

Fixed Index Annuities are issued by  
Forethought Life Insurance Company

# Are you saving for retirement?

Consider the benefits of a  
fixed index annuity.



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

# Keeping promises

Global Atlantic is a leading insurance company helping to meet the dynamic needs of retirement today. 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.

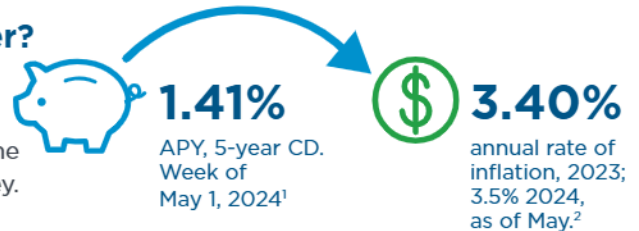


# A changing economic landscape can be difficult to navigate

Do you see yourself as a...

## 1 Saver/Certificate of Deposit (CD) customer?

Is your ability to keep pace with inflation a concern? Depending on your needs, your crediting rate may need to outpace inflation to increase your purchasing power, the amount of goods and services you can get for your money. If it's not keeping up, it may be letting you down.



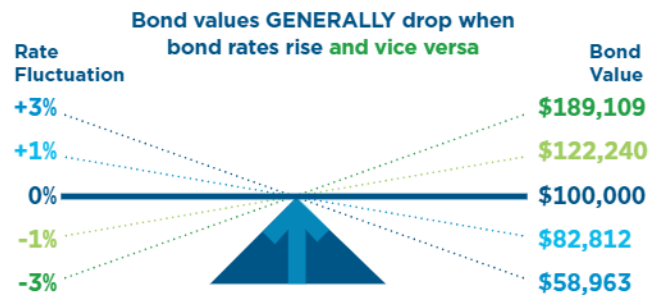
<sup>1</sup> Source: <https://www.bankrate.com/banking/cds/best-5-year-cd-rates/#inverted-yield-curve>, as of May 1, 2024

<sup>2</sup> Source: <https://www.usinflationcalculator.com/inflation/current-inflation-rates/>, as of May 1, 2024

## 2 Fixed Income/Bond Investor?

Are rising interest rates reducing the value of your bonds? With new bonds offering higher rates, the value of bonds offering lower credit typically decline.

See how fluctuating interest rates can affect the value of a \$100,000 bond. An interest rate increase of 1% can cause the value of a \$100,000 bond to drop to \$82,812 — a loss of \$17,188. For illustrative purposes only.



Does not reflect any actual fixed income product, bond or bond fund.

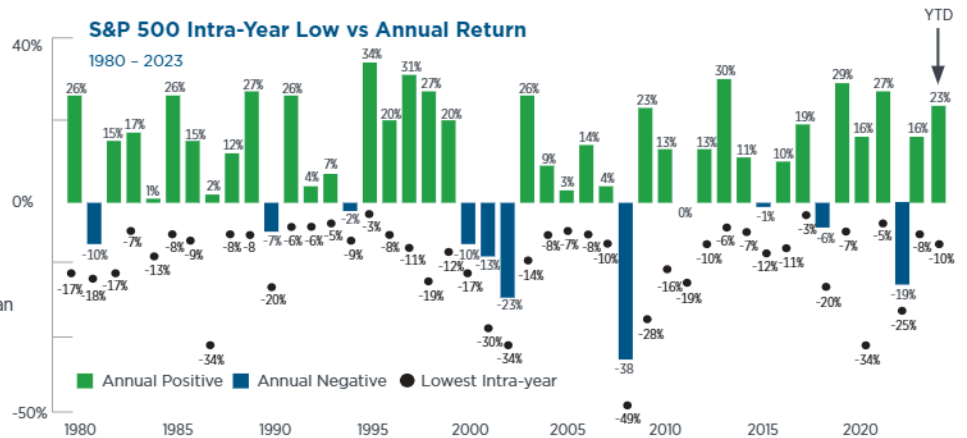
## 3 Growth Investor?

As a growth investor, are you growing tired of equity volatility and the continuous ups and downs? Could you benefit from better growth potential without market risk?

Source: FactSet, Standard & Poor's, J.P. Morgan Asset Management.

Returns are based on price index only and do not include dividends. Intra-year drops refer to the largest market drops from a peak to a trough during the year.

Returns shown are calendar year returns from 1980 to 2023, over which time period the average annual return was 8.7%.

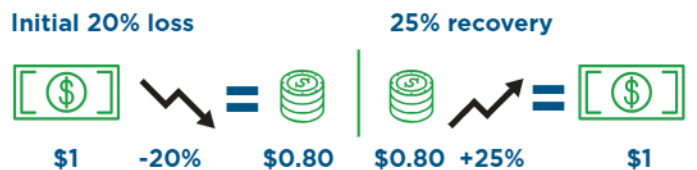


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## 4 Retirement-ready investor?

