Product issued by
Forethought Life Insurance Company

Global Atlantic
FINANCIAL GROUP

J.P. Morgan Cross-Asset Strategy Index One-Year Point-to-Point with Participation Rate

For fixed index annuities

A fixed index annuity (FIA) may be part of an appropriate strategy to help you retire on your own terms. FIAs provide the ability to receive interest credit based, in part, on the performance of an index and provide protection against market-based losses. When considering a fixed index annuity, it is important to evaluate all of the product's available interest crediting strategies to determine which strategy – or combination of strategies – works best for your specific retirement goals. This strategy is only one of many different potential strategies which are described in other materials.

J.P. Morgan Cross-Asset Strategy Index Overview

The J.P. Morgan Cross-Asset Strategy Index is designed to allocate exposure to global asset classes through a portfolio of up-to seven ETFs and futures-based indices. The index was created with the aim of targeting a stable level of volatility. The index's portfolio provides exposure to equities, fixed-income and commodities asset classes in various sectors including, among others, real estate, infrastructure, corporate bonds, gold and brent crude oil. Moreover, the index is designed to mitigate increases in volatility above certain thresholds by reducing or eliminating exposure to all assets.

Additional considerations when purchasing an FIA:

- Fixed index annuities are typically meant for long-term savings purposes.
- **They are insurance contracts, not registered securities or stock market investments. You are never invested in the index itself.**
- Interest is credited based on the performance of the index and the criteria outlined in the index crediting strategy.

You are never invested in the index itself.

NOT FOR USE IN IOWA

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

J.P. Morgan

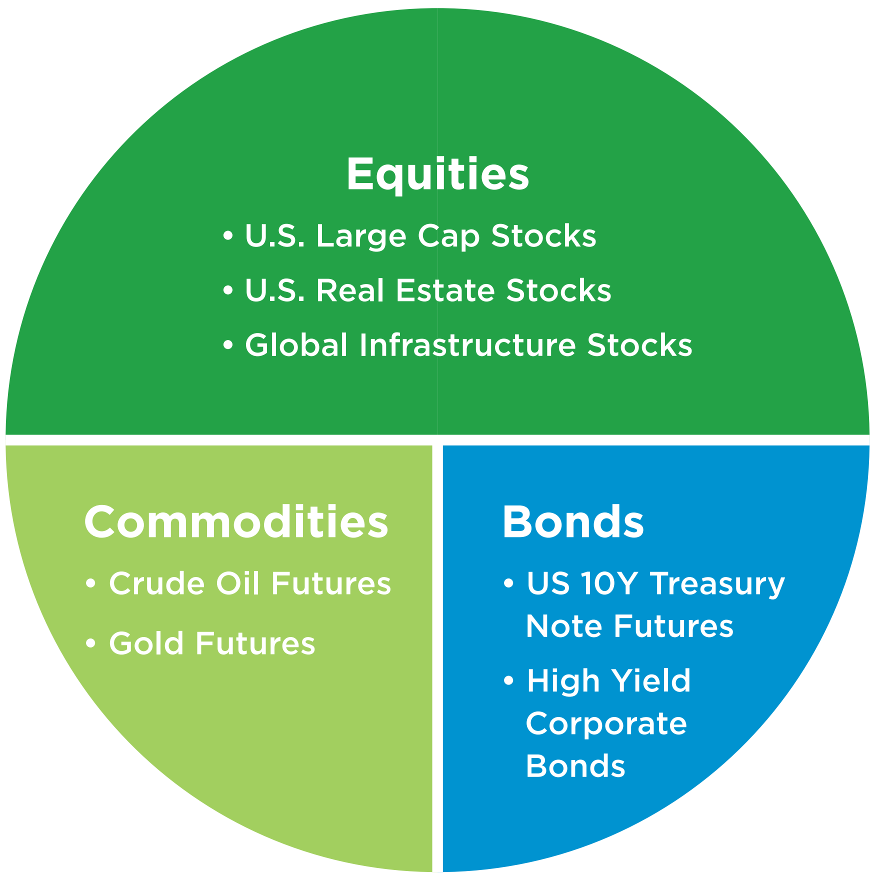
J.P. Morgan is a global leader in financial services, offering solutions to the world's most important corporations, governments and institutions in more than 100 countries. As announced in 2020, JPMorgan Chase will deploy $2 billion in philanthropic capital around the world by 2025. They also lead volunteer service activities for employees in local communities by utilizing their many resources, including those that stem from access to capital, economies of scale, global reach and expertise.

