

THE TIME IS
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Global Atlantic 2024

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.

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Building on a record of success

Grow with a company that is growing

Starting as the Goldman Sachs Reinsurance Group in 2004, through re-branding as Global Atlantic, and ownership by KKR, we've built our business by delivering clear value to financial professionals – and the clients you serve!



"Our success to date has been driven by our people, our culture and our outstanding relationships."



- Allan Levine
Founder, Chairman and Chief Executive Officer

Top 5

Fixed Annuity Sales³

Top 3

Block Reinsurance⁴

A

AM Best: "Excellent"
(third highest of 13)

A

Fitch: "Strong"
(sixth of 19)

A-

Standard & Poor's: "Strong"
(seventh of 21)

A2

Moody's
(sixth of 21)

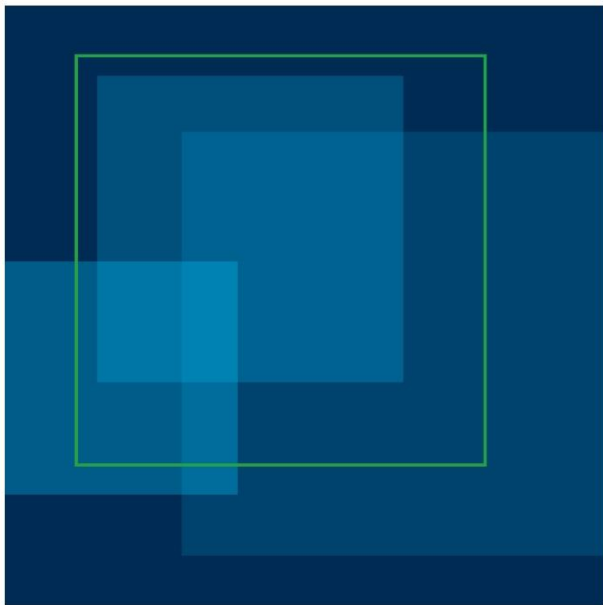
1 Source: LIMRA US Individual Sales Survey 4Q 2022, ranks represented are for full year 2022. Total Fixed includes Fixed Rate-MYGA, Index, and Payout Annuities.

2 Assets under management as of June 30, 2023.

3 Source: LIMRA US Individual Sales Survey 4Q 2022, ranks represented are for full year 2022. Total Fixed includes Fixed Rate-MYGA, Index, and Payout Annuities.

4 Based on sales data reported to LIMRA as of March 31, 2023. Block reinsurance based on Global Atlantic management estimate using industry data for the period from January 1, 2019, through March 31, 2023.

Applies to the individual financial strength of Accordia Life and Annuity Company, Commonwealth Annuity and Life Insurance Company, First Allmerica Financial Life Insurance Company, Forethought Life Insurance Company, Global Atlantic Assurance Limited and Global Atlantic Re Limited. Ratings apply to the issuing companies and do not apply to any specific product or underlying fund. Each individual insurer is solely responsible for the benefits and obligations of the products it issues. Ratings as of February 6, 2023.



Annuities

Our Protection Strategies

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

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Fixed Index Annuities

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. Your clients 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.

Personalized growth potential

Ability to grow money through a broad array of fixed and index-linked interest crediting strategies.

Down market protection

No matter how you choose to potentially grow your money, negative market performance won't reduce it.

Tax-Deferred Growth

Allows money to grow tax-deferred until funds are withdrawn.

More Ways to Grow with ForeAccumulation II Fixed Index Annuity

Base Product

No Market Risk
No Up-front Sales Charge

Personalized
Growth Potential
with 13 Index Strategies

100%

Rate Renewal History during the
Withdrawal Charge period⁵

⁵Past rate renewal history is not a guarantee of future rate renewals. Although this product has had consistent rate renewal history over a period of time there is no guarantee of consistent rate renewals in the future.

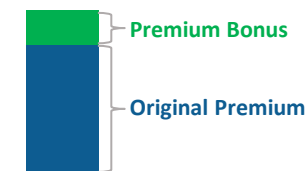
Optional Riders, such as Enhanced Death Benefit, Premium Enhancement Rider, or Growth Accelerator Riders are not available with each other. Additionally, Optional Riders are not available in all states and firms. Refer to the contract for details.

[ForeAccumulation II Fixed Index Annuity Product Page](#)

Premium Bonus

Known in the contract as
Optional Premium Enhancement Rider^{6,7}

12% increase on Contract
Value on Day 1



Not available in CA.

