



Commissions are **increasing** on select 10-year bands

Effective June 22, 2020 we are making adjustments to the commission schedules for Choice Accumulation II fixed index annuity.

Increasing commissions for the 10-year duration: we are increasing commissions in the bands highlighted below.

Choice Accumulation II 10-YR	Age	Commission Rate at Issue ¹	Annual Trail ²
Option A	0-80	7.00%	No Annual Trail
	81-85	4.00%	
Option B	0-80	4.50%	0.40%
	81-85	2.25%	0.40%
Option C	0-80	2.00%	0.75%
	81-85	1.50%	0.75%

No commission changes for the 7-year duration.

Choice Accumulation II 7- YR	Age	Commission Rate at Issue ¹	Annual Trail ²
Option A	0-80	5.00%	No Annual Trail
	81-85	2.75%	
Option B	0-80	3.00%	0.40%
	81-85	1.75%	0.40%
Option C	0-80	1.50%	0.75%
	81-85	1.00%	0.75%

Lowering Commission in the 5-year duration: there is a decrease to the band highlighted below.

Choice Accumulation II 5-YR	Age	Commission Rate at Issue ¹	Annual Trail ²
Option A	0-80	4.00%	No Annual Trail
	81-85	1.75%	
Option B	0-80	2.50%	0.40%
	81-85	1.50%	0.40%
Option C	0-80	1.00%	0.75%
	81-85	0.75%	0.75%

Please contact your Commissions department with any questions.

[Visit our full suite of annuity products here](#)

If you have any questions, please visit globalatlantic.com or call the sales team at (855) 44-SALES (447-2537), option 1. Global Atlantic will be communicating these upcoming changes to active producers on 6/19/20.

globalatlantic.com

¹Commissions are expressed as a percentage of the initial premium or deposit and are paid based on the issue age of the Oldest Owner.

²Commissions are calculated as a percent of Contract Value in force for policies in the 13th contract month or later and are paid quarterly. For eligible contracts, the trail commission is calculated as a percentage, equal to ¼ of the applicable percentage from the table above, of the total Contract Value. Trail commission payments will not be paid unless the contract is in force as of the trail payment date.

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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.

Choice Accumulation II fixed index annuity is issued by Forethought Life Insurance Company, 10 West Market Street, Suite 2300, Indianapolis, Indiana. Choice Accumulation 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, ICC14-FL-FIANC, FL-FIANC-13, ICC14-FL-FIATI and FL-FIATI-13.

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

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