

Do your clients need more care for their long-term care needs?

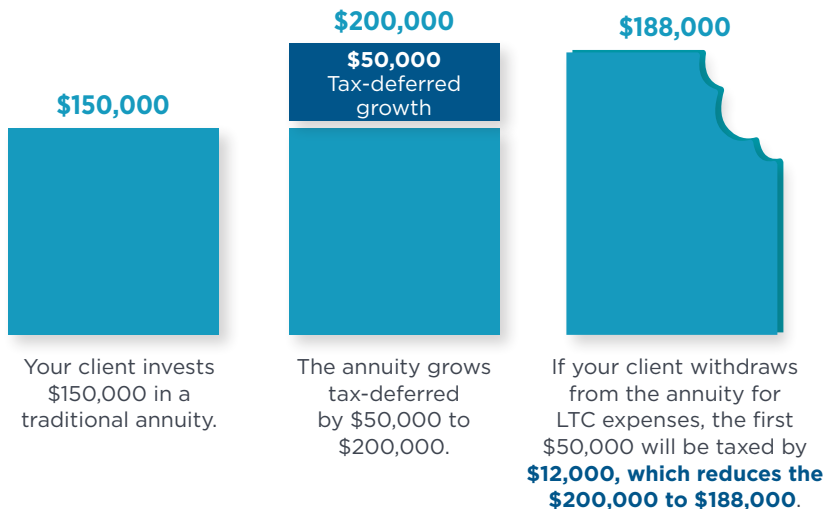
In 2010, the Pension Protection Act's (PPA) long-term care benefits took effect. Before the PPA, people had to pay taxes on the tax-deferred growth inside of their traditional annuities when withdrawing money for their long-term care (LTC) expenses.¹ Unfortunately, this condition still applies today if anyone owns a traditional annuity that's not designed to work under the PPA.

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

However, with the PPA now in force, things have improved: if a fixed annuity has a long-term care rider that's designed to work within the PPA, the tax-deferred dollars used to pay for qualified long-term care expenses are typically federal income tax-free.² **Let's compare two hypothetical scenarios:**

Example one

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

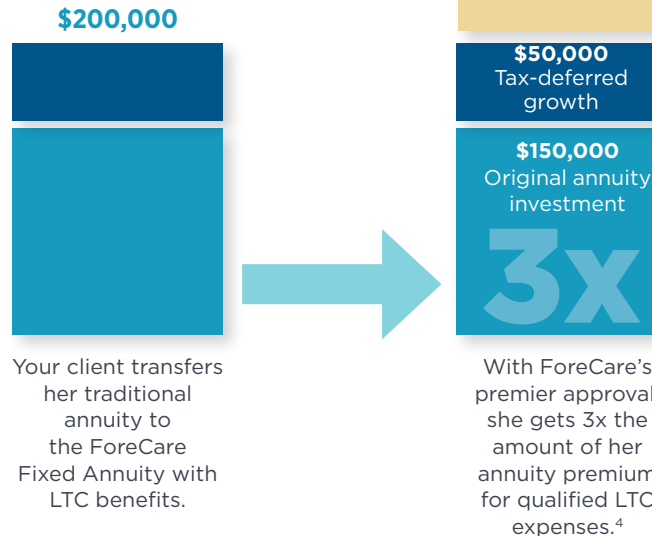


AND IT COULD BE MORE!

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.



Total coverage³
\$600,000

Additional coverage:
\$400,000

With the ForeCare Multiplier,⁴ 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.²

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 to run a product illustration
or to access the ForeCare calculator, or call us
at **(855) 447-2537, option 1** for more information.

It is FLIC's understanding that an individual who owns a ForeCare policy would be exempt from the **Washington** LTC payroll tax. FLIC cannot provide specific recommendations on legal requirements or exemptions from such legal requirements, however, so each individual must consult with his or her own legal counsel for specific recommendations.

¹ Ignores potential deductibility of Long-Term Care expenses from taxable income in year of withdrawal.

² 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.

³ 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.

⁴ 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.

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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.

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 (certificate series 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). 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.

Global Atlantic Financial Group (Global Atlantic) is the marketing name for The Global Atlantic Financial Group LLC and its subsidiaries, including Forethought Life Insurance Company and Accordia Life and Annuity Company. Each subsidiary is responsible for its own financial and contractual obligations.

Not a bank deposit	Not FDIC/NCUA insured	Not insured by any federal government agency	No bank guarantee	May lose value	Not a condition of any banking activity
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