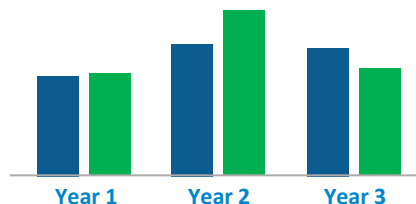
⁶Referred to as the optional Premium Enhancement Rider in the contract. Premium Enhancement Recapture Charge will be assessed on any cumulative withdrawals that exceed the Free Withdrawal Amount, to any annuitization during the first Contract Year, and to Death Benefits during the first contract year, proportionally adjusted to reflect the amount of the Premium Enhancement withdrawn, following the Premium Enhancement Recapture Charge Schedule (state variations apply).

⁷Election of the optional Premium Enhancement Rider will result in lower caps, lower participation rates, lower trigger rates, lower fixed interest rates, and higher spreads. Early termination or death will negatively impact the product's contract values. A Market Value Adjustment may be assessed on the remaining portion of the withdrawal in excess of the Free Withdrawal Amount. Please refer to full product details when available.

Growth Accelerator

Optional Buy-up Strategy Feature

Greater Interest Crediting Potential^{8,9}
on select strategies for an additional
fee of 1.25%



■ without Growth Accelerator
■ with Growth Accelerator

Not available in CA.

⁸There is no guarantee that electing crediting strategies with the Growth Accelerated Rider will result in more interest crediting than crediting strategies without the optional Rider. The rider charge of 1.25% will apply even if zero crediting is credited. In Strategy Terms where the index is zero or negative, the cost of the Rider will result in a net loss.

⁹The Rider charge only applies to values allocated to a crediting strategy featuring the Growth Accelerator Rider and the Rider is only available during the contract's Withdrawal Charge Schedule. Refer to the contract for details.

Enhanced Death Benefit^{10,11}

Optional Legacy Feature

7% Simple Yield

Annual Enhanced Death Benefit
Growth available for a fee of 0.50%

Up to 15 years of growth



Dollar for dollar reduction
for RMD withdrawals

¹⁰The optional Enhanced Death Benefit is available at an annual cost of 0.50%, 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 based off of premiums, less withdrawals. All withdrawals will reduce the benefit. A maximum age of 75 applies.

¹¹Assuming no withdrawals.

Guaranteed Lifetime Income with Income 150+ SE Fixed Index Annuity

20% income boost to Withdrawal Base on Day 1

7.5% income boost to Withdrawal Base for the next 4 years

150% income boost to Withdrawal Base in year 10*

2X income if client is unable to perform 2 or more Activities of Daily Living¹². Lifetime Annual Payment up to 5 years.**

*Year 10 Deferral Bonus is 150% of interest earned on the contract value, reduced proportionately for any withdrawals, during years one through nine.

**Contract must be in effect for a year and meet all eligibility requirements outlined in the rider in order to exercise the benefit, including a 90 day elimination period, certification and recertification of inability to perform two or more Activities of Daily Living (ADLs) for at least 90 consecutive days. ADLs include: Bathing, Contenance, Dressing, Eating, Toileting, Transferring. Once a benefit period ends, a new benefit period is no longer available.



NEW - 0.25% increase to lifetime withdrawal base¹³
effective January 16, 2024

Income 150+ SE NEW - Lifetime Withdrawal Rates – Single Life

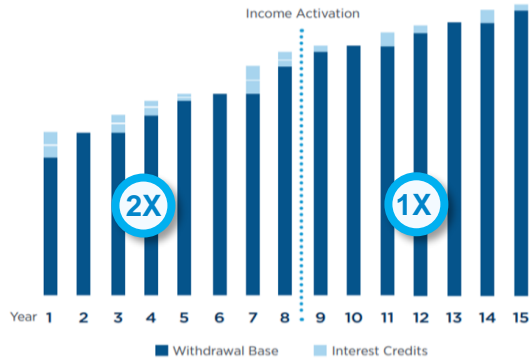
Age	Current	New	Difference
60	5.10%	5.35%	0.25%
65	5.60%	5.85%	0.25%
70	6.10%	6.35%	0.25%
75	6.60%	6.85%	0.25%

Joint-life income is available at 0.50% less than Single-life and based on the younger age on the income start date. Rates are subject to change. See Income 150+ SE Consumer Brochure for more details.

Guaranteed Lifetime Income with

ForeIncome II Fixed Index Annuity – Income Multiplier Benefit

2X any interest credit the contract value earns to the Withdrawal Base before income starts and **1X** after.

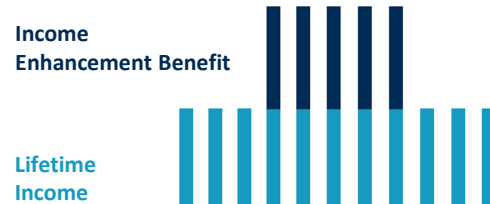


For illustrative purposes only.

