



# Hypothetical Illustration

## ForeCare Fixed Annuity With Long-Term Care Benefits Issued by Forethought Life Insurance Company

Prepared For: **Valued Client**  
Age: **75**  
State of Issue: **Nevada**

Prepared On: **March 14, 2026**

Prepared By: **RAYMER MALONE**

Firm Name: **SOUTHWEST ANNUITIES MARKETING, LLC**

Input Summary: Premium: **\$100,000**  
LTC Coverage: **Single Life - Premier**  
LTC Inflation Rider: **Not Included**  
LTC Nonforfeiture Rider: **Not Included**  
Married 2 Buy Discount: **Not Included**

**What is this document?**

This is an illustration intended to help you understand how your fixed annuity Contract works. It is not intended to predict performance and is not a guarantee of future performance. It depicts how the Contract will perform and respond under certain assumptions that may or may not come true.

**This illustration is not a fixed annuity contract.**

**About ForeCare Fixed Annuity**

ForeCare is a fixed annuity with long-term care benefits that 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. Unlike a traditional long-term care product, with ForeCare any contract value not used for long-term care expenses can be passed to your beneficiaries as a death benefit. The additional long-term care 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 death benefit.

Fixed annuities are long-term insurance products designed for retirement purposes, in which all interest and capital gains accumulate tax-deferred.

**Guarantees provided are subject to the financial strength of the issuing insurance company; not guaranteed by any bank or the FDIC. Death benefits may be subject to ordinary income taxes, and may be included in the contract owner's gross estate for estate tax purposes.**

**Where to find additional product information**

In addition to the Disclosure Document, you can find more information about ForeCare in the product kit. The kit contains a product detail sheet and client guide that describe the product features and benefits.

These materials are interdependent and together will give you a more complete picture of the benefits of ForeCare as well as the associated risks, costs and tradeoffs.

**About Global Atlantic**

Global Atlantic is a leading provider of retirement security and investment solutions with operations in the U.S., Bermuda, and Japan. As a wholly-owned subsidiary of KKR (NYSE: KKR), a leading global investment firm, Global Atlantic combines deep insurance expertise with KKR's powerful investment capabilities to deliver long-term financial security for millions of individuals worldwide. With a broad suite of annuity, preneed life insurance, reinsurance, and investment solutions, Global Atlantic, through its issuing companies, helps people achieve their financial goals with confidence. For more information, please visit [www.globalatlantic.com](http://www.globalatlantic.com).

**This illustration is accompanied by our Disclosure Document. The Disclosure Document contains information regarding the fixed annuity contract, which should be considered carefully before purchasing. Please read the Disclosure Document carefully before purchasing.**

**For a list of key terms, please see the Key Terms and Definitions section.**

**THIS IS AN ILLUSTRATION ONLY. AN ILLUSTRATION IS NOT INTENDED TO PREDICT ACTUAL PERFORMANCE. INTEREST RATES, DIVIDENDS, OR VALUES THAT ARE SET FORTH IN THE ILLUSTRATION ARE NOT GUARANTEED, EXCEPT FOR THOSE ITEMS CLEARLY LABELED AS GUARANTEED.**

This material was prepared solely to support the promotion and marketing of annuity products issued by Forethought Life Insurance Company. Illustrations included in this material are based on the information and assumptions that you and your financial professional discussed, and provided. This illustration does not constitute recommendation, or investment advice by Forethought or any Global Atlantic companies for you, your contract and/or investment situation.

