

**Did you know that  
67% of annuity owners  
plan to use their  
annuity for health care  
emergencies?<sup>1</sup>**

If that's your clients' plan, it's time to help them prepare with ForeCare.

### ForeCare Fixed Annuity with long-term care benefits delivers:

#### More Care.

Offers 2x or 3x contract value,<sup>2</sup> federal income-tax free, to pay for qualified long-term care expenses.<sup>3</sup>

#### More Convenience.

Simple, 30-minute application with no medical exam and same-day approval.

#### More Control.

Allows clients to decide when and how they want to receive care<sup>4</sup> and to pass remaining contract value to their beneficiaries through a death benefit.

### How ForeCare helps maximize your clients' fixed annuity dollars for LTC needs

If a fixed annuity has a long-term care rider that's designed to work within the Pension Protection Act (as ForeCare's is), the tax-deferred dollars used to pay for qualified long-term care expenses are typically federal income tax-free.<sup>5</sup>

#### Example one

Your client uses a traditional annuity and is in a 24% tax bracket.



Your client invests \$150,000 in a traditional annuity.

The annuity grows tax-deferred by \$50,000 to \$200,000.

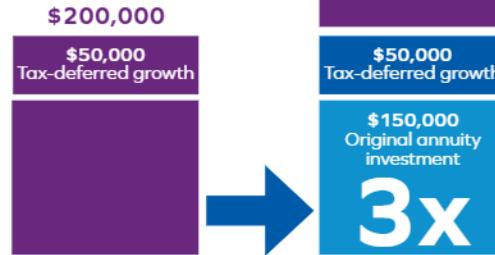
If your client withdraws from the annuity for LTC expenses, the first \$50,000 will be taxed by **\$12,000**, which reduces the \$200,000 to **\$188,000**.

#### AND IT COULD BE MORE!

For 32% tax bracket, the tax bite would be \$16,000 in this scenario.

#### Example two

Your client transfers her assets to an annuity designed to work under the PPA: the ForeCare fixed annuity with LTC benefits.



Your client transfers her traditional annuity to the ForeCare Fixed Annuity with LTC benefits.

Total coverage<sup>6</sup>  
**\$600,000**

Additional coverage:  
**\$400,000**



With ForeCare's premier approval, she gets 3x the amount of her annuity premium for qualified LTC expenses.<sup>3</sup>

With the ForeCare Multiplier,<sup>3</sup> your client now has \$600,000 for her qualified LTC needs.

And because ForeCare is designed to work under the PPA, growth is typically federal income tax-free when used for qualified LTC expenses.<sup>5</sup>

Repositioning of assets from an existing product into a ForeCare fixed annuity contract may not be suitable for all clients. Clients should carefully consider factors such as remaining surrender charge schedule, possible market value adjustments and any other charges before determining if repositioning and/or exchanging of an existing annuity contract is right for their particular situation. State insurance replacement regulations may also apply.



Help your clients start planning today  
for **more care** tomorrow.

Visit [globalatlantic.com](http://globalatlantic.com) to run a product illustration  
or to access the ForeCare calculator, or call us  
at **(833) 275-4248** for more information.

<sup>1</sup> 2022 Survey of Owners of Individual Annuity Contracts, The Gallup Organization.

<sup>2</sup> Initial premium in California.

<sup>3</sup> The ForeCare Multiplier 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. Benefit payments 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 in the future. Tax treatment of long-term care coverage may change, and you should always consult and rely on the advice of a qualified tax advisor.

<sup>4</sup> Insured must be certified by a licensed health care provider as chronically ill which means severely cognitively impaired or unable to perform at least two Activities of Daily Living.

<sup>5</sup> Pay no taxes on initial premium growth assuming all funds are used to pay for qualified long-term care services, no non-qualified withdrawals are taken and no death benefit is paid.

<sup>6</sup> Total Coverage amount reflects the tax-deferred growth of the Original Annuity Investment which was not subject to federal taxation when transferred into the ForeCare Fixed Annuity. The Total Coverage amount also reflects the multiplier as the value available for your total LTC qualified expenses on a federal income tax-free basis.

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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. All guarantees and crediting are dependent on the claims paying ability of the issuer.**

#### Exclusions and Limitations

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

**Other Information** - For costs and further details of the coverage, including exclusions, any reductions or limitations and terms under which the contract may be continued in force, talk to your agent.

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.

The Rider for Long-Term Care Benefits may be terminated by a written request from the Owner within the 30-day period following a Contract Anniversary. The Rider will also terminate: when the requirements specified for the

insured are no longer met, when the Owner is changed, when the Contract is surrendered, upon the death of the last surviving insured, upon annuitization (if elected prior to the Maturity Date), on the Maturity Date, except 1) when annuitization is elected on the Maturity Date; and 2) when the Contract Value is \$0 but unused Long-Term Care Extended Benefit coverage is still available, or upon the date all Long-Term Care Benefits available under the rider have been paid.

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ForeCare fixed annuity is issued by **Forethought Life Insurance Company**, 10 West Market Street, Suite 2300, Indianapolis, Indiana. Available in most states with contract FA1101SPDA-01 or ICC17-FA1101SPDA-01 with Rider for Long-Term Care Benefits Form ICC11-LTC2000-01, Optional Inflation Protection Benefit Rider Form ICC11-LTC2001-01 and Optional Nonforfeiture Benefit Rider Form ICC11-LTC2002-01. This is a solicitation of Long-Term Care insurance.

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

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