At contract issue, must elect between the Guaranteed Income Benefit Builder or Income Multiplier Benefit each with an annual fee of 1.05%

NEW - Income Enhancement Benefit¹²

Double income if client is unable to perform 2+ Activities of Daily Living. Lifetime Annual Payment up to 5 years.*



For illustrative purposes only.

Income Multiplier Benefit Lifetime Withdrawal Rates

Income Age	Single Life	Joint Life	Income Age	Single Life	Joint Life
55	4.80%	4.30%	73	6.70%	6.20%
56	4.90%	4.40%	74	6.80%	6.30%
57	5.00%	4.50%	75	7.00%	6.50%
58	5.10%	4.60%	76	7.10%	6.60%
59	5.20%	4.70%	77	7.20%	6.70%
60	5.40%	4.90%	78	7.30%	6.80%
61	5.50%	5.00%	79	7.40%	6.90%
62	5.60%	5.10%	80	7.60%	7.10%
63	5.70%	5.20%	81	7.70%	7.20%
64	5.80%	5.30%	82	7.80%	7.30%
65	5.90%	5.40%	83	7.90%	7.40%
66	6.00%	5.50%	84	8.00%	7.50%
67	6.10%	5.60%	85	8.20%	7.70%
68	6.20%	5.70%	86	8.30%	7.80%
69	6.30%	5.80%	87	8.40%	7.90%
70	6.40%	5.90%	88	8.40%	7.90%
71	6.50%	6.00%	89	8.40%	7.90%
72	6.60%	6.10%	90+	8.40%	7.90%

Rates subject to change.

[ForeIncome II Fixed Index Annuity Product Page](#)

Income factors subject to change and for illustration purposes only. Withdrawals prior to income activation will eliminate the Deferral Bonuses in the year of withdrawal. For the Income Multiplier Benefit, after benefit activation, a bonus will not be credited in years where withdrawals exceed the Lifetime Annual Payment. All withdrawals prior to activation and those in excess of the guaranteed income will reduce the Withdrawal Base and associated income in proportion to the contract value reduction associated with the excess amount. Early withdrawal charges and Market Value Adjustment (MVA) may apply. Withdrawals may reduce any optional guaranteed amounts in an amount more than the amount of the withdrawal. The income benefit is included on the date of issue for an annual charge of 1.05% of the Withdrawal Base and the end of each contract year. The Withdrawal Base is a separate numerical value used to help determine the amount of future income. It is not available for cash surrender or as a death benefit. The income benefit provides guaranteed lifetime income called Lifetime Annual Payments (LAP) that are determined as a percentage of the Withdrawal Base at the time of income activation. The percentage is called the Lifetime Withdrawal Percentage (LWP), is based upon age at income activation, and is locked in for life when income begins. LWPs vary based on single or joint income.

Guaranteed Lifetime Income with

ForeIncome II Fixed Index Annuity – Guaranteed Income Builder

The Guaranteed Income Builder

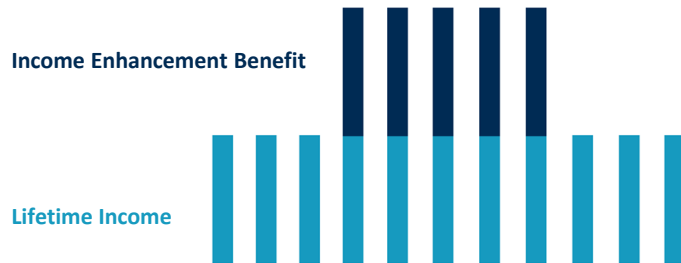
Build the Withdrawal Base with steady annual growth guaranteed.

NEW - Increased Roll Up Rate - Effective 1/16/2024

8%  12%

NEW - Income Enhancement Benefit¹²

Double income if client is unable to perform 2+ Activities of Daily Living. Lifetime Annual Payment up to 5 years.*



For illustrative purposes only.

Guaranteed Income Builder** NEW - Lifetime Withdrawal Rates¹³ – Single Life

Effective 1/16/2024

Age	Current	New	Difference
60	5.40%	5.25%	- 0.15%
65	5.90%	6.00%	0.10%
70	6.40%	7.25%	0.85%
75	7.00%	7.25%	0.25%

Rates Subject to Change

***Must meet all eligibility requirements outlined in the rider in order to exercise the benefit, including a 90 day elimination period, certification and recertification of inability to perform two or more Activities of Daily Living (ADLs) for at least 90 consecutive days. ADLs include: Bathing, Continence, Dressing, Eating, Toileting, Transferring. Once a benefit period ends, a new benefit period is no longer available.*

***At contract issue, must elect between the Guaranteed Income Benefit Builder or Income Multiplier Benefit each with an annual fee of 1.05%*

Long-term care benefits with

ForeCare Fixed Annuity

A traditional fixed annuity that offers additional benefits for qualified long-term care costs

More Care.

