

ForeCare™ Fixed Annuity

with Long-Term Care Insurance Rider



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Product Highlights

Product Design	Single-premium, tax-deferred annuity with qualified long-term care benefits.
Issue Ages	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. ¹ If ownership is a trust or corporation, insured must be the annuitant and/or annuitant's spouse ¹ (state variations may apply).
Premiums^{1,2}	Single \$35,000-\$400,000 Joint \$35,000-\$600,000 (state variations may apply) Oregon, Vermont, Washington and Wisconsin have modified minimum premium limits.
Current Interest Rate	Guaranteed fixed interest rate declared annually on the contract anniversary.
Guaranteed Minimum Interest Rate	The declared interest rate is guaranteed never to be less than 1%.
Tax Advantages	<ul style="list-style-type: none">• Tax-deferred growth• Long-term care rider charges are generally not taxed as distributions• Benefits received for qualified long-term care expenses are income tax-free• Existing non-qualified annuities may be exchanged tax-free for a ForeCare fixed annuity under IRC Section 1035
Riders	<ul style="list-style-type: none">• Rider for Long-Term Care Benefits³• Optional Nonforfeiture Benefit Rider⁴• Optional Inflation Protection Rider⁴
Simplified Underwriting	Completed at point-of-sale
Covered Care	Home Care, Home Health Aide, Homemaker Services, Chore Services, Nurse and Therapist, Personal Care, Respite Care, Adult Day Care, Assisted Living Facility, Bed Reservation, Nursing Home Facility, and Hospice Care
Long-Term Care Benefits	<p>With the ForeCare Multiplier, receive double or triple the amount of your contract value in long-term care coverage for qualified long-term care expenses.⁵ Eligibility and initial multiple determined through underwriting.</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	Accelerated Benefit	Extended Benefit	Rating	Total Duration	Accelerated Benefit	Extended Benefit
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

Rider Considerations	There is a monthly 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.
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THIS IS A SOLICITATION OF LONG-TERM CARE INSURANCE AND AN AGENT/INSURANCE PRODUCER MAY CONTACT YOU.

Death Benefit	Beneficiaries will receive the full contract value, avoiding probate.
Benefit Qualification	To qualify for benefits, Forethought must receive proof from a licensed health care practitioner stating you are chronically ill and 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, Continenence, Dressing, Eating, Using a Toilet, Transferring/Mobility.
Elimination Period	90 days of covered care within 270 consecutive days, waived for home health care with qualifying plan of care.
Waiting Period	None
Withdrawal Charges	9-year schedule: 8%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0% thereafter (state variations apply) A free withdrawal followed by a complete surrender in the same contract year will result in the above charge being applied to both the amount previously taken as "free" and the remaining contract value withdrawn. (state variations apply)
Free Withdrawals	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 and Market Value Adjustments (state variations apply). 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.
Market Value Adjustment (MVA)	Applies to withdrawals that incur a withdrawal charge. The MVA can either increase or decrease a withdrawal charge depending on whether benchmark rates have fallen or risen since the contract was issued. MVAs will not be applied to any death benefit proceeds paid. MVAs are not available in all states.
Free Look Period	Contract may be returned within 30 days. Any rider charges or premiums paid will be refunded.

¹ As defined for Federal tax purposes.

² Net of any optional rider charges if elected.

³ 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.

⁴ 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.

⁵ The ForeCare Multiplier provides two or three times (depending on underwriting eligibility) the amount of initial contract value plus any contract growth in long-term care coverage to spend on qualified long-term care expenses up to the maximum monthly benefit. These benefits are only available to use for qualified long-term care expenses 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 in the future.

Exclusions and Limitations

No payment will be made for any room and board, care, treatment, services, equipment or other items: (1) Provided by a member of an Insured's Immediate Family, unless: (a) He or she is a regular employee of the organization that is providing the services; and (b) Such organization receives payment for the services; and (c) He or she receives no compensation other than the normal compensation for employees in her or his job category; (2) For which no charge is normally made in the absence of insurance; (3) Provided outside of the United States of America, and its territories and possessions; (4) Provided by or in a Veterans Administration or federal government facility, unless required by law; (5) Due to an Insured's alcoholism or addiction to drugs or narcotics; but not addiction that results from the administration of those substances in accordance with the advice and written instructions of a duly licensed physician; or (6) Resulting, directly or indirectly, from: (a) War or act of war, whether declared or not; or (b) Attempted suicide or an intentionally self-inflicted injury.

ForeCare™ fixed annuities are issued by Forethought Life Insurance Company and available in most states with Contract FA1101SPDA-01 (certificate GA1101SPDA-01, as applicable) with Rider for Long Term Care Benefits Form LTC2000-01, ICC13-LTC2000-01, Optional Inflation Protection Benefit Rider Form LTC2001-01, ICC13-LTC2001-01, and Optional Nonforfeiture Benefit Rider Form LTC2002-01, ICC13-LTC2002-01 (certificate series LTCG2000-01, LTCG2001-01 and LTCG2002-01, as applicable). **Products and features are subject to state variations and availability. Read the contract for complete details.** This is a solicitation of LTC insurance.

Guarantees are backed by the financial strength and claims paying ability of Forethought Life Insurance Company.

The tax information is based on current tax laws, which are not guaranteed and subject to change.

The qualified long-term care insurance rider has exclusions and limitations.

Forethought is Forethought Life Insurance Company and affiliates, subsidiaries of Global Atlantic Financial Group Limited.

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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