



Fixed index annuity Lifetime Withdrawal Percentages and Deferral Bonus adjustments to take effect June 1, 2020.

We are committed to offering products with compelling benefits, and routinely review all features in light of the current economic environment and industry trends. Therefore, we are responding to the persistent low interest rate environment with updates to the Choice Income II fixed index annuity and the Income 150+ SE fixed index annuity effective June 1, 2020.

Choice Income II

- Decreasing the Deferral Bonus to 8%.
- Lifetime Withdrawal Percentages will be decreased 50 bps across all ages for the Guaranteed Income Builder Benefit. No changes have been made to the Income Multiplier Benefit for Choice Income.

Income 150+SE

- Lifetime Withdrawal Percentages will be decreased 25 bps across all ages.

This is for new business only, as in-force contracts are not affected.

NAIC Training

A revised version of NAIC training will be available on June 1, 2020; agents who have previously completed NAIC for Income 150+ SE and Choice Income II training will not be required to retake the training. The NAIC codes will remain the same.

Marketing Materials

Marketing materials will be updated and available on June 1, 2020.

New Business

All applications received in good order by Global Atlantic on or before May 29, 2020 will receive the prior GLWB Lifetime Withdrawal Percentages and Deferral Bonus Percentage. 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, May 29 then new business paperwork must be received with funds in good order by Global Atlantic within 14 days of the application signed date to receive the prior GLWB Lifetime Withdrawal Percentages and Deferral Bonus Percentage.
- If we receive application and paperwork signed on or before Friday, May 29 for 1035 exchange/transfer business, then the business must be issued within 60 days of the application signed date to receive the prior GLWB Lifetime Withdrawal Percentages and Deferral Bonus Percentage.

For business submitted via order entry, please note that the submit date would be used rather than the application signed date for the rules listed above.

Applications signed on or after June 1, 2020 will receive the new GLWB Lifetime Withdrawal Percentages and Deferral Bonus Percentage. An updated disclosure document will be available with the new GLWB Lifetime Withdrawal Percentages and Deferral Bonus Percentage. The updated disclosure document will need to be submitted with the application.

Questions? Contact your IMO, or call the sales team at (855) 44-SALES (447-2537), option 1.

[Click here](#) for the **Choice Income II Lifetime Withdrawal Percentages**.

[Click here](#) for the **Income 150+SE Lifetime Withdrawal Percentages**.

This material is intended to provide educational information and is intended for producer 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 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.

Choice Income II fixed index annuity is issued by Forethought Life Insurance Company, 10 West Market Street, Suite 2300, Indianapolis, Indiana. Choice Income 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, FA4111-01, ICC17-FA4111-01, FA4112-01, ICC17-FA4112-01, FA4102-01 v2, ICC17-FA4102-01, FA4104-01 v2, ICC17-FA4104-01, 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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