



Income 150+ SE fixed index annuity Lifetime Withdrawal Percentage adjustments to take effect March 30, 2020.

In response to the persistent low interest rate environment, the Income 150+ fixed index annuity will be updated with changes to the Lifetime Withdrawal Percentages, effective March 30, 2020. This is for new business only, inforce contracts are not affected. Specifically, the Lifetime Withdrawal Percentages, which vary by age, will be lowered by 15 bps across each income age group.

We are committed to offering products with compelling benefits, so we routinely review all products and features in light of the current economic environment and industry trends.

With changes limited to these areas, Income 150+ will continue to deliver features and benefits which are top-tier in the industry for clients seeking to build a reliable source of income for retirement.

NAIC Training

Agents who have previously completed NAIC Income 150+ SE training will not be required to retake the training.

Marketing Materials

Marketing materials will be updated and available on March 30, 2020.

New Business

All applications received in good order on or before March 27, 2020 will receive the prior GLWB Lifetime Withdrawal Percentages. This includes applications funded by 1035 exchange/transfer business if business is issued within 60 days of the signed date.

- If we receive application and paperwork signed on or before Friday, March 27th then new business paperwork must be received with funds in good order by Monday, April 13th for new business to receive the prior GLWB lifetime withdrawal percentages.
- If we receive application and paperwork signed on or before Friday, March 27th for 1035 exchange/transfer business on or after March 30th, then the business must be issued within 60 days of the signed date for the business to receive the prior GLWB lifetime withdrawal percentages..

Applications signed on or after March 30, 2020 will receive the new GLWB lifetime withdrawal percentages. An updated disclosure document will be available with the new GLWB lifetime withdrawal percentages and will need to be submitted with the application.

Lifetime Withdrawal Percentages

Questions?

If you have questions, or would like more information, please call (855) 447-2537.

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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, ICC17-FA4111-01, FA4112-01, ICC17-FA4112-01, FA4105-01 v2, ICC17-FA4105-01, FA4115-01, and ICC17-FA4115-01.

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

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