<b>Insured's Name/Gender/Age:</b>	Valued Client/Female/75	<b>Premium:</b>	\$100,000	<b>LTC Rider Monthly Charge</b> (per \$1 of Contract Value):	\$0.00233
<b>State of Issue:</b>	Nevada	<b>Withdrawal Charge Period:</b>	9 Year	<b>LTC Inflation Rider:</b>	Not Included
		<b>Guaranteed Rate Period:</b>	1 Year	<b>LTC Nonforfeiture Rider:</b>	Not Included

Interest Rate Guarantee	
Guaranteed Rate Period	1 Year
Contract Year 1 Total Annual Interest Rate	5.50%
Minimum Guaranteed Rate (years 2-9)	1.00%
Minimum Guaranteed Rate (years 10+)	0.10%

Coverage Summary	
LTC Coverage	Single Life - Premier (3X contract value)
Scheduled Accelerated Benefit Period <sup>1</sup>	24 months
Scheduled Extended Benefit Period <sup>1</sup>	48 months
Total Scheduled Benefit Period <sup>1</sup>	72 months

Withdrawal Charge Schedule										
Contract Year	1	2	3	4	5	6	7	8	9	10+
Withdrawal Charge %	8%	8%	7%	6%	5%	4%	3%	2%	1%	0%

The current interest rate is guaranteed for the first Contract Year. Renewal interest rates will be declared at the beginning of each following Contract Year and will never be less than the Minimum Guaranteed Rate.

In no case will the monthly rider charges for the Long Term Care Benefit coverage cause a reduction in the end of a Contract Month's Contract Value below the prior Contract Month's ending Contract Value reduced by the month's withdrawals.

The non-guaranteed illustration assumes the annuity's current interest rate will not change. It is likely that it will change and actual values will be higher or lower than those in this illustration but will not be less than the minimum guarantees.

The non-guaranteed values in this illustration are **not** guarantees or even estimates of the amounts you can expect from your annuity. Please review the entire attached Disclosure Document and Buyer's Guide provided with your Annuity Contract for more detailed information.

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

<sup>1</sup> Actual benefit periods are likely to vary from scheduled benefit periods due to (a) interest credits, (b) use of benefits by joint insureds when applicable, (c) monthly benefit payments that are less than the maximum benefit, and (d) the Optional Inflation Rider when applicable.



# ForeCare Fixed Annuity

With Long-Term Care Benefits  
Hypothetical Illustration: Guaranteed Assumptions

<b>Insured's Name/Gender/Age:</b>	Valued Client/Female/75	<b>Premium:</b>	\$100,000	<b>LTC Rider Monthly Charge</b> (per \$1 of Contract Value):	\$0.00233
<b>State of Issue:</b>	Nevada	<b>Withdrawal Charge Period:</b>	9 Year	<b>LTC Inflation Rider:</b>	Not Included
		<b>Guaranteed Rate Period:</b>	1 Year	<b>LTC Nonforfeiture Rider:</b>	Not Included