What is a participation rate?

The participation rate is the percentage of the interest that may be credited to a fixed index annuity for the one-year Strategy Term. Participation Rates are declared in advance and are guaranteed for the one-year Strategy Term, but may change for future one-year Strategy Terms. They will never be less than the Minimum Guaranteed Annual Index Participation Rate described in the contract. Current rates are not indicative of the future rates that the Company may declare.

Components

This J.P. Morgan Cross-Asset Strategy Index provides exposure to equities, fixed income and commodities. Within these asset classes the index may provide exposure to, among other sectors, real estate, infrastructure, corporate bonds, gold and crude oil. The index is designed to target a level volatility by investing across these asset classes, attempting to take advantage of diversification between asset classes.



Hypothetical historical performance

This chart shows how the J.P. Morgan Cross-Asset Strategy Index and FIA interest crediting strategy would have functioned if they had been available for the time period indicated.

J.P. Morgan Cross-Asset Strategy

Years	One Year Return	One-Year-Point-to Point with Participation at 170%	One-Year-Point-to Point with Participation at 150%	One-Year-Point-to Point with Participation at 125%
2014	7.79%	13.25%	11.69%	9.74%
2015	0.40%	0.67%	0.59%	0.49%
2016	4.95%	8.41%	7.42%	6.18%
2017	20.13%	34.22%	30.20%	25.17%
2018	-2.29%	0.00%	0.00%	0.00%
2019	16.06%	27.30%	24.09%	20.07%
2020	8.54%	14.52%	12.81%	10.68%
2021	9.62%	16.36%	14.43%	12.03%
2022	-11.93%	0.00%	0.00%	0.00%
2023	4.42%	7.51%	6.63%	5.53%

HYPOTHETICAL HISTORICAL DATA IS NO GUARANTEE OF FUTURE RESULTS. ACTUAL RESULTS WILL VARY BASED ON THE PERCENTAGE OF CHANGE IN THE INDEX, INDEX ALLOCATIONS, AND INTEREST RATES. CURRENT FIXED INDEX ANNUITIES DID NOT EXIST DURING THE TIME PERIOD ILLUSTRATED.

When Index performance is negative for any one-year period, Forethought fixed index annuity interest credit will be 0.00%.

Source: J.P. Morgan

The chart shows the pre-inception performance data of the Index based on hypothetical back-tested closing levels from 12/31/2013 through 10/14/2015 as well as post-inception, actual live index historical performance data of the J.P. Morgan Cross-Asset Strategy Index based on closing levels from 10/15/2015 through 12/31/2023. Different purchase dates will result in different index returns with the participation rate applied. The J.P. Morgan Cross-Asset Strategy Index inception date is 10/15/2015. The Index Return on the J.P. Morgan Cross Asset Index Strategy reflects the resulting index returns after applying the index rules over the period of time indicated. The Index Credit on the One-Year Point-to-Point with Participation Rate Indexed Strategy on the J.P. Morgan Cross Asset Index Strategy Index reflects the hypothetical interest Forethought would have credited at the Participation Rate indicated. The hypothetical back-tested J.P. Morgan Cross-Asset Strategy Index results reflect the interest that Forethought would have credited for a hypothetical Forethought fixed index annuity product after an [170% to 125%] participation rate for the time period indicated. The participation rate is not guaranteed and is subject to a 10% minimum for the One-Year Point-to-Point with participation rate strategy based on the J.P. Morgan Cross-Asset Strategy Index.

Hypothetical historical performance of the J.P. Morgan Cross-Asset Strategy Index is not an indication of future results. Back-tested performance is not actual historical performance, but is hypothetical. The back-tested calculations are based on the Index methodology in effect on 3/1/2016. Actual live index historical performance for 10/15/2015 - 12/31/2023 reflects the Index methodology in place during that time period. Prospective application of the methodology used to construct the J.P. Morgan Cross-Asset Strategy Index may not result in performance commensurate with the back-test returns shown. The back-tested period does not necessarily correspond to the entire available history of the Index.