Do you have time to recover from market losses before you plan on retiring? Equity investing has historically provided growth over the long-term, but it can take time to make up ground when losses occur.

Consider that a 20% loss requires a 25% rebound just to get back to even.



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# Is there another way?

## Consider a fixed index annuity

A fixed index annuity (FIA) is a long-term savings vehicle that offers growth potential that may be linked to a market index (or indices). You are never invested in the index itself, but rather have the potential to receive interest crediting that can be based on positive movement of an index. FIAs typically credit 0% when an index experiences losses, a feature that provides downside market protection. An FIA may help offset the ups and downs of equities (like stocks and mutual funds) in a retirement strategy.



### Could your money benefit from a product offering:

- No Upfront Sales Charges
- No Risk to Principal Due to Market Losses
- Personalized, Tax-Deferred Growth Potential
- Locked In Gains

There are a multitude of various products that may be accessed for retirement and long-term care needs. For example, stocks, bonds, mutual funds and variable annuities are securities and have different risk/reward characteristics, liquidity properties and tax consequences, particularly when compared to products such as CDs, savings accounts, money market accounts and fixed annuities. Certificate of Deposits (CDs) are bank products that are FDIC insured. Money Market funds are securities and are not FDIC insured and although these funds often seek to preserve the value of an investment at \$1.00 per share, there is no guarantee they will maintain this value.

### Personalized, Tax-Deferred Growth Potential:

Fixed index annuities offer a variety of crediting strategies and associated indices, as well as a one-year fixed option, to align with your personal needs and objectives. All interest crediting is also tax-deferred.

### No Upfront Sales Charges:

Crediting is based solely on the index strategy. There are no upfront sales charges no matter if you earn money or not. Your contract value is your value.

Initial Premium Amount: \$100,000

Year	S&P 500® Index Hypothetical Return	FIA One-Year Point-to-Point with an 8% Cap	S&P 500® Index Hypothetical Value	FIA with 8% Cap Hypothetical Account Value
1	0%	0%	\$100,000	\$100,000
2	-10%	0%	\$90,000	\$100,000
3	5%	5%	\$94,500	\$105,000
4	15%	8%	\$108,675	\$113,400
5	-10%	0%	\$97,808	\$113,400

### No Risk to Principal Due to Market Losses:

There is no performance-based risk. With an FIA, your worst case scenario is you will get credited 0% in a year the index was negative.

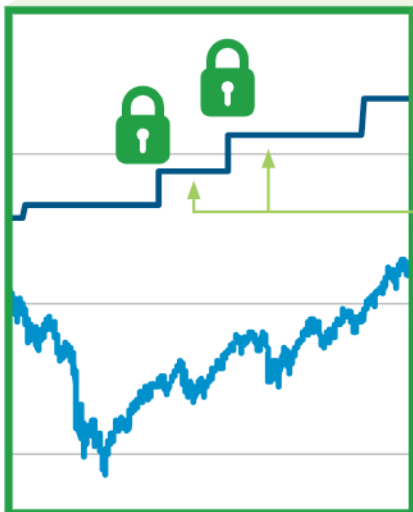
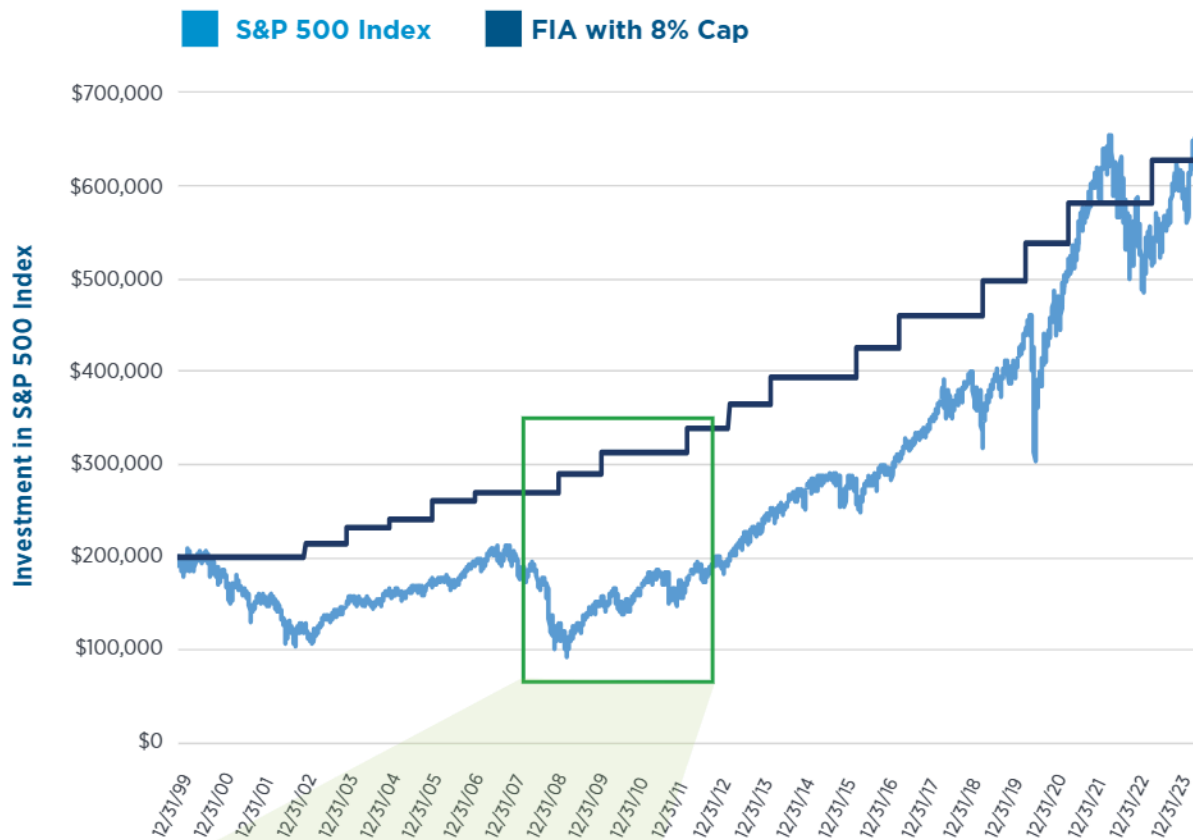
### Locked In Gains:

