

# Income 150+ SE

*Fixed Index Annuity*

**Issued by Forethought  
Life Insurance Company**



A woven basket with two colorful pillows on a beach. The basket is made of light-colored straw or seagrass and has two brown leather straps with buckles. The pillows are stacked on top of the basket; the top one is red with yellow and blue stripes, and the bottom one is orange with yellow and blue stripes. The basket is sitting on a sandy beach with the ocean and a blue sky with white clouds in the background.

## Keeping promises

Global Atlantic is focused on the U.S. life and retirement markets with a broad range of annuities and life insurance options, as well as reinsurance solutions. At Global Atlantic, tailored products, a strong financial foundation and long-term-perspective underlie our enduring commitment to keeping the promises we make today — and tomorrow.



# Create a flexible income strategy

Retirement is when the daily grind ends and you can do more of what you want, when you want. But to afford that kind of flexibility, you'll need a flexible income strategy.

Like most people nearing retirement, you've worked hard for decades and achieved a standard of living that you'll want to maintain through your golden years. But will your savings be enough to sustain the income you'll need for the days ahead?

If you're looking to build an income strategy that adapts to your needs, consider **Income 150+ fixed index annuity**.

## Income 150+ provides:

- ✓ **Guaranteed income with flexibility**  
Steady income growth is applied annually during the five years of deferral before income starts. Plus an added boost is credited if you decide to wait 10 years to start your income.
- ✓ **Personalized growth potential**  
You have the ability to grow your money through a broad array of fixed and index-linked interest crediting strategies.
- ✓ **Additional income for the unpredictable**  
An added income benefit is available for a potential healthcare need at no extra cost.



### What is a fixed index annuity?

A fixed index annuity or FIA is a long-term savings vehicle that offers potential growth that may be linked to a market index (or indices). FIAs are insurance contracts, not registered securities or stock market investments. You are never invested in the index itself. FIAs typically feature downside market protection which may make them appropriate for people who are unwilling to risk market losses. An FIA may help offset the ups and downs of equities (like mutual funds) in a retirement strategy.

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

## Guaranteed income with flexibility

With Income 150+, you can grow your income by steady, predictable amounts in the early years – no need to wait decades to see your money grow. And if your plans change, Income 150+ provides additional income growth in the later years as well.

### Your Withdrawal Base and how it grows<sup>1</sup>

Your Withdrawal Base is a numerical value used to calculate your retirement income and is based off the amount of your Income 150+ purchase. Prior to activating income, the Withdrawal Base grows by guaranteed amounts known as Income Boosts,<sup>2</sup> which actually begin with a day one 20% bonus. The bonuses in years two through five add another 7.5% annually.

If income is delayed until Year 10, you'll get an additional bonus equal to 150% of all of the interest credits you've earned for the first nine years of your annuity contract, adjusted for withdrawals.

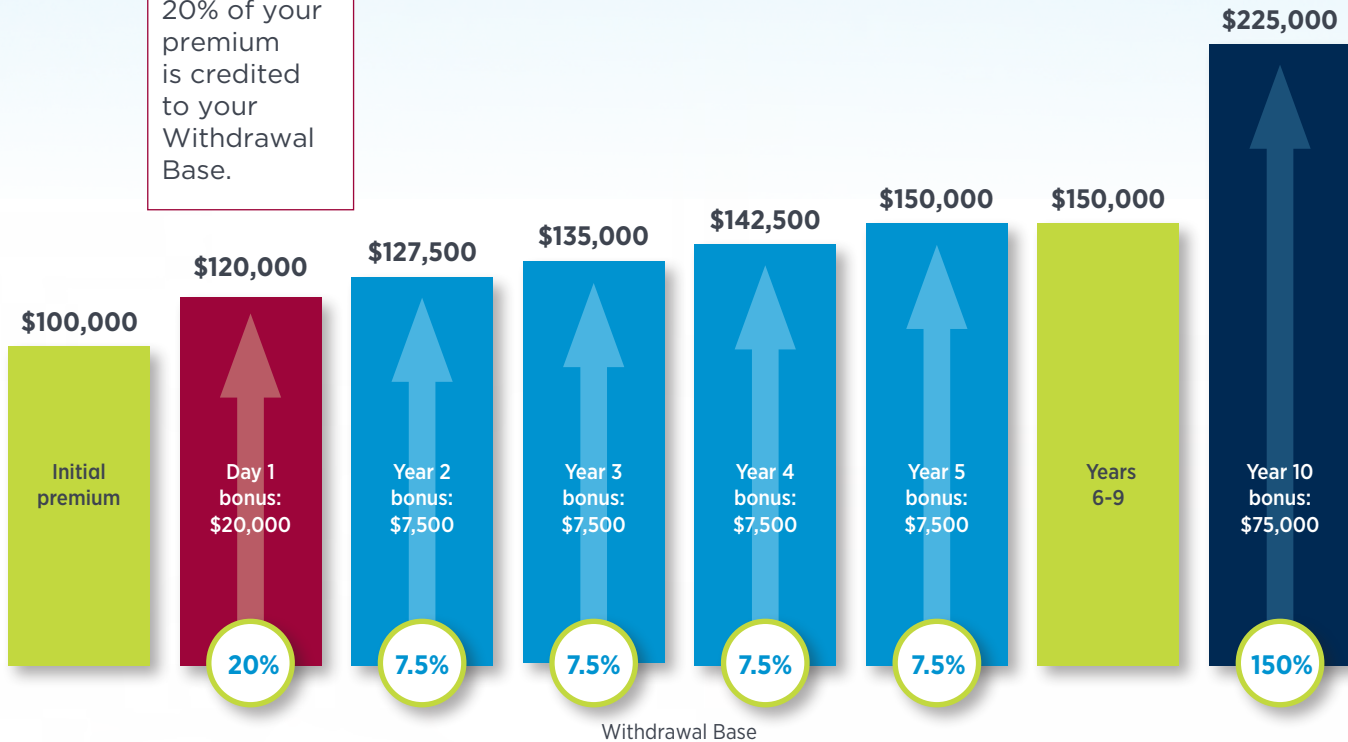
<sup>1</sup> The income benefit is included on date of issue for an annual charge of 1.05% of the Withdrawal Base at the end of each contract year.

