

By completing and submitting this form you are requesting an IRA to Roth IRA conversion of an existing Forethought Life Insurance (The Company) annuity contract. The full amount of your existing non-Roth IRA will be converted to a Roth IRA.

The following plan types are eligible to be converted to a Roth IRA:

- Traditional IRA
- SEP-IRA

### Reporting a conversion to the IRS

The fair market value (*as determined in accordance with federal tax law*) of your IRA will be reported as a taxable withdrawal from your IRA for Federal income tax purposes for the calendar year that this signed Roth IRA Conversion Form is received by the Company and your contract is converted into a Roth IRA.

The value of the conversion will be provided to the custodian of all Custodial owned contracts so they can prepare the appropriate tax reporting forms. For Individually owned contracts, we will issue a Form 1099-R for the amount converted and a Form 5498 to acknowledge the conversion amount.

Tax withholding is not available as part of a conversion transaction. You must be able to satisfy your income tax obligations using an external source. Alternatively, if you wish to use assets from your IRA, you will need to request a separate withdrawal from the contract ahead of the conversion transaction. Any withdrawal taken prior to