

Rate Lock Procedures for Fixed Annuities

Forethought Life Insurance Company (FLIC) issues fixed annuity contracts when the NYSE is open. Our New Business Department must receive all premium(s) and paperwork in good order for a contract to be issued. "Good order" means all required forms are complete, and the agent is properly credentialed (licensed, appointed and product trained). Annuity applications received in the Service Center (in good order) will receive annuity rates as follows:

1. PAPER APPLICATIONS

Cash with Application

Applications signed prior to the date of rate change and received at the Service Center within 14 calendar days from the signed application date will receive the better of the annuity rates in effect on:

- the date the application was signed **OR**
- the date the annuity contract is issued.

Applications received at the Service Center beyond 14 calendar days from the signed application date will receive the annuity rates in effect on the date the contract is issued.

1035 Exchange / Transfer

Applications must be signed prior to the date of rate change and received within 14 calendar days from the signed application date. If **ALL** funds are received at the Service Center within 60 calendar days from the date the application was signed, the annuity rates will be the better of the rates in effect on:

- the date the application was signed **OR**
- the date the annuity contract is issued.

If **ALL** funds are **NOT** received at the Service Center within 60 calendar days, the annuity rates will be those rates in effect on the date the annuity contract is issued.

2. ELECTRONIC APPLICATIONS

Cash with Electronic Application

Electronic applications received within 14 calendar days from the order entry "submit" date will receive the better of annuity rates in effect on:

- The order entry "submit" date **OR**
- Date the annuity contract is issued

All electronic applications received beyond 14 calendar days from the order entry "submit" date will receive the annuity rates in effect on the date the contract is issued.

1035 Exchange / Transfer

Electronic applications must be "submitted" prior to the date of rate change and received within 14 calendar days from the "submitted" application date. If **ALL** funds are received at the Service Center within 60 calendar days from the date the application was "submitted", the annuity rates will be the better of the rates in effect on:

- The order entry "submit" date **OR**
- Date the annuity contract is issued

If **ALL** funds are **NOT** received at the Service Center within 60 calendar days, the annuity rates will be those rates in effect on the date the annuity contract is issued.

For firms that send both an electronic application as well as a paper application, the electronic application "submit" date will prevail. The order entry "submit" date is the final submission date captured by the electronic order entry platform.

Until a contract is issued and while any requirement remains outstanding beyond the appropriate time frame outlined above, FLIC reserves the right to close out an application file and return all funds received to date. If FLIC elects to close out an application file, the application is considered void and will not be eligible for an interest rate lock.

For more information call: **(877) 454-4777**

SERVICE ADDRESSES

Standard Mail
Forethought Life Insurance Company
PO Box 758507
Topeka, KS 66675-8507

Private Express Mail Carriers
Forethought Life Insurance Company
Mail Zone 507
5801 SW 6th Ave
Topeka, KS 66636

globalatlantic.com

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

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