

## Forethought life insurance and annuities provide many advantages:

### **No income tax liability on policy growth**

The death benefit payable under insurance coverage issued by Forethought Life Insurance Company (Forethought) is generally exempt from income tax liability.

### **May qualify for Medicaid/SSI assistance**

You may be able to reduce your net assets while providing for your final expenses if the ownership is irrevocably transferred as required for Medicaid/SSI spend downs.

### **Simple underwriting**

Based on your answers to any required health questions, you may receive first-day coverage of the entire face amount.

### **Easy and rapid claim service**

Forethought's rapid death claim process helps minimize the obligation for your family to pay for the funeral up front.

### **Portable coverage**

Insurance coverage issued by Forethought is portable, allowing you to move the coverage as needed during your lifetime and retain your coverage.

## About Forethought

Forethought Life Insurance Company provides a full suite of annuities and a leading preneed life insurance platform to help solve the pre-retirement, retirement and end-of-life challenges facing Americans today. A targeted strategy delivers multifaceted product lines to customers through key distribution relationships across the country. Experienced leadership and financial discipline underlie strong growth and success in the marketplace.

Forethought is a subsidiary of Global Atlantic Financial Group Limited, a multi-line insurance and reinsurance company with over \$30 billion in assets and 10 offices. Global Atlantic was founded at Goldman Sachs in 2004 and separated as an independent company in April of 2013.

For more information, visit [forethought.com](http://forethought.com).

*Forethought® funeral planning is funded through the purchase of whole life insurance or an annuity from Forethought Life Insurance Company, Indianapolis, Indiana.\* A representative of our firm, who may also be an agent with Forethought Life Insurance Company is available to answer any questions you may have.*

*\*Products and features are subject to state variations and availability.*

Residents of Illinois, Michigan, Ohio, and Texas please see additional disclosures below:

**ILLINOIS** – With Forethought funeral planning, you may change the provider, the merchandise, and the services at any time and any excess proceeds will be paid to your designated beneficiary.

**MICHIGAN** – Forethought funeral planning can also be funded through an escrow account with a qualified financial institution as escrow agent.

**OHIO** – A representative of our funeral firm, who may also be an agent of Forethought Life Insurance Company, can answer any questions you may have regarding Forethought insurance coverage. A licensed funeral director is available to discuss your funeral plan.


**TEXAS** – Visit [www.prepaidfunerals.texas.gov](http://www.prepaidfunerals.texas.gov) for more information.

Forethought is Forethought Life Insurance Company and affiliates, subsidiaries of Global Atlantic Financial Group Limited.

## Comprehensive Benefits of Prearranging



# Prepare for the unexpected



Most of us plan for the possible, the potential misfortunes of life that seldom actually happen. Why not gain some peace of mind by planning for the inevitable - your final expenses? You'll get the peace of mind that comes with planning ahead, and your family will be saved the financial burden when you're gone. Last year alone, more than one million people planned and funded their final expenses ahead of time.

**Wouldn't it be nice to know this is taken care of today, before the need arises, and with the support of those you love? With Forethought® insurance coverage you can do just that.**

## Plan ahead

Often individuals provide for final expenses using their savings or by relying on friends and relatives for financial assistance. Do you want to leave your loved ones with an unexpected financial burden?

### Advantages of planning your funeral

- Removes the emotional, as well as financial, burden so family members won't have to wonder, "Did we do the right thing?"
- Allows you to control your own celebration so it truly reflects who you are.
- Organizes family data so your family doesn't worry about locating vital information.
- Shows your sense of responsibility for family by making decisions, so family members won't have to - saving them from potential disagreements.

### Advantages of funding your funeral

- Sets aside funds to help remove the unexpected financial burden on your family to pay for your final expenses.
- Helps eliminate the need for your family to determine who is responsible for, or capable of, paying for your services.

## Peace of mind

**Today, more and more people recognize the emotional advantages of planning their funeral in advance.**