Clients receive **2X or 3X*** the amount of the contract value for qualified long-term care expenses.

More Convenience.

- **No medical** exam
- **30 min** phone interview
- **94%** of applicants approved, usually same day**

More Control.

Clients can choose the care that is right for them.

- Home care
- Adult day care
- Hospice care
- Nursing home
- Assisted living
- Respite care
- Bed reservation
- Nurse and Therapist
- Homemaker services
- Chore services
- Home health aide and personal care

For illustrative purposes only. List of coverage varies by state. See contract for full descriptions.

[ForeCare Fixed Annuity Product Page](#)

*This is called the ForeCare Multiplier (for non-qualified funds only): it provides two or three times (depending on underwriting eligibility) the amount of contract value in long-term care coverage to spend on qualified long-term care expenses. Benefits are subject to a maximum monthly benefit. The additional coverage in excess of the Contract Value is only available to use for a qualified long-term care benefit 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 for long-term care benefits in the future. Note: California policies apply the multiplier to the initial premium net of any optional benefit charges, and not the current contract value.

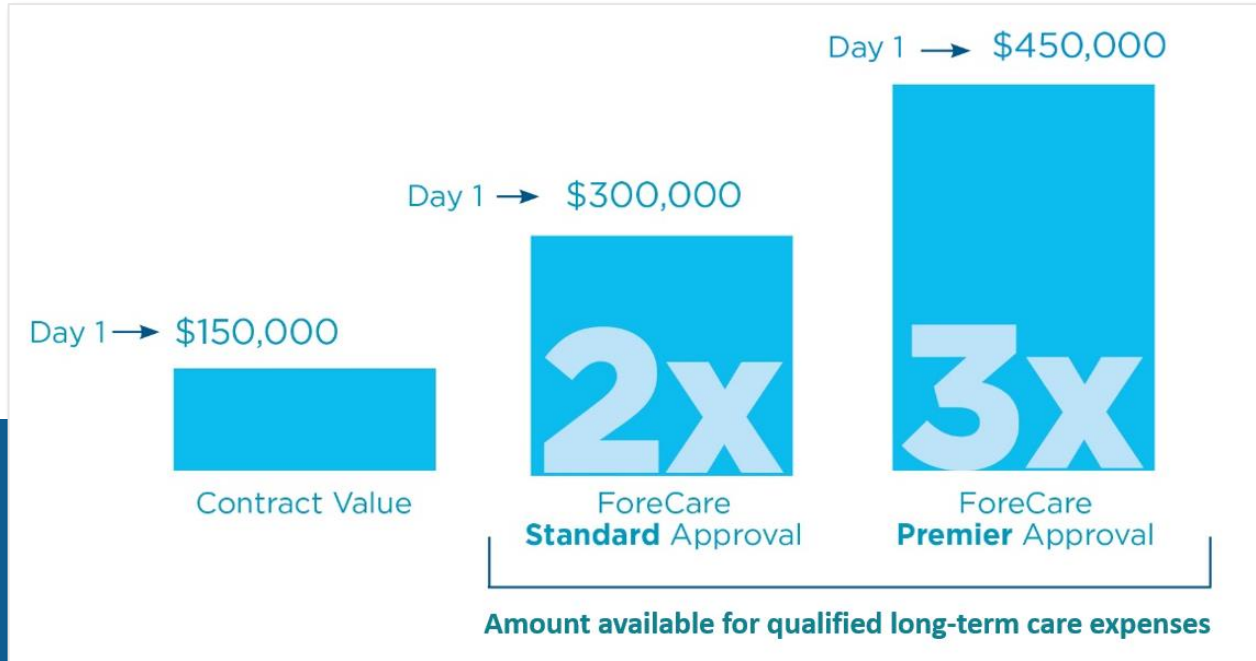
**Based on 2019 results; 80% approved Premier, 14% approved Standard. Medication Review will be conducted prior to approval decision

There is an elimination period of 90 days of covered care within 270 consecutive days.

There is a monthly cost associated with the long-term care benefits rider, which is based on the insured's issue age. The contract value at month-end is never reduced below the contract value at the prior month-end (less any applicable withdrawals) due to the cost for the long-term care benefits rider.

Long-term care benefits with

ForeCare Fixed Annuity



This is called the ForeCare Multiplier (for non-qualified funds only): it provides two or three times (depending on underwriting eligibility) the amount of contract value in long-term care coverage to spend on qualified long-term care expenses. Benefits are subject to a maximum monthly benefit. The additional coverage in excess of the Contract Value is only available to use for a qualified long-term care benefit 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 for long-term care benefits in the future. Medication review will be conducted prior to approval decision. Note: California policies apply the multiplier to the initial premium net of any optional benefit charges, and not the current contract value.