Contract Year	Insured Age						LTC Coverage <sup>3</sup>			
		Interest Rate	Interest Credit	Rider Charges <sup>1</sup>	Contract Value / Death Benefit	Contract Withdrawal Value <sup>2</sup>	Accelerated Benefit / Contract Value	Maximum Extended Benefit	Total LTC Benefit	Maximum Monthly Benefit (per Insured)
1	75-76	5.50%	\$5,417	\$2,829	\$102,588	\$95,181	\$102,588	\$205,175	\$307,763	\$4,274
2	76-77	1.00%	\$1,019	\$2,868	\$102,588	\$95,201	\$102,588	\$205,175	\$307,763	\$4,274
3	77-78	1.00%	\$1,019	\$2,868	\$102,588	\$96,125	\$102,588	\$205,175	\$307,763	\$4,274
4	78-79	1.00%	\$1,019	\$2,868	\$102,588	\$97,048	\$102,588	\$205,175	\$307,763	\$4,274
5	79-80	1.00%	\$1,019	\$2,868	\$102,588	\$97,971	\$102,588	\$205,175	\$307,763	\$4,274
6	80-81	1.00%	\$1,019	\$2,868	\$102,588	\$98,895	\$102,588	\$205,175	\$307,763	\$4,274
7	81-82	1.00%	\$1,019	\$2,868	\$102,588	\$99,818	\$102,588	\$205,175	\$307,763	\$4,274
8	82-83	1.00%	\$1,019	\$2,868	\$102,588	\$100,741	\$102,588	\$205,175	\$307,763	\$4,274
9	83-84	1.00%	\$1,019	\$2,868	\$102,588	\$101,664	\$102,588	\$205,175	\$307,763	\$4,274
10	84-85	0.10%	\$102	\$2,868	\$102,588	\$102,588	\$102,588	\$205,175	\$307,763	\$4,274
11	85-86	0.10%	\$102	\$2,868	\$102,588	\$102,588	\$102,588	\$205,175	\$307,763	\$4,274
12	86-87	0.10%	\$102	\$2,868	\$102,588	\$102,588	\$102,588	\$205,175	\$307,763	\$4,274
13	87-88	0.10%	\$102	\$2,868	\$102,588	\$104,924	\$102,588	\$205,175	\$307,763	\$4,274
14	88-89	0.10%	\$102	\$2,868	\$102,588	\$107,333	\$102,588	\$205,175	\$307,763	\$4,274
15	89-90	0.10%	\$102	\$2,868	\$102,588	\$109,800	\$102,588	\$205,175	\$307,763	\$4,274
16	90-91	0.10%	\$102	\$2,868	\$102,588	\$112,326	\$102,588	\$205,175	\$307,763	\$4,274
17	91-92	0.10%	\$102	\$2,868	\$102,588	\$114,912	\$102,588	\$205,175	\$307,763	\$4,274
18	92-93	0.10%	\$102	\$2,868	\$102,588	\$117,561	\$102,588	\$205,175	\$307,763	\$4,274
19	93-94	0.10%	\$102	\$2,868	\$102,588	\$120,273	\$102,588	\$205,175	\$307,763	\$4,274
20	94-95	0.10%	\$102	\$2,868	\$102,588	\$123,051	\$102,588	\$205,175	\$307,763	\$4,274
25	99-100	0.10%	\$102	\$2,868	\$102,588	\$137,970	\$102,588	\$205,175	\$307,763	\$4,274

Illustrated values based upon minimum guaranteed crediting rates. Values shown as end of year and assume no prior withdrawals and no prior LTC benefit payments.

<sup>1</sup> The rider charges shown are prior to any adjustment that may be applicable in a month. 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 of the long-term care benefits rider.

<sup>2</sup> Does not include impact of any applicable Market Value Adjustment (MVA)

<sup>3</sup> LTC Benefit Coverage ignores the impact of subsequent interest credits and subsequent inflation rider increases, if applicable. Maximum Monthly Benefit assuming Elimination Period has been met at point in time shown. The monthly benefit payable may not exceed the actual expenses incurred by the insured for Qualified Long Term Care expenses in the month. The Maximum Monthly Benefit in a month is reduced proportionately for the number of days in a month in which no Qualified Long Term Care services were received by the insured. For contracts with joint insureds, each Joint Insured is eligible to receive the Maximum Monthly Benefit for Qualified Long Term Care expenses; however, the total of all Joint Insured's benefits will not exceed the Total LTC Benefit shown above.

<b>Insured's Name/Gender/Age:</b>	Valued Client/Female/75	<b>Premium:</b>	\$100,000	<b>LTC Rider Monthly Charge</b> (per \$1 of Contract Value):	\$0.00233
<b>State of Issue:</b>	Nevada	<b>Withdrawal Charge Period:</b>	9 Year	<b>LTC Inflation Rider:</b>	Not Included
		<b>Guaranteed Rate Period:</b>	1 Year	<b>LTC Nonforfeiture Rider:</b>	Not Included

