01, FA4110-01, ICC17-FA4110-01, RA23-WCW-01, ICC23-RA23-WCW-01, FA4112-01, ICC17-FA4112-01, RA23-EDB-01, ICC23-RA23-EDB-01, RA22IS-2YP-01, ICC22-RA22IS-2YP-01, RA23-GACC-02, ICC23-RA23-GACC-02, RA23-PREM-01, ICC23-RA23-PREM-01, RA23-NCW-01, ICC23-RA23-NCW-01, RA23-TIW-01 and ICC23-RA23-TIW-01.

ForeIncome II fixed index annuity is issued by **Forethought Life Insurance Company**, 10 West Market Street, Suite 2300, Indianapolis, Indiana. ForeIncome is available with Contract FA1801SPDA-01 and ICC17-FA1801SPDA-01 and rider forms FA4101-01, ICC17-FA4101-01, FA4106-01, ICC17-FA4106-01, FA4107-01, ICC17-FA4107-01, FA4109-01, ICC17-FA4109-01, FA4110-01, ICC17-FA4110-01, FA4115-01, ICC17-FA4115-01, RA23-WCW-01, ICC23-RA23-WCW-01, FA4111-01, ICC17-FA4111-01, FA4112-01, ICC17-FA4112-01, RA23-GLWB1-01, ICC23-RA23-GLWB1-01, RA23-GLWB3-01, ICC23-RA23-GLWB3-01, ICC22-RA22IS-2YP-01, RA22IS-2YP-01, RA23-NCW-01, ICC23-RA23-NCW-01, RA23-TIW-01 and ICC23-RA23-TIW-01.

Income 150+ SE fixed index annuity is issued by **Forethought Life Insurance Company**, 10 West Market Street, Suite 2300, Indianapolis, Indiana. Income 150+ is available in most states with Contract FA1801SPDA-01 and ICC17-FA1801SPDA-01 and rider forms FA4101-01, ICC17-FA4101-01, FA4106-01, ICC17-FA4106-01, FA4107-01, ICC17-FA4107-01, FA4108-01, ICC17-FA4108-01, FA4109-01, ICC17-FA4109-01, FA4110-01, ICC17-FA4110-01, RA23-WCW-01, ICC23-RA23-WCW-01, FA4111-01, ICC17-FA4111-01, FA4112-01, ICC17-FA4112-01, RA23-GLWB4-01, ICC23-RA23-GLWB4-01, FA4115-01, ICC17-FA4115-01, ICC22-RA22IS-2YP-01, RA22IS-2YP-01, RA23-NCW-01, ICC23-RA23-NCW-01, RA23-TIW-01 and ICC23-RA23-TIW-01.

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

Global Atlantic Financial Group (Global Atlantic) is the marketing name for The Global Atlantic Financial Group LLC 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. These subsidiaries are not authorized to do business in New York.