

# Simple Protection Plan

## High Growth Option

Issued by Forethought Life Insurance Company



The **Simple Protection Plan** offers your clients end-of-life expense coverage, using increasing death benefit life insurance designed to help offset price inflation. Death benefit growth is discretionary, not guaranteed, with growth credits occurring on each policy anniversary.

### Coverage Amounts

	Minimum	Maximum
<b>Single Pay</b>	\$1,000	\$25,000
<b>Multi-Pay (1,3,5, &amp; 10 Pay)</b>	\$1,000 (\$5,000 in Washington)	\$25,000

### Issue Age and Payment Plan Availability

Single Pay	50 - 99
1 Pay	50 - 99
3 Pay	50 - 90
5 Pay	50 - 85
10 Pay	50 - 80

### Death Benefits Available

If health question responses are:

"No" to both Question 1 and Question 2		All plans are available; Multi-pay plans (except 1-Pay) will provide full first-day coverage			
"No" to Question 1; Question 2 is skipped		Only Single Pay and 1 Pay plans are available (see below)			
"No" to Question 1; "Yes" to Question 2		All plans are available; Multi-pay plans will provide a graded death benefit (see below)			
"Yes" to Question 1		No coverage is available			
Payment Plan	Months 1-6	Months 7-11	Month 12	Months 13-24	Months 25+
Single Pay	100% of face	100% of face	100% of face	100% of face	100% of face
1 Pay	104% of premiums paid	104% of premiums paid	100% of face	100% of face	100% of face
3, 5, or 10 Pay	104% of premiums paid	104% of premiums paid	104% of premiums paid	108% of premiums paid	100% of face

### Premium Factors

To determine the required single or monthly premium amount, multiply the face amount by the appropriate premium factor from the below pay plan and issue age table. Multi-Pay (1, 3, 5 and 10 Pay) plan premiums may be paid only monthly. Acceptable payment methods are Automated Premium Authorization (APA), coupon book, and credit card (complete a separate authorization for credit cards).

Payment Plan	Ages 50 – 60	Ages 61 – 65	Ages 66 – 70	Ages 71 – 75	Ages 76 – 80	Ages 81 – 85	Ages 86 – 90	Ages 91 – 99
<b>Single Pay</b>	0.9980							
<b>1 Pay</b>	0.0873							
<b>3 Pay</b>	0.0358	0.0370	0.0383	0.0398	0.0415	0.0434	0.0456	
<b>5 Pay</b>	0.0236	0.0246	0.0258	0.0272	0.0289	0.0309		
<b>10 Pay</b>	0.0149	0.0156	0.0166	0.0180	0.0199			

### 30-day free look

The Policy provides for a 30-day from receipt free look period. To ensure that consumers have adequate time to receive and review their contracts, we allow 90 days from issue to make any changes to the Policy.

### Early payoff option

Consumers may convert their Policy to a paid-up status. For the 1-Pay plan this may be done at any time during the first 11 months. For all other multi-pay plans this may be done during the first 12 months. In all cases the payoff amount will be the single premium amount, less premiums paid. If the original payment plan is a 1-Pay, no fee is charged to use this feature. For all other multi-pay plans, no fee is charged if a payoff is exercised during the first 90 days. For payoffs of 3, 5, or 10-Pay plans exercised on days 91-365 a \$150 fee is charged. After month 12, contact Customer Service (800-331-8853) for the payoff savings calculation.

For more information about the Simple Protection Plan, contact Sales Support at **(866) 449-3722**.

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