Contract Year	Insured Age	Interest Rate	Interest Credit	Rider Charges <sup>1</sup>	Contract Value / Death Benefit	Contract Withdrawal Value <sup>2</sup>	LTC Coverage <sup>3</sup>			
							Accelerated Benefit / Contract Value	Maximum Extended Benefit	Total LTC Benefit	Maximum Monthly Benefit (per Insured)
1	75-76	5.50%	\$5,417	\$2,829	\$102,588	\$95,181	\$102,588	\$205,175	\$307,763	\$4,274
2	76-77	5.50%	\$5,557	\$2,902	\$105,242	\$97,644	\$105,242	\$210,485	\$315,727	\$4,385
3	77-78	5.50%	\$5,701	\$2,977	\$107,966	\$101,145	\$107,966	\$215,932	\$323,897	\$4,499
4	78-79	5.50%	\$5,848	\$3,054	\$110,760	\$104,762	\$110,760	\$221,519	\$332,279	\$4,615
5	79-80	5.50%	\$6,000	\$3,133	\$113,626	\$108,498	\$113,626	\$227,252	\$340,878	\$4,734
6	80-81	5.50%	\$6,155	\$3,214	\$116,566	\$112,358	\$116,566	\$233,132	\$349,698	\$4,857
7	81-82	5.50%	\$6,314	\$3,298	\$119,583	\$116,345	\$119,583	\$239,165	\$358,748	\$4,983
8	82-83	5.50%	\$6,477	\$3,383	\$122,677	\$120,463	\$122,677	\$245,354	\$368,031	\$5,112
9	83-84	5.50%	\$6,645	\$3,471	\$125,852	\$124,716	\$125,852	\$251,703	\$377,555	\$5,244
10	84-85	5.50%	\$6,817	\$3,560	\$129,108	\$129,108	\$129,108	\$258,217	\$387,325	\$5,380
11	85-86	5.50%	\$6,993	\$3,652	\$132,449	\$132,449	\$132,449	\$264,899	\$397,348	\$5,519
12	86-87	5.50%	\$7,174	\$3,747	\$135,877	\$135,877	\$135,877	\$271,753	\$407,630	\$5,662
13	87-88	5.50%	\$7,360	\$3,844	\$139,393	\$139,393	\$139,393	\$278,786	\$418,178	\$5,808
14	88-89	5.50%	\$7,551	\$3,943	\$143,000	\$143,000	\$143,000	\$286,000	\$429,000	\$5,958
15	89-90	5.50%	\$7,746	\$4,045	\$146,700	\$146,700	\$146,700	\$293,401	\$440,101	\$6,113
16	90-91	5.50%	\$7,946	\$4,150	\$150,497	\$150,497	\$150,497	\$300,993	\$451,490	\$6,271
17	91-92	5.50%	\$8,152	\$4,258	\$154,391	\$154,391	\$154,391	\$308,782	\$463,173	\$6,433
18	92-93	5.50%	\$8,363	\$4,368	\$158,386	\$158,386	\$158,386	\$316,773	\$475,159	\$6,599
19	93-94	5.50%	\$8,579	\$4,481	\$162,485	\$162,485	\$162,485	\$324,970	\$487,455	\$6,770
20	94-95	5.50%	\$8,801	\$4,597	\$166,690	\$166,690	\$166,690	\$333,379	\$500,069	\$6,945
25	99-100	5.50%	\$10,001	\$5,223	\$189,402	\$189,402	\$189,402	\$378,805	\$568,207	\$7,892

Illustrated values based upon non-guaranteed crediting rates. Values shown as end of year and assume no prior withdrawals and no prior LTC benefit payments.

<sup>1</sup> The rider charges shown are prior to any adjustment that may be applicable in a month. 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 of the long-term care benefits rider.

<sup>2</sup> Does not include impact of any applicable Market Value Adjustment (MVA)

<sup>3</sup> LTC Benefit Coverage ignores the impact of subsequent interest credits and subsequent inflation rider increases, if applicable. Maximum Monthly Benefit assuming Elimination Period has been met at point in time shown. The monthly benefit payable may not exceed the actual expenses incurred by the insured for Qualified Long Term Care expenses in the month. The Maximum Monthly Benefit in a month is reduced proportionately for the number of days in a month in which no Qualified Long Term Care services were received by the insured. For contracts with joint insureds, each Joint Insured is eligible to receive the Maximum Monthly Benefit for Qualified Long Term Care expenses; however, the total of all Joint Insured's benefits will not exceed the Total LTC Benefit shown above.

