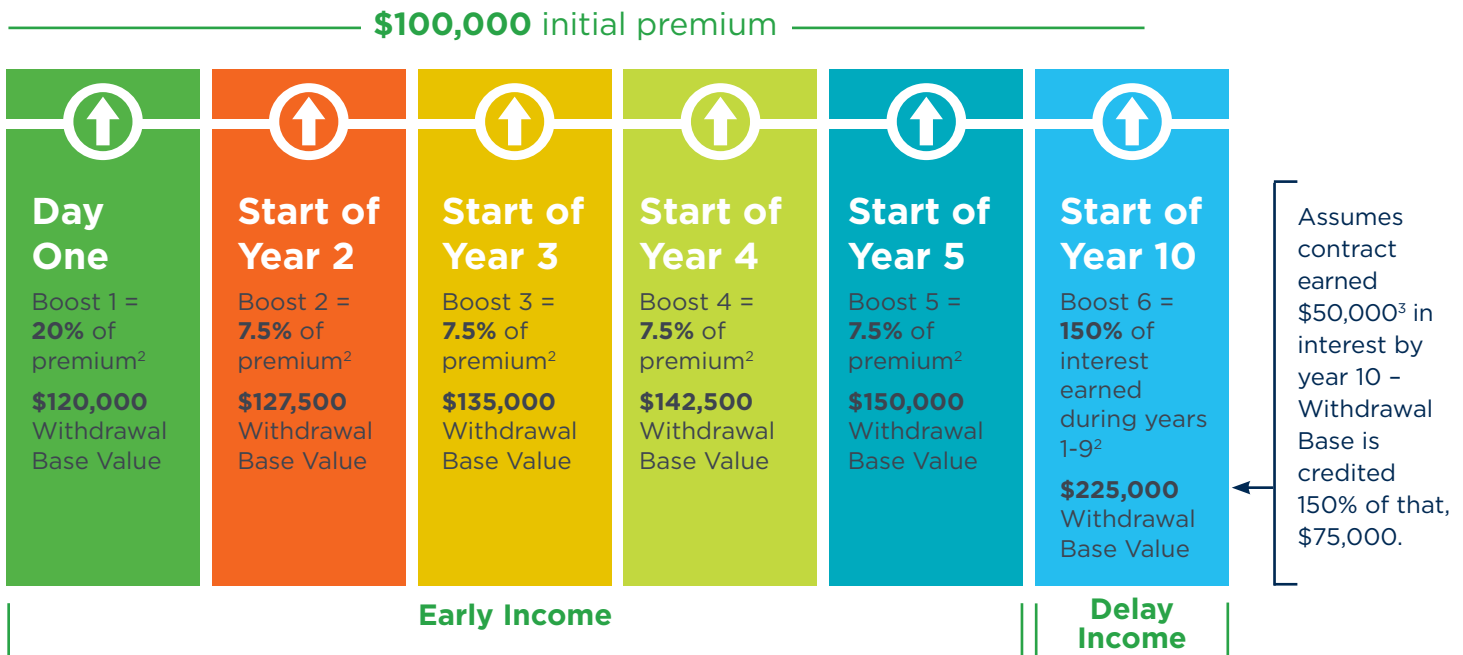


Start rebuilding your retirement dreams with Income 150+ SE FIA

Meet John. He is close to retiring and was content to ride out the longest ever bull market heavily invested in equities. He chose not to protect his gains from the past 10+ years or reallocate a portion of his money to a protected source of lifetime income. And now, within a two to three-week period, his portfolio is down 20-30%. What can he do to get his retirement back on track?

Take a look at Income 150+ SE fixed index annuity, which can provide downside market protection and the opportunity for growth in an up market. Its strong early income story begins with a guaranteed 20% income boost on day one.¹ And, the longer John can delay starting his income benefit, the more income boosts he will receive.

Here's how it works:



¹ Income boosts, also known as Deferral Bonuses, are based on premium paid, and credited to the Withdrawal Base, reduced for any withdrawal in proportion to the reduction in contract value.

² Each boost value assumes income has not started and withdrawals have not been made. The Withdrawal Base and income boosts are not available on cash surrender or as death benefits.

³ This amount is hypothetical and is shown for illustration only.

The Guaranteed Lifetime Withdrawal Benefit is included at issue for an annual charge of 1.05% of the Withdrawal Base at the end of each contract year. The Withdrawal Base is a unique value, separate from Contract Value, and is not available for surrender or as a death benefit.

Deferral bonuses are only available prior to income activation. Withdrawals reduce income growth when taken prior to income activation.

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

Talk to your financial professional for more information.

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This material is intended to provide educational information regarding the features and mechanics of the product and is intended for use with the general public. 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 are based on the claims-paying ability of Forethought Life Insurance Company and assume compliance with the product's benefit rules, as applicable.

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.

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, CC17-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 features are subject to state availability and variations. Read the Contract for complete details.

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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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