Since interest crediting is never less than 0%, any growth you experience is locked in and what you make, you keep! And can immediately continue to build on your progress when crediting turns positive.

This chart assumes no fees, charges, or withdrawals are taken from the FIA during the illustrated period and reinvestment of dividends is not included. Index past performance is not indicative of future results. The hypothetical performance of the fixed index annuity, as illustrated, assumes a \$100,000 premium, a cap of 8.00% (using the One-Year Point-to-Point with Cap crediting method only) and assumes no withdrawals or surrender charges during period shown. **This hypothetical example is for illustrative purposes only and not intended to be the performance of any specific product.**

## A smoother experience with upside potential

Here's a hypothetical look at how the performance of a fixed index annuity relates to the performance of an index. With no losses and no associated recovery periods, the FIA provides a less volatile experience, forming a stair step pattern as opposed to peaks and valleys.



### Gain from an index recovery

Every time you receive interest crediting, it's protected. No risk of market losses. There's no recovery period for the annuity. In fact, an index recovery can drive continued growth in the FIA.

- So you never have to worry about losing ground!

This chart assumes no fees, charges, or withdrawals are taken from the FIA during the illustrated period, and reinvestment of dividends is not included.

Index past performance is not indicative of future results. The hypothetical performance of the fixed index annuity, as illustrated, assumes a \$200,000 premium, a cap of 8.00% (using the One-Year Point-to-Point with Cap crediting method only) and assumes no withdrawals or surrender charges during period shown.

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## Historically consistent performance over time

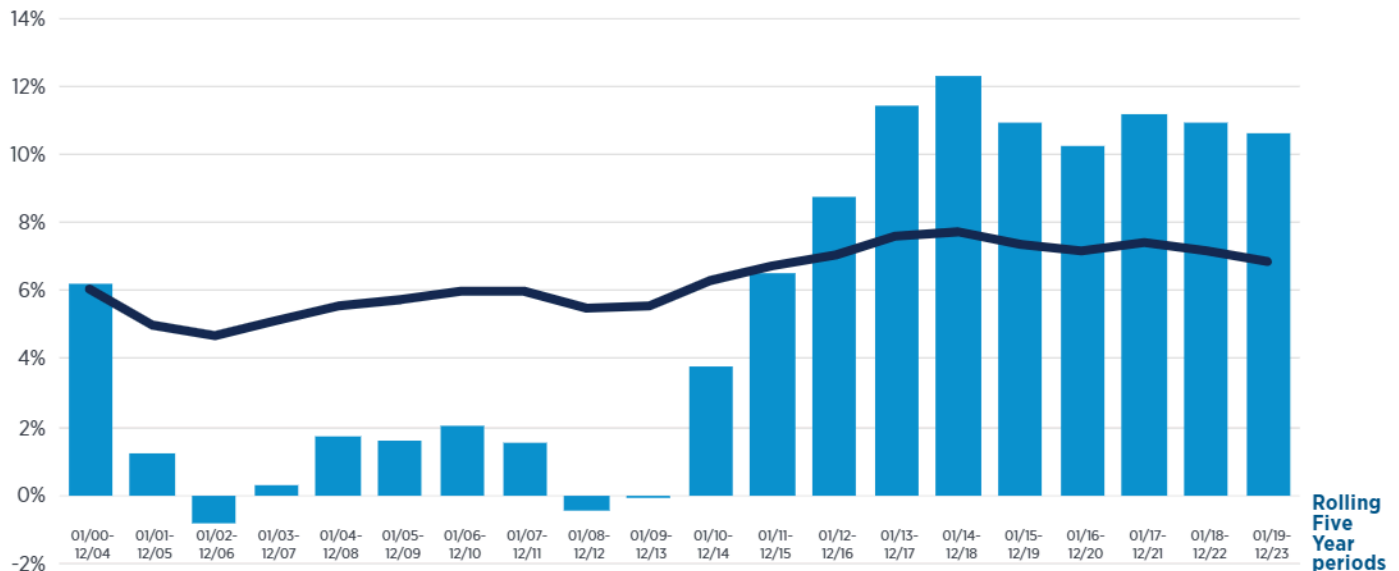
Take a look at how an FIA — with no market-based losses, upside growth potential and locked-in gains — may help provide more consistent results over time with these hypothetical average returns over rolling 5-year periods.