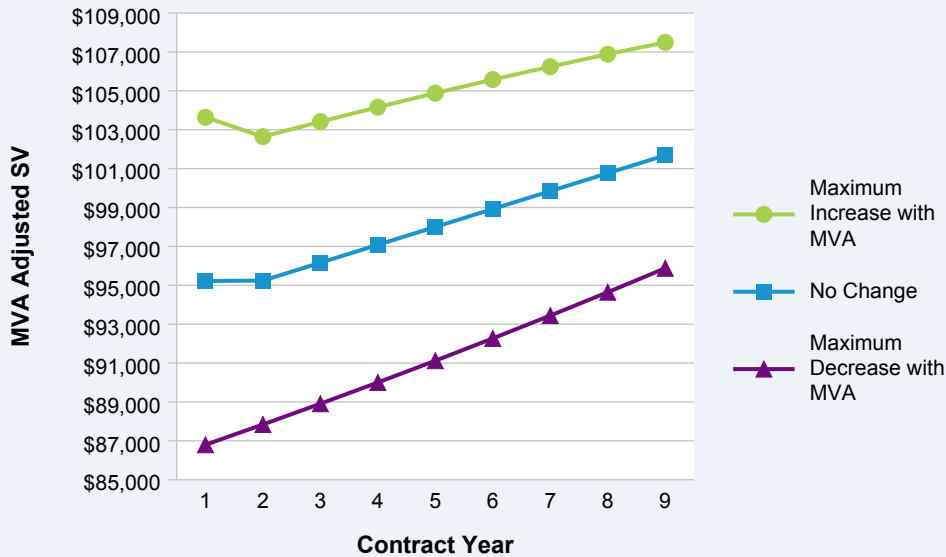
<b>Insured's Name/Gender/Age:</b>	Valued Client/Female/75	<b>Premium:</b>	\$100,000	<b>LTC Rider Monthly Charge</b> (per \$1 of Contract Value):	\$0.00233
<b>State of Issue:</b>	Nevada	<b>Withdrawal Charge Period:</b>	9 Year	<b>LTC Inflation Rider:</b>	Not Included
		<b>Guaranteed Rate Period:</b>	1 Year	<b>LTC Nonforfeiture Rider:</b>	Not Included

When you make a withdrawal the amount you receive may be increased or decreased by a Market Value Adjustment (MVA). If interest rates on which the MVA is based go up after you buy your annuity, the MVA likely will decrease the amount you receive. If interest rates go down, the MVA will likely increase the amount you receive.

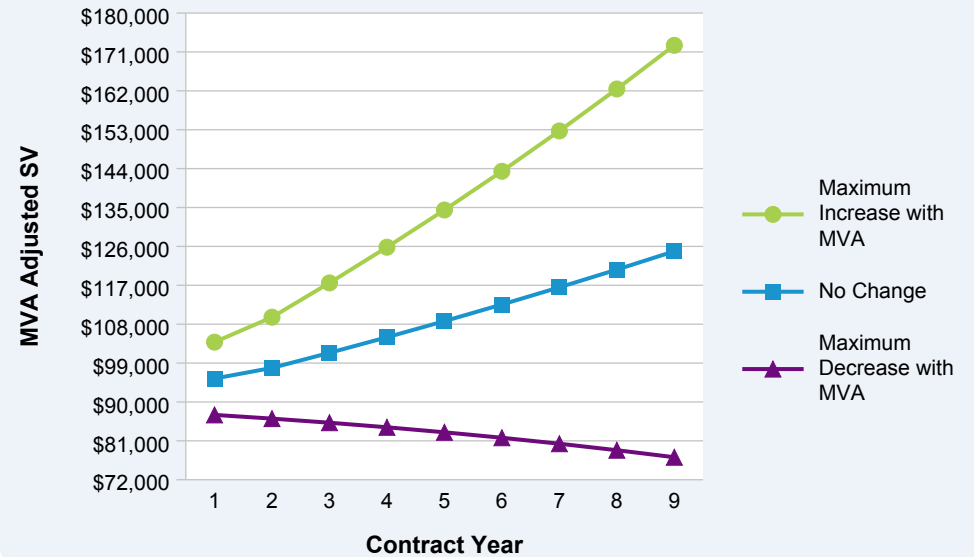
A Market Value Adjustment is applied only during the withdrawal charge period to both full withdrawals and to partial withdrawals in excess of the Free Withdrawal Amount. A MVA does not apply upon the death of an owner, or upon LTC monthly benefit payments.