SecureFore Fixed Annuity

Steady, guaranteed growth opportunities for 3, 5 or 7 years.



**Fixed growth for one of
three time periods.**

Earn interest at a fixed rate
for 3, 5, or 7 years.



Tax-deferred.

Money compounds tax-deferred



**No recurring fees
&
No auto renewal**

ForeCertain Income Annuity

An income “paycheck” when and how they need it.



Income for just you or jointly with another, typically a spouse.

“Paycheck” for single or joint life.



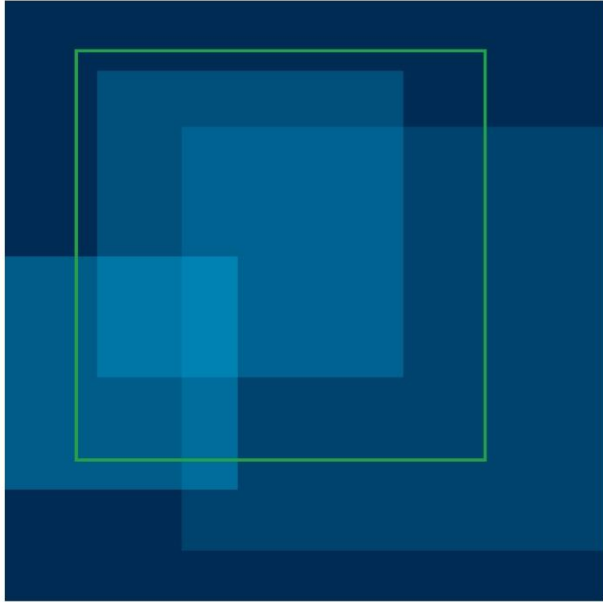
Income that can start now or later.

Clients choose when to start income.



Income for life or for just a while.

Income can be taken for life or for a set number of years.



2024 Sales Incentives

- **Bonus Sales Commission**
- **Peak Producer Circle**

Bonus Sales Commission and Peak Producer Circle

Financial Professional Bonus Sales Commission¹⁴

- December 1, 2023 – December 31, 2024
- Earn up to 1.50% additional commission
- Eligible for certain products
- 5+ issues contracts through eApplication or SnapApp

Bonus Sales Commission Qualifications

Financial Professional Sales Tiers	Bonus
0 - \$2,000,000	0.00%
\$2,000,000 - \$4,000,000	0.50%
\$4,000,000 - \$6,000,000	0.75%
\$6,000,000 - \$8,000,000	1.00%
\$8,000,000 - \$10,000,000	1.25%
\$10,000,000 - \$100,000,000	1.50%

Peak Producer Circle Trip – Half Moon Bay, CA¹⁵

- December 1, 2023 – December 31, 2024
- Minimum \$4 Million in Production Credit & 5+ issued contracts
 - \$1 production credit for every \$1 for eligible product sales
 - \$1 production credit for every \$2 for SecureFore (MYGA) sales
 - At least \$2 Million of non-MYGA production credit

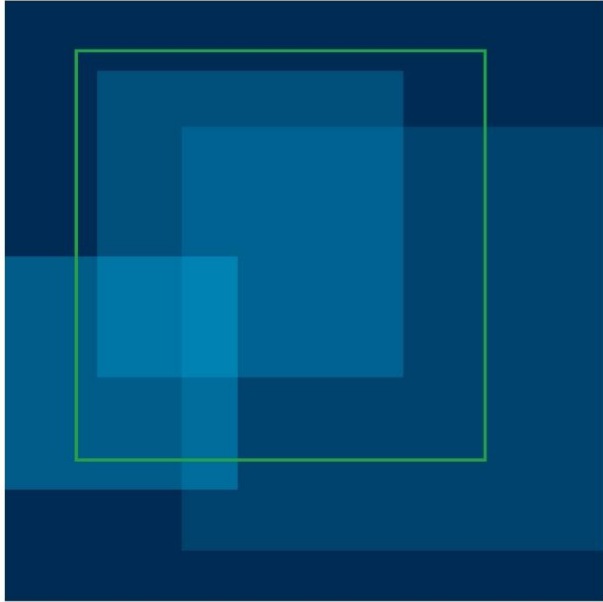
Peak Producer Circle Qualifications



These offers are only available for IMO contracts sold through an IMO. We reserve the right, in our sole discretion, to terminate, modify, or suspend, in whole or in part, the Bonus Plan or Peak Producer Circle trip at any time for any reason. Please note that you will be responsible for determining if any compensation paid to you under the terms is consistent with regulatory requirements.

Additional qualifications apply to both incentive programs. See program flyers for more details. Business not issued by the end of the period will not qualify for bonus commission or Peak Producer Circle.

