Could you afford $80,000 per year to stay in a nursing home?

Long-term care can be a burden to any financial plan. How would you pay for it?

You may have money set aside in savings or investments to self-fund your long-term care costs, but you may sacrifice growth opportunities or risk exposure to equity market volatility. Many people turn to traditional long-term care insurance; however, if you do not use the coverage, you lose the money and it can be quite costly.

What you need is a strategy that:

- Offers growth potential
- Maximizes your long-term care dollars, and
- Allows you to pass on unused funds to your beneficiaries

You need ForeCare, an innovative fixed annuity with long-term care benefits that provides a multiple of your contract value for qualified long-term care expenses.

Benefits of a ForeCare fixed annuity

Because ForeCare is a fixed annuity you can participate in both protection and accumulation benefits:

- The interest crediting is guaranteed to never drop below 1% during the Withdrawal Charge Period (0.10% thereafter)
- The growth of your contract value is tax-deferred, and
- You don't risk equity exposure

Long-term care benefits

Unlike a traditional long-term care product, with ForeCare any contract value not used for long-term care expenses can be passed to your beneficiaries as a death benefit. However, there is a monthly cost associated with the long-term care benefits rider, which is based on the insured's issue age.

ForeCare also offers other unique benefits.

- ***Principal protection*** – Your contract value at month-end is never reduced below the contract value at the prior month-end (less any applicable withdrawals) due to the cost for the long-term care benefits rider.
- ***Tax advantages*** – Qualified long-term care withdrawals are typically federal income tax-free and your contract growth is tax-deferred.[1]
- ***2x/3x coverage*** – Provides double or triple the amount of the contract value for qualified long-term care expenses.[2]

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

[1] 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.