The graphs below show MVA-adjusted Contract Withdrawal Values (CWV) during the first 9 years of the contract under the same assumptions as illustrated on the Guaranteed and Non-Guaranteed Assumptions scenarios in your illustration. All values are shown net of Withdrawal Charges. The green line indicates the most that the MVA will increase the amount you can receive. The blue line shows the value assuming the MVA reference rate\* does not change. The red line indicates the most that the MVA will decrease the amount you can receive.

### Hypothetical CWV with MVA and Guaranteed Elements



### Hypothetical CWV with MVA and Non-Guaranteed Elements



\* The "MVA reference rate" on any date is equal to the 'Total Composite Yield-to-Worst of the Dow Jones Corporate Bond Index<sup>SM</sup> two business days before that date. The Dow Jones Corporate Bond Index<sup>SM</sup> measures the return of readily tradable, high-grade U.S. corporate bonds and is priced daily. This index is unmanaged and is not available for direct investing.

<b>Insured's Name/Gender/Age:</b>	Valued Client/Female/75	<b>Premium:</b>	\$100,000	<b>LTC Rider Monthly Charge</b> (per \$1 of Contract Value):	\$0.00233
<b>State of Issue:</b>	Nevada	<b>Withdrawal Charge Period:</b>	9 Year	<b>LTC Inflation Rider:</b>	Not Included
		<b>Guaranteed Rate Period:</b>	1 Year	<b>LTC Nonforfeiture Rider:</b>	Not Included

This annuity is designed to pay an income that can be guaranteed to last as long as the Annuitant lives. When annuity income payments are to begin, the income payment amounts will be determined by applying an annuity income rate to the annuity Contract Withdrawal Value.

### Available Annuity Options

- Life Annuity
- Life Annuity with 10 Years of Annuity Payments Guaranteed
- Life Annuity with 20 Years of Annuity Payments Guaranteed
- Joint and Last Survivor Annuity
- Joint and Last Survivor Annuity with 10 Years of Annuity Payments Guaranteed
- Guaranteed Payment Period
- Guaranteed Payment Period Not to Exceed Life Expectancy

### Hypothetical Annuity Income Illustration

The following hypothetical annuity income quotes are based on annuitization taking place at the later of age 70 or 10 years after issue and at the maturity date. The maturity date is the contract anniversary on or immediately following the oldest owner's, or annuitant's in the case of a non-natural owner, 100th birthday, however, clients may elect to annuitize at any time following the first contract anniversary\*.

#### Annuity Income Options Based on Rates Guaranteed in the Contract and Guaranteed Elements

Annuity Income Option	Assumed Owner Age when Payments Start / Gender	Surrender Value	Based on Rates Guaranteed in the Contract	
			Monthly Annuity Income Rate Per \$1,000 of Account Value	Monthly Annuity Income
Life Annuity with 10 Years of Annuity Payments Guaranteed	85/F	\$102,588	\$7.04	\$722
Life Annuity with 10 Years of Annuity Payments Guaranteed	100/F	\$137,970	\$8.74	\$1,206

#### Annuity Income Options Based on Rates Guaranteed in the Contract and Non-Guaranteed Elements

Annuity Income Option	Assumed Owner Age when Payments Start / Gender	Surrender Value	Based on Rates Guaranteed in the Contract	
			Monthly Annuity Income Rate Per \$1,000 of Account Value	Monthly Annuity Income
Life Annuity with 10 Years of Annuity Payments Guaranteed	85/F	\$129,108	\$7.04	\$909
Life Annuity with 10 Years of Annuity Payments Guaranteed	100/F	\$189,402	\$8.74	\$1,655

Surrender Values utilized for Guaranteed Element income options can be located on the Guaranteed Assumptions portion of your illustration while Surrender Values utilized for Non-Guaranteed Element income options can be located on the Non-Guaranteed Assumptions portion of your illustration.