Rolling Five Year periods	S&P 500 Average Annual Return	Hypothetical FIA with 10% Cap
01/00 - 12/04	6.19%	6.07%
01/01 - 12/05	1.24%	5.02%
01/02 - 12/06	-0.84%	4.67%
01/03 - 12/07	0.31%	5.11%
01/04 - 12/08	1.72%	5.56%
01/05 - 12/09	1.63%	5.72%
01/06 - 12/10	2.05%	6.01%
01/07 - 12/11	1.54%	6.00%
01/08 - 12/12	-0.42%	5.49%
01/09 - 12/13	-0.06%	5.58%
01/10 - 12/14	3.76%	6.28%
01/11 - 12/15	6.52%	6.74%
01/12 - 12/16	8.76%	7.03%
01/13 - 12/17	11.45%	7.62%
01/14 - 12/18	12.32%	7.74%
01/15 - 12/19	10.94%	7.36%
01/16 - 12/20	10.27%	7.15%
01/17 - 12/21	11.21%	7.39%
01/18 - 12/22	10.95%	7.17%
01/19 - 12-23	10.64%	6.89%

**FOR ILLUSTRATIVE PURPOSES ONLY.** Past performance is no guarantee of future results and the historical performance illustrated that of an index. Investors cannot invest in an index. FIA performance figures does not represent actual performance of any annuity product. Actual results will differ.

## Helping to tame volatility

Let's take a look at how those same five-year rolling periods actually look over time for the FIA. As you can see, in contrast to the volatile ups and downs of the S&P 500, the hypothetical FIA would have performed more consistently, with a range of approximately 4.50% to 7.75% interest crediting in this hypothetical example.



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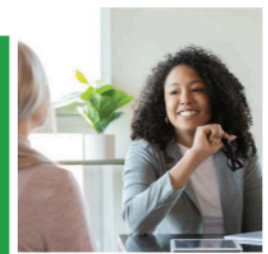
## Does a fixed index annuity complement your retirement plans?

A fixed index annuity may be right for you if you are:

- **Close to retirement**
  - A portion of your money can benefit from no market loss with the potential for growth leading into retirement.
- **Concerned about not having enough time to recover from a loss**
  - Your portfolio may benefit from a strategy that experiences no market-based losses with any growth locked in so you didn't have to worry about recovering lost value.
- **Currently in retirement**
  - You can protect your assets without sacrificing the potential to grow your money. Plus, remaining value passes directly to beneficiaries as a death benefit, supporting your legacy.

### If you are interested in a fixed index annuity, ask your financial professional:

- Based on my risk profile would a FIA be a suitable product?
- Could a portion of my portfolio benefit from a FIA?
- Based on my liquidity needs would an allocation to an FIA be appropriate?
- How do I go about seeing a hypothetical illustration?



## 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.

## About Global Atlantic

Global Atlantic Financial Group is a leading insurance company meeting the retirement and life insurance needs of individuals and institutions. With a strong financial foundation and risk and investment management expertise, the company delivers tailored solutions to create more secure financial futures. The company's performance has been driven by its culture and core values focused on integrity, teamwork, and the importance of building long-term client relationships. Global Atlantic is a wholly-owned subsidiary of KKR, a leading global investment firm. Through its relationship, the company leverages KKR's investment capabilities, scale and access to capital markets to enhance the value it offers clients. KKR's parent company is KKR & Co. Inc. (NYSE: KKR).

## [globalatlantic.com](https://globalatlantic.com)

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### **Guarantees provided are subject to the financial strength of the issuing insurance company; not guaranteed by any bank or the FDIC.**

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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