<sup>2</sup> The Withdrawal Base and Deferral Bonuses, also known as Income Boosts, are not available for cash surrender or as death benefits.



### Year 1

At the start of the first year, a bonus equal to 20% of your premium is credited to your Withdrawal Base.



### Years 2-5<sup>3</sup>

For the years 2-5, a bonus equal to 7.5% of your premium is credited to your Withdrawal Base.

### Year 10<sup>3</sup>

If you have not yet activated your income, at the beginning of year 10 your Withdrawal Base will receive a bonus equal to 150% of the interest your contract value has earned during years 1-9.

Assumes contract earned \$50,000 in interest by year 10 - Withdrawal Base is credited 150% of that, \$75,000.

<sup>3</sup> Bonuses are provided prior to income election only. Bonuses shown assume no prior withdrawals.

Hypothetical example for illustrative purposes only. Assumes no withdrawals prior to income activation. Withdrawals prior to income activation may reduce the Deferral Bonuses.

# Personalize your growth potential

In addition to providing you with a source of lifetime income, Income 150+ may also help you grow your contract value. While your Withdrawal Base is used to calculate your retirement income, your contract value is different.

Initially, your contract value equals the amount of your Income 150+ purchase. For example, if you bought a \$100,000 Income 150+ annuity, your initial contract value would be \$100,000. Over time, your contract value may grow through one of many interest crediting strategies, including:

<ul style="list-style-type: none"><li>• <b>A strategy for steady growth:</b> Income 150+'s fixed rate crediting strategy can help you grow your contract value at a competitive annual fixed rate.</li><li>• <b>Strategies for more growth potential:</b> There are also a variety of other choices where the interest your contract value may earn is linked to the performance of an index, such as the S&amp;P 500®.</li></ul>	<p>Every strategy includes a bailout provision which is an option to surrender your annuity contract without penalty, should certain conditions apply.<sup>1</sup></p> <p>To learn more about the bailout provision, refer to the Bailout Provision flyer and/or connect with your financial professional.</p>
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<p><b>WHAT IS THE CONTRACT VALUE?</b></p> <p>The contract value, less any applicable charges, is the surrender value, which is the money you can walk away with should you decide to cancel, or “surrender” the annuity.<sup>2</sup></p> <p><b>WHAT IS AN INDEX?</b></p> <p>An index tracks the overall performance of a group of stocks, bonds or other securities. An index can be broadly representative of the market or be tied to a specific sector, such as technology. Indices are used as an objective indication of market performance but are not available to invest in directly.</p>
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<sup>1</sup> During any period in which Forethought has a renewal credited rate for any strategy available for reallocation on that contract that is less favorable than the bailout rate, withdrawal charges and Market Value Adjustments (MVA) are waived for any withdrawals during that period.  
<sup>2</sup> A withdrawal charge and MVA may be incurred if you withdraw all or a portion of your money during the withdrawal charge period.

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# Down market protection

*Never experience decreases from poor market performance.*

Regardless of the interest crediting strategy you select, you can't lose money due to poor market performance with Income 150+.<sup>3</sup> Why? Because you're not actually purchasing shares of any index, stocks, bonds or other market investments, you're not subject to the volatility of unpredictable losses.

*The interest crediting strategy that's right for you depends on your personal retirement goals.*

*Your financial professional can help you decide which option is the best fit.*

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<sup>3</sup> Early withdrawal charges and MVA may apply. Withdrawals may reduce any optional guaranteed amounts in an amount more than the amount of the withdrawal.