Eligible producers are those that are in good standing during the qualification period and do not have any debit balance.



Operational Excellence

Elevated Sales & Service Support

Your Experience Matters

Elevated Sales, Service and Operational Support

Our commitment to service transparency

Your partnership is important to us, which is why we continue to invest in creating a service experience that is dependable and transparent. You can view our actual average annuity turn-around times (updated weekly) below.

Actual Average Annuity Turn-Around Times

Current Average Turn-Around Times
Week ending November 24, 2023

Process	SecureFirst	All Other Products
Cash In-Good Order (Issued)	0.4 business days	0.4 business days
Transfer In-Good Order (Letter of Acceptance sent)	1.5 business days	1.5 business days
Not In-Good Order Communication	1.2 business days	1.0 business days
Handing Transfer Follow-Up Calls	3 business days, first outreach to coding carrier, Every 10 business days thereafter	
Call Center Service (Exact time)	< 30 seconds	

Issue business even faster - avoid processing delays

- Non-transfer (Cash)**
 - Complete the required NAC. [See how to get started](#)
 - Ensure that signatures and dates for all parties are on every document in all required sections.
 - Confirm all supporting documents are submitted.
- Transfer**
 - Verify that correct ownership structure is listed on transfer forms and matches ownership at coding carrier.
 - If the transfer is a replacement, the replacement form must be included.
 - Confirm that all signatures are provided on transfer form and in replacement section of table.
 - Double-check that any carrier-specific forms are included.

Follow your application status online

Register and log in to:

- Check the status of pending business
- View any outstanding requirements
- Upload additional documents
- View your book of business
- Access forms, and more!

[Login or register](#)

We're here to help

Contact us via email or phone

ask@annuity.com | (855) ASK-0342 or (855) 276-4248

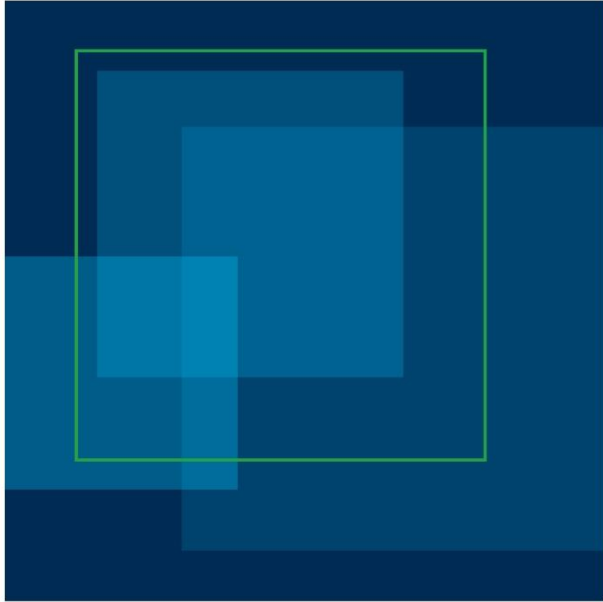
Monday - Thursday 8 a.m. - 7 p.m. ET
Friday 8 a.m. - 6 p.m. ET

Your Experience Matters

Our continued commitment to operational excellence, transparency and business support.

- Current new business processing times
- Application tracking and troubleshooting
- Holistic sales support for all levels of IMO partners
- Dedicated Sales Operations, New Business, Service and Case Management resources

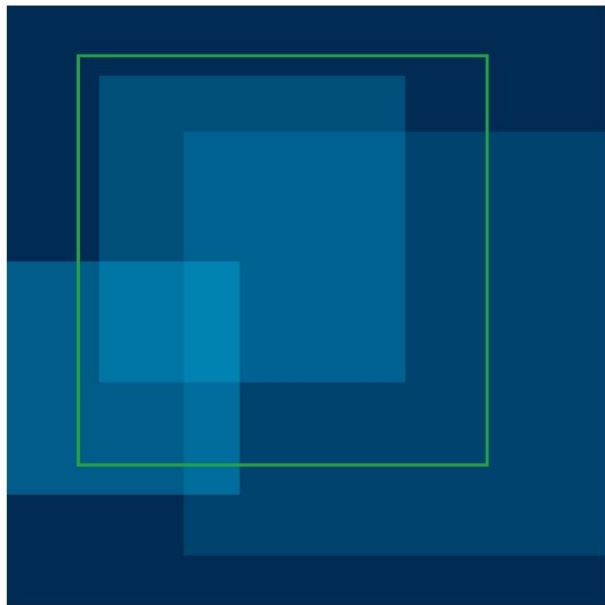




Practice Management Resources

Practice Management Resources





Thank You

Important Information

¹Source: LIMRA US Individual Sales Survey 4Q 2022, ranks represented are for full year 2022. Total Fixed includes Fixed Rate-MYGA, Index, and Payout Annuities.

