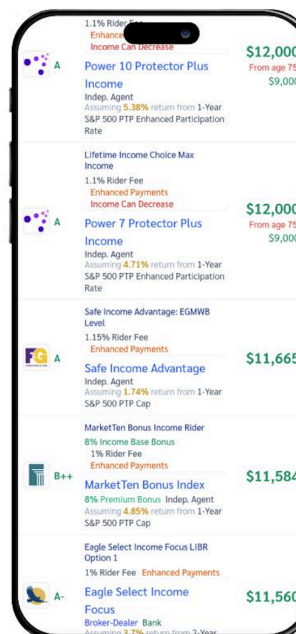




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FORE
THOUGHT®
Thinking Ahead™

ForeCareSM

Fixed Annuity
with Long-Term Care Benefits

Forethought Life Insurance Company

This is a solicitation of long-term care insurance and
an agent/insurance producer may contact you.

“That won’t happen to me.”

Acknowledging the financial pitfalls of long-term care needs is one thing. Acknowledging that it could happen to you is more difficult.

So what are the chances that you’ll need long-term care? Unfortunately, it’s not only possible, it’s likely. Statistics reveal that seven in ten people over age 65 will need long-term care services at some point in the remainder of their lifetime.¹ Between 2000 and 2040 the number of older adults with disabilities is expected to more than double — from about 10 million to 21 million.¹

These facts should not be surprising if you consider the size of the aging Baby Boomer population and the wide range of events that can trigger long-term care needs, including:

- Cognitive impairment, such as dementia and Alzheimer’s disease
- Accidents, in and out of the home
- Disease
- Lack of mobility, due to weight or joint deterioration
- Chronically ill



Annual cost for common long-term care services¹

\$17,420	Adult day care center (5 days/week)
\$27,740	Homemaker services (4 hours/day)
\$30,660	Home health aide (4 hours/day)
\$46,716	One-bedroom assisted living
\$74,820	Semi-private nursing home room
\$83,580	Private nursing home room

The cost of care

Without an alternative plan in place, many people place the burden, in one way or another, on loved ones. In fact, the number of adult children providing personal care or financial assistance to a parent has more than tripled over the past 15 years.² Considering the cost of care, do you have a plan to avoid this possibility?

¹ longtermcare.gov, 2013

² 2009 Long-term Care Insurance Sourcebook, American Association for Long-Term Care Insurance

Longer retirements pose bigger challenges

Planning for retirement today is an especially challenging proposition. Retirees face unpredictable equity markets and low interest rate environments. At the same time, medical advancements have generally extended lifespans to the point where a 30-year retirement is no longer a wild stretch of the imagination, but more the norm.³

While the benefits of a longer retirement are plentiful, financial challenges are very possible. Lifetime income needs are more demanding and the cost of living is rising, creating uncertainty and a fear of running out of money. This issue is compounded by the fact that, particularly with age, health tends to deteriorate.

For many people, accumulated health issues — or even a singular, often sudden, event — result in the need for long-term care. This expense may be devastating to a retirement strategy, with the potential to single-handedly wipe out existing assets without proper planning.

Are you:

- Age 50-80?
- Someone who has funds set aside as your “just in case” money?
- Interested in adding more certainty and protection to your retirement strategy?
- Concerned about who would take care of you if you needed extended health care?
- Concerned about protecting the amount of money you would like to leave for your loved ones?

If you answered “yes” to any of the above, ForeCare may be right for you.



³ Society of Actuaries Annuity 2000 Mortality Tables

ForeCare: A fixed annuity with *style* for

The explosion of long-term care needs is a relatively new challenge for retirees. Previous generations did not confront this challenge as regularly as today, in large part because lives were shorter.

The *style* of a fixed annuity

ForeCare offers all of the features and benefits traditionally associated with a fixed annuity.

S	Safety Your money is credited interest and not subject to the fluctuations in value and possible losses associated with equity investing.
t	Tax-deferral Crediting and growth of the contract value is tax-deferred. So growth of your money is not taxed until it is withdrawn, allowing for compounding to help facilitate accumulation.
y	Yield from current and guaranteed minimum interest crediting rates ForeCare offers a competitive crediting rate based on the current interest rate environment. The rate is guaranteed to never be less than 1%.
l	Liquidity to access your money through withdrawals or annuity income Should you need an additional steady, predictable income stream in your retirement, ForeCare offers various annuity payout options for lifetime income, or over a period of years. You also have the freedom to access up to 10% of the contract value annually, at no additional charge, while the contract is within the surrender period. The full value is accessible cost-free once the surrender period expires. ForeCare contracts have a 9-year surrender charge schedule.
e	Estate benefits Any contract value remaining upon your death passes directly to the named beneficiaries, avoiding probate.

Common Questions

How do I qualify for ForeCare?

ForeCare is offered if you are age 50 to 80. You can find out if you qualify for ForeCare based on a simple application process that takes about 30 minutes. That process may include a brief phone call during which you will participate in some simple recall activities.

When can I receive long-term care benefits?