This illustration assumes the index will repeat historical performance and that the annuity's current non-guaranteed elements, such as Index Caps, Index Spreads, Participation Rates or other interest crediting adjustments, will not change. It is likely that the index will not repeat historical performance, the non-guaranteed elements will change, and actual values will be higher or lower than those in this illustration but will not be less than the minimum guarantees. The values in this illustration are not guarantees or even estimates of the amounts you can expect from your annuity.

Another limitation of back-tested hypothetical information is that generally the back-tested calculation is prepared with the benefit of hindsight. Back-tested data reflects the application of the Index methodology and selection of Index constituents in hindsight. No hypothetical record can completely account for the impact of financial risk in actual trading. For example, there are numerous factors related to the equities, fixed income/and/or commodities markets in general which cannot be, and have not been, accounted for in the preparation of the index information set forth, all of which can affect actual performance.

It is not possible to invest directly in a J.P. Morgan Cross-Asset Strategy Index. The hypothetical historical performance data, however does not reflect any additional costs or fees that may be paid in connection with any security linked to the Index. In addition, the performance data does not reflect any additional fees that may be paid by counterparty to a transaction referencing the J.P. Morgan Cross-Asset Strategy Index, and which may be agreed between J.P. Morgan and the counterparty.

Global Atlantic Financial Group

Global Atlantic Financial Group is a leading insurance company meeting the retirement and life insurance needs of individuals and institutions. With a strong financial foundation and risk and investment management expertise, the company delivers tailored solutions to create more secure financial futures. The company's performance has been driven by its culture and core values focused on integrity, teamwork, and the importance of building long-term client relationships. Global Atlantic is a wholly-owned subsidiary of KKR, a leading global investment firm. Through its relationship, the company leverages KKR's investment capabilities, scale and access to capital markets to enhance the value it offers clients. KKR's parent company is KKR & Co. Inc. (NYSE: KKR).

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This brochure must be preceded or accompanied by the applicable fixed index annuity product brochure and interest crediting strategy flyer.

Guarantees are based on the claims-paying ability of Forethought Life Insurance Company and assume compliance with the product's benefit rules, as applicable.

Strategy availability may vary by state and firm. 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.

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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. Payments from IRAs are taxable in accordance with the normal rules surrounding taxation of payments from an IRA. Early surrender charges may also apply. Withdrawals may reduce the death benefit and any optional guaranteed amounts in an amount more than the actual withdrawal. If you are investing in a fixed index annuity through a tax-advantaged retirement plan such as an IRA, you will receive no additional tax advantage from a fixed index annuity. Under these circumstances, you should only consider buying a fixed index annuity if it makes sense because of the annuity's other features, such as lifetime income payments and death benefit protection.

Indices are not available for direct investment.

The J.P. Morgan Cross-Asset Strategy Index ("Index") has been licensed to Forethought Life Insurance Company (the "Licensee") for use in connection with its Fixed Indexed Annuity (together and individually the "Annuity Product"). Neither the Licensee nor the Annuity Product is sponsored, operated, endorsed, recommended, sold, or promoted by J.P. Morgan Securities LLC or any of its affiliates (together and individually, "J.P. Morgan"). J.P. Morgan makes no representation and gives no warranty, express or implied, to purchasers of the Annuity Product nor does J.P. Morgan have any liability for any errors, omissions, or interruptions of the Index. Such persons should seek appropriate professional advice before making an investment or purchasing insurance. The Index has been designed by J.P. Morgan, and is compiled, calculated, maintained, and sponsored by J.P. Morgan without regard to the Licensee, the Annuity Product, or any policyholder. J.P. Morgan is under no obligation to continue compiling, calculating, maintaining, or sponsoring the Index. J.P. Morgan may independently issue or sponsor other indices or products that are similar to and may compete with the Index and the Annuity Product. The Licensee and J.P. Morgan may transact in assets referenced in the Index (or in financial instruments such as derivatives that reference those assets). These activities could have a positive or negative effect on the value of the Index and the Annuity Product.

Contract FA1801SPDA-01 and ICC17-FA1801SPDA-01 and Rider forms ICC17-FA4106-01, FA4106-01.

Fixed index annuities are issued by **Forethought Life Insurance Company**, 10 West Market Street, Suite 2300, Indianapolis, Indiana.

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