# Starting your “retirement paycheck”

With Income 150+, you decide when to start receiving your income. Your Lifetime Withdrawal Percentage is how much of the Withdrawal Base you’re guaranteed to receive annually. This will be determined by your age when income starts and whether you wish to cover your life or the life of you and your spouse.<sup>1</sup>

# Your income won’t run out

As you start to receive income, your contract value is reduced. The withdrawals, up to the guaranteed Lifetime Annual Payment (LAP) amount, do not reduce the Withdrawal Base, allowing your income to remain predictable. Don’t worry if your income benefits exhaust your contract value. You’re still guaranteed to receive the LAP every year until your death or, your spouse’s death, if joint income was elected.<sup>2</sup> If death occurs while you still have a positive contract value, your beneficiaries will receive the balance as a death benefit.

Lifetime Withdrawal Percentages		
Income Age <sup>1</sup>	Single Life	Joint Life
55	3.90%	3.40%
56	3.95%	3.45%
57	4.00%	3.50%
58	4.05%	3.55%
59	4.10%	3.60%
60	4.15%	3.65%
61	4.25%	3.75%
62	4.35%	3.85%
63	4.45%	3.95%
64	4.55%	4.05%
65	4.65%	4.15%
66	4.75%	4.25%
67	4.85%	4.35%
68	4.95%	4.45%
69	5.05%	4.55%
70	5.15%	4.65%
71	5.25%	4.75%
72	5.35%	4.85%
73	5.45%	4.95%
74	5.55%	5.05%
75	5.65%	5.15%
76	5.75%	5.25%
77	5.85%	5.35%
78	5.95%	5.45%
79	6.05%	5.55%
80	6.15%	5.65%
81	6.25%	5.75%
82	6.35%	5.85%
83	6.45%	5.95%
84	6.55%	6.05%
85	6.65%	6.15%
86	6.85%	6.35%
87	7.05%	6.55%
88	7.25%	6.75%
89	7.45%	6.95%
90+	7.65%	7.15%

<sup>1</sup> Age at election of income.  
<sup>2</sup> Assuming no excess withdrawals.

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# Additional income for the unpredictable

## *Help keep your retirement on track during a healthcare need*

Should you face a healthcare need, Income 150+ has a built-in benefit at no additional cost. The **Income Enhancement Benefit**<sup>3</sup> provides you additional income if you are certified by a healthcare professional as being unable to perform at least two of the six Activities of Daily Living (ADLs). With this benefit, your guaranteed annual income amount will be doubled for up to five years.<sup>4</sup> Once the Income Enhancement Benefit ends, your income continues at the original guaranteed amount.

### Details

- Available for ages 75 or younger when you purchase the annuity
- Recertification by a healthcare professional is required prior to years three, four, and five, if applicable.
- Available for single and joint income<sup>5</sup>
- There is a one-year waiting period and 90 day elimination period prior to receiving benefits.

### What are activities of daily living?

- Bathing
- Dressing
- Toileting
- Contenance
- Eating
- Transferring

<sup>3</sup> Not available in California. The Rider is not long-term care insurance and is not intended to replace such coverage. It is referred to as the Annual Payment Accelerator Rider in the contract.

<sup>4</sup> The benefit is available only if your contract value is above the minimum allowed under the Income Enhancement Benefit. Once a benefit period ends, a new benefit period is no longer available.

<sup>5</sup> The Income Enhancement Benefit can be used one time only per contract.

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If you're looking to build a source of guaranteed lifetime income that changes as you do, Income 150+ may help:

- ✓ Provide steady bonuses to help grow potential income
- ✓ Personalize your growth potential
- ✓ Increase your income for the unpredictable

*Talk to your financial professional to determine if **Income 150+** is right for you and how to best incorporate it into your overall retirement strategy.*





### **Global Atlantic Financial Group**

Global Atlantic Financial Group, through its subsidiaries, offers a broad range of retirement, life and reinsurance products designed to help our customers address financial challenges with confidence. A variety of options help Americans customize a strategy to fulfill their protection, accumulation, income, wealth transfer and end-of-life needs.

Global Atlantic was founded at Goldman Sachs in 2004 and separated as an independent company in 2013. Its success is driven by a unique heritage that combines deep product and distribution knowledge with leading investment and risk management, alongside a strong financial foundation.

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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.

If you are purchasing a fixed index annuity through a tax-advantaged retirement plan such as an IRA, you will receive no additional tax advantage from a fixed index annuity. Under these circumstances, you should only consider buying a fixed index annuity if it makes sense because of the annuity's other features, such as lifetime income payments and death benefit protection.

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.

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Indices are not available for direct investment.

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, FA4116-01, ICC17-FA4116-01, FA4111-01, ICC17-FA4111-01, FA4112-01, ICC17-FA4112-01, FA4105-01 v2, ICC17-FA4105-01, FA4115-01, ICC17-FA4115-01, ICC14-FL-FIANC, FL-FIANC-13, ICC14-FL-FIATI and FL-FIATI-13.

**Products and optional features are subject to state availability. State variations may apply.**

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