ForeCare's long-term care benefits are provided if you are chronically ill or severely cognitively impaired and are certified as unable to perform at least two Activities of Daily Living (ADL) by a licensed health care provider. There is an elimination period of 90 days of covered care within 270 consecutive days. The elimination period is waived for home health care with a qualifying plan of care.

What are the Activities of Daily Living (ADLs)?

The ADLs are measures commonly used to assess functional ability. They include: eating, bathing, dressing, using a toilet, transferring (mobility), and continence.

life in retirement

ForeCare fixed annuity offers a modern strategy to help address today’s risks, leveraging your “just in case” money. With ForeCare, you get all of the security and benefits of a fixed annuity, along with enhanced value for qualified long-term care needs.

Protection for life in retirement

Should you require long-term care, ForeCare will help provide the financial resources necessary, allowing you to protect your other assets.

<i>l</i>	<p>Long-term care benefits⁴</p> <p>ForeCare provides either double or triple the amount of the contract value for qualified long-term care expenses, known as the ForeCare Multiplier. Your ForeCare Multiplier will be determined as part of the approval process. So with ForeCare, a \$100,000 contract value will provide at least \$200,000 – possibly \$300,000 – for qualified long-term care services.</p>
<i>i</i>	<p>Inherent protection of principal from long-term care costs</p> <p>There is a monthly fee associated with the long-term care protection that ForeCare provides. Your realized crediting return will be less than the declared interest rate due to the fee. However, even after deduction of the fee, the contract value at month end will not be less than the contract value at the prior month end, less any applicable withdrawals.</p>
<i>f</i>	<p>Freedom from taxes</p> <p>Growth in your contract value is tax-deferred and when the contract is used for qualified long-term care expenses, the benefits are typically tax-free. Plus, with more financial resources at your disposal should you require long-term care services, you have greater freedom to choose the care that best suits your life and needs,⁵ making cost a secondary factor.</p>
<i>e</i>	<p>Estate benefits are not forfeited</p> <p>Unlike traditional long-term care insurance, you are not simply purchasing protection you may never need. ForeCare is there for you if you need it while retaining the ability to pass your contract value directly to beneficiaries if you don't.</p>

⁴ This rider is only available to use with 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.

⁵ Choice of care, setting and caregivers are based on your licensed health care provider's plan of care.

Taxable distributions (including certain deemed distributions) are subject to ordinary income taxes, and if made prior to age 59½, may also be subject to a 10% federal income tax penalty. Distributions received from a non-qualified contract before the Annuity Commencement Date are taxable to the extent of the income on the contract. Early surrender charges may also apply. Withdrawals, other than for qualified long-term care expenses, will proportionately reduce the amount of available long-term care benefit coverage.

What types of services are covered?

Covered services include home care, home health aide, homemaker services, chore services, nurse and therapist, personal care, respite care, adult day care, assisted living, bed reservation, nursing home facility, and hospice care.

Are other benefits available with ForeCare?

ForeCare offers two optional benefits, each available at an additional charge.

Inflation Protection Benefit – Adjusts the amount available for long-term care for inflation.

Nonforfeiture Benefit – After three years, this benefit, if selected prior to issue, can provide a shortened period of long-term care protection on a “paid-up” basis.

What happens if I make a withdrawal unrelated to long-term care needs?

Withdrawals will reduce the amount of available long-term care benefit coverage on a proportionate basis. Surrender charges and a market-value adjustment will apply to withdrawals over 10% made during the first nine contract years.

About Forethought

Founded in 1985, Forethought Financial Group, Inc. (Forethought) is a privately-held, diversified financial services organization based in Houston, Texas, with insurance operations throughout the United States. We provide life insurance and annuities that help America's senior middle market plan for their pre-retirement, retirement and end-of-life needs through key distribution relationships.

Experienced leadership and financial discipline underlie our strong growth and success in the marketplace. With our targeted strategy and multifaceted product lines, we deliver enduring value to our customers, distribution partners and shareholders.

Exclusions and Limitations

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.

ForeCareSM fixed annuities are issued by Forethought Life Insurance Company and available in most states with Contract FA1101SPDA-01 (certificate GA1101SPDA-01, as applicable) 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, (certificate series LTCG2000-01, LTCG2001-01 and LTCG2002-01, as applicable). Products and features are subject to state variations and availability.

Read the contract for complete details. This is a solicitation of LTC insurance. This policy has limitations. For costs and complete coverage details, call Forethought Life Insurance Company.

Guarantees are backed by the financial strength and claims paying ability of Forethought Life Insurance Company, Indianapolis, IN.

The tax information is based on current tax laws, which are not guaranteed and subject to change.

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

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. A fixed annuity is not a registered security or stock market investment and does not directly participate in any stock or equity investments or index.

This material was prepared to support the promotion and marketing of investment and insurance products. Forethought Life Insurance Company and its affiliates and their respective employees, representatives and/or insurance agents do not provide tax, accounting, or legal advice. Any tax statements contained herein were not intended or written to be used, and cannot be used for the purpose of avoiding U.S. federal, state or local tax penalties. Please consult your own independent advisor as to any tax, accounting, or legal statements made herein.

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