²Assets under management as of June 30, 2023.

³Source: LIMRA US Individual Sales Survey 4Q 2022, ranks represented are for full year 2022. Total Fixed includes Fixed Rate-MYGA, Index, and Payout Annuities.

⁴Based on sales data reported to LIMRA as of March 31, 2023. Block reinsurance based on Global Atlantic management estimate using industry data for the period from January 1, 2019, through March 31, 2023.

⁵Past rate renewal history is not a guarantee of future rate renewals. Although this product has had consistent rate renewal history over a period of time there is no guarantee of consistent rate renewals in the future.

⁶Referred to as the optional Premium Enhancement Rider in the contract. Premium Enhancement Recapture Charge will be assessed on any cumulative withdrawals that exceed the Free Withdrawal Amount, to any annuitization during the first Contract Year, and to Death Benefits during the first contract year, proportionally adjusted to reflect the amount of the Premium Enhancement withdrawn, following the Premium Enhancement Recapture Charge Schedule (state variations apply) Election of the optional Premium Enhancement Rider will result in lower caps, lower participation rates, lower trigger rates, lower fixed interest rates, and higher spreads. Early termination or death will negatively impact the product's contract values. A Market Value Adjustment may be assessed on the remaining portion of the withdrawal in excess of the Free Withdrawal Amount. Please refer to full product details when available.

⁷Electing 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.

⁸There is no guarantee that electing crediting strategies with the Growth Accelerated Rider will result in more interest crediting than crediting strategies without the optional Rider. The rider charge of 1.25% will apply even if zero crediting is credited. In Strategy Terms where the index is zero or negative, the cost of the Rider will result in a net loss. The Rider charge only applies to values allocated to a crediting strategy featuring the Growth Accelerator Rider and the Rider is only available during the contract's Withdrawal Charge Schedule. You can reallocate to or away from the Growth Accelerator Strategies at the end of the Strategy Term during the Withdrawal Charge Period. At the end of the Withdrawal Charge period, Contract Value is transferred from the Index Strategies with the Growth Accelerator Rider to the base Index Strategy without the Growth Accelerator Rider unless we receive a written request to allocate to another available Strategy. While the contract value is protected against performance-based losses, deductions for the cost of optional riders will reduce your contract value in the event linked-index performance results in zero interest credits.

⁹There is no guarantee that electing crediting strategies with the Growth Accelerated Rider will result in more interest crediting than crediting strategies without the optional Rider. The rider charge of 1.25% will apply even if zero crediting is credited. In Strategy Terms where the index is zero or negative, the cost of the Rider will result in a net loss.

¹⁰The optional Enhanced Death Benefit is available at an annual cost of 0.50%, 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 based off of premiums, less withdrawals. All withdrawals will reduce the benefit. A maximum age of 75 applies.

¹¹Assuming no withdrawals.

¹²The Income Enhancement Benefit (known in the contract as Annual Payment Accelerator Rider) is included at no additional cost and provides 2x the Lifetime Annual Payment for up to five years. The rider must be in force for one year before the benefit can be exercised and can be exercised one time only per contract. The Contract Value must exceed the greater of a) the Minimum Contract Value; and b) the doubled LAP at the time of activation and on each Contract Anniversary in order to exercise/continue the benefit or else it will be terminated. You must meet all eligibility requirements outlined in the rider in order to exercise the benefit, including a 90 day elimination period, certification and recertification of inability to perform two or more Activities of Daily Living (ADLs) for at least 90 consecutive days. ADLs include: Bathing, Continence, Dressing, Eating, Toileting, Transferring. Once a benefit period ends, a new benefit period is no longer available. The Income Enhancement Benefit is not long-term care insurance and is not intended to replace such coverage. Maximum issue age is 75. Rider must be in force for one year before benefit can be exercised. The Contract Value must exceed the greater of a) the Minimum Contract Value; and b) the doubled LAP at the time of activation on each Contract Anniversary in order to exercise/continue the benefit or else it will be terminated. You must meet all eligibility requirements outlined in the rider in order to exercise the benefit, including a 90-day elimination period, certification and recertification of inability to perform two or more ADLs. Receipt of proof as identified in the waiver riders attached to the annuity contract is required to qualify for these benefits.

¹³Joint-life income is available at 0.50% less than Single-life and based on the younger age on the income start date. Rates are subject to change. See contract for more details.