\* State variations may apply

## Accelerated Benefit

Long-Term Care Benefits payable will be paid first as Accelerated Benefits and will reduce the Contract Value and remaining Accelerated Benefits.

## Age

The issue ages for ForeCare are 50-80. This illustration assumes Insured, Owner and Annuitant are the same. The illustration is based on the age of the Oldest Owner.

## Contract Value / Death Benefit

This is the amount of accumulated Premium at the end of each Contract Year, prior to receiving annuity payments. It is also the amount available upon the Owner's death, if it occurs before the annuity payments begin. The Death Benefit is not affected by withdrawal charges or the MVA.

## Contract Withdrawal Value

The amount available at the end of each year if you surrender the Contract after deduction of any Withdrawal Charge before application of any positive or negative MVA. See Snapshot page for table of Withdrawal Charges.

## Contract Year

All values are shown as of the end of the contract year displayed except Monthly Benefit Payments. Monthly Benefit Payments, when illustrated, are assumed to take place at the beginning of each month.

## Interest Credit

This is the amount of interest earned and credited to the policy during the contract year shown.

## Interest Rate

The rates of interest shown are annual rates which are credited daily based on the Contract Value. The rates of interest shown for the Non-Guaranteed values are based on the current initial interest crediting rates. Current interest crediting rates are declared by Forethought Life Insurance Company. For the purpose of this illustration, the Company's current initial interest rate is used to calculate the illustrated values after the first Contract Year. Any actual renewal interest rates will very likely NOT be the same as the illustrated renewal interest rates.

## Maximum Extended Benefit

Long-Term Care Benefits payable will be paid first as Accelerated Benefits, described herein. When Accelerated Benefits have been exhausted, Long-Term Care Benefits will continue to be paid as Extended Benefits.

## Maximum Monthly Benefit

This is the Maximum Monthly LTC benefit assuming Insured(s) have met Elimination Period at point in time shown. The monthly benefit payable may not exceed the lesser of (a) the Maximum Monthly Benefit, and (b) the actual expense incurred by the insured for Qualified Long Term Care Expenses in the month. The Maximum Monthly Benefit in a month is reduced proportionately for the number of days in a month in which no Qualified Long Term Care services were received by the insured. For Contracts with Joint Insureds, each Joint Insured is eligible to receive the Maximum Monthly Benefit for Qualified Long Term Care expenses; however, the total of all Joint Insureds' benefits will not exceed the Total Benefit shown above over the life of the contract.

## Optional Inflation Protection Benefit Rider

This rider increases the Maximum Monthly Benefit provided under the Rider for Long-Term Care Benefits to reflect five percent annual compound inflation. The remaining unused Maximum Extended Benefit Amount will also be increased to reflect five percent annual compound interest; however, the remaining unused Accelerated Benefits balance will not be increased to reflect five percent annual compound interest. There is a charge for this rider. This rider can only be purchased if the Rider for Long-Term Care Benefits is purchased.

## Optional Nonforfeiture Benefit Rider

This rider provides continued long-term care coverage over a shortened benefit period upon termination of the Rider for Long-Term Care Benefits. This rider can only be purchased if the Rider for Long-Term Care Benefits is purchased.