Important Information - Financial Professional Incentives

¹⁴Financial Professional Bonus Sales Commission

- Business must be issued between December 1, 2023 — December 31, 2024. Business not issued by the end of the period will not qualify for bonus commission however it will be eligible for your standard compensation arrangements.
- eApplication or Global Atlantic's SnapApp only
- Excludes free-looked contracts
- Bonuses will generally be paid within 30 days after close of prior month in which contract was issued. Bonus commissions are typically paid outside the normal compensation cycle.
- This offer is only available for IMO contracts sold through an IMO using eApplication or Global Atlantic's SnapApp.
- Eligible producers are those that are in good standing during the qualification period, and do not have any debit balance
- In licensed only agent (LOA) scenarios, bonus will be paid to upline as part of normal compensation structure.
- Product availability may vary by state or intermediary. Commission bonus may vary by firm and is only available for products listed.
- Contracts not funded prior to termination of the period or free-looked bonus commission will not be paid.

¹⁵Peak Producer Circle

Annuity product sales must be appropriate, suitable and in the client's best interest based upon a comprehensive evaluation of the customer's financial needs, insurance needs, and objectives. Producer must be contracted and in good standing to receive this compensation. This incentive may be modified, changed, discontinued amended or revoked at our discretion and at any time. We reserve the right, in our sole discretion, to terminate, modify, or suspend, in whole or in part, the IMO incentive trip at any time for any reason. Please note that you will be responsible for determining if any compensation paid to you under the terms of this IMO incentive trip is consistent with regulatory requirements.

All writing agents are eligible to qualify. Qualifying agents must have an active contract with Forethought Life Insurance Company and be in good standing at the time of the trip. Global Atlantic will be the sole authority in determining qualifying participants and reserves the exclusive right to determine qualifiers. Global Atlantic also reserves the right to modify or cancel the program and to terminate issued premium credits towards the program at any time, for any reason, without notice. Contracts must be issued by December 31, 2024 to count towards trip premium credits. Split cases are permitted, and the issued premium allocated to each agent, for qualification purposes, will match the agreed percentage split. Free Looks and Cancellations will be subtracted from issued premium. All chargeback rules apply and all decisions by GA are final. Attendance is by invitation only. Qualifying participants must register to attend. We will send the qualification invitation to the email we have on file. It is the duty of the agent to ensure that their email address is updated with Global Atlantic to ensure the invite is deployed and registration can be completed before the deadline. The qualifier must attend; no cash equivalent will be offered in lieu of attendance. Qualification may not be transferred to another appointed individual/agent. Under current tax laws and regulations, gross income includes amounts received as prizes or awards. Accordingly, the value of the trip for you (and your potential guest) will be treated as additional compensation for purposes of any applicable tax reporting. You should consult your tax advisor if you have questions about the tax treatment related to any event-related expenses or your individual situation. The qualifier may bring a spouse or one adult guest to the trip.

Annuity sales where the source of funds is qualified money may not be eligible for trip qualification.

In consideration of this travel-incentive program and all production-based incentives, be certain to always give top priority to your clients' financial circumstances, objectives and needs. Incentive programs should not be considered or used as the basis for determining suitable products for your clients. Product sales must be appropriate based on a comprehensive evaluation of the customer's financial situation, insurance needs, and objectives

Disclosures

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.

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.

This information is written in connection with the promotion or marketing of the matter(s) addressed in this material. The information cannot be used or relied upon for the purpose of avoiding IRS penalties. These materials are 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.

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, FA4108-01, ICC17-FA4108-01, FA4109-01, ICC17-FA4109-01, FA4110-01, ICC17-FA4110-01, FA4116-01, ICC17-FA4116-01, FA4112-01, ICC17-FA4112-01, FA4114-01, ICC17-FA4114-01, FL-FIANC-13, ICC14-FL-FIANC, FL-FIATI-13 and ICC14-FL-FIATI.

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, ICC17-FA4101-01, ICC17-FA4106-01, ICC17-FA4107-01, ICC17-FA4108-01, ICC17-FA4109-01, ICC17-FA4110-01, ICC17-FA4116-01, ICC17-FA4111-01, ICC17-FA4112-01, ICC17-FA4102-01, and ICC17-FA4104-01.

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, 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, and ICC17-FA4115-01.

SecureFore fixed annuities are issued by **Forethought Life Insurance Company**, 10 West Market Street, Suite 2300, Indianapolis, Indiana. Available in most states with contract FA1101SPDA-01 and ICC17-FA1101SPDA-01 and rider forms FA4012-02, ICC17-FA4012-02, FA4121-01, ICC20-FA4121-01, FA4051-01, ICC17-FA4051-01, FA4052-01, ICC17-FA4054-01, ICC20-FANC-01, FANHW-01, FATIW-01, and ICC20-FATI-01.

ForeCertain Income Annuity and ForeCertain Advisory Income Annuity are issued by **Forethought Life Insurance Company**, 10 West Market Street, Suite 2300, Indianapolis, Indiana and are available in most states with contract FL-FPA-13, as applicable.

Products, features, and marketing materials 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.