## Rider for Long-Term Care Benefits

This rider provides up to 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 the maximum

monthly benefit. These benefits are 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 in the future. This rider provides for the monthly payment of Long-Term Care Benefits when an Insured receives Qualified Long-Term Care Services, subject to the applicable Elimination Period and Waiting Period, if any, while he or she is a Chronically Ill Individual. Benefits are payable first under the Accelerated Benefit provision of the rider until the Accelerated Benefit is exhausted. Then benefits are payable under the Extended Benefit provision of the rider. The Accelerated Benefit pays Monthly Benefit Payments for Qualified Long-Term Care Services that reduce Your Contract Value without Withdrawal Charges or Market Value Adjustments. The Extended Benefit pays Monthly Benefit Payments for Qualified Long-Term Care Services during the Extended Benefit Period, after the Accelerated Benefit is exhausted. There is a monthly fee for the long-term care rider. Therefore, the annuity return will be less than the declared interest rate, due to payment of the Long-Term Care rider 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.

## Rider Charges

There is a monthly rider charge deducted from your Contract Value for the long term care benefit. The amount of the charge depends on your age at the time of issue and is applied to the Contract Value at the beginning of each month. Please see the ForeCare Disclosure Statement for additional details. The long term care rider charge will be waived while you make withdrawals to pay for long term care. There is a one-time charge at issue for the Optional Inflation and Non-Forfeiture coverages, if these riders are selected.

## Total LTC Benefit

This is the total Long-Term Care Benefit coverage, equal to the sum of Accelerated Benefits and the Maximum Extended Benefit Amount.

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.

ForeCare is a single premium tax-deferred annuity with qualified long term care benefits issued by Forethought Life Insurance Company, 10 West Market Street, Suite 2300, Indianapolis, Indiana. Forethought Life Insurance Company is a subsidiary of Global Atlantic Financial Group Limited. Available in most states with Contract FA1101SPDA-01 with Rider for Long Term Care Benefits Form LTC2000-01, Optional Inflation Protection Benefit Rider Form LTC2001-01, and Optional Nonforfeiture Benefit Rider Form LTC2002-01. It is not available for IRA and Roth IRA plans.

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

**Products and features are subject to state availability and variations. Read the Contract for complete details.**

A fixed 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.

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 a tax or legal counsel for advice.

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 pro-rata basis. A tax advisor should be consulted prior to taking withdrawals. A withdrawal in excess of the Free Withdrawal Amount\* (other than for long-term care benefits and costs) may be subject to Withdrawal Charges and Market Value Adjustments (state variations apply). Withdrawals of taxable amounts are subject to a 10% IRS federal tax penalty if taken before age 59½. Cash withdrawals and annuitization options may impact subsequent long-term care coverage. Long-Term Care Rider charges and benefits paid are not taxable if the Contract Value is used for long-term care benefits.

**This illustration should not be considered a guarantee or estimate of amounts to be paid. Illustrated Values assume that Forethought's current interest crediting rates will continue unchanged. This is NOT likely to occur and actual results may be more or less favorable than those shown in this illustration. Please refer to the Disclosure Documents and Buyer's Guide for more detailed information about your annuity.**

\*Free Withdrawal Amount: In any Contract Year, you may withdraw the greater of the two following values in that policy year without a Withdrawal Charge or Market Value Adjustments.

- Sum of the monthly payments for Qualified Long-Term Care services.
- 10% of the beginning of the year's Contract Value.

**Applicant Acknowledgement**

By signing below, I certify that I have received and reviewed a copy of this illustration and understand the long term nature of the annuity Contract for which I am applying. I acknowledge that I have been provided a copy of the ForeCare Disclosure Statement as well as a Buyer's Guide which contains important information about the ForeCare annuity. I also acknowledge and agree that my agent has informed me of the elements of this long-term care annuity which are guaranteed as well as the elements of this long-term care annuity which are not guaranteed. Further, I acknowledge that any non-guaranteed elements of the annuity that I am applying for are subject to change and may result in annuity Contract Values and benefits which are higher or lower than those shown on the illustration.

---

Date

---

Signature of Applicant(s)

**Agent Acknowledgement**

I certify that this illustration has been presented to the Applicant and that I have explained that all non-guaranteed elements illustrated are subject to change. I have made no statements that are inconsistent with the illustration.

---

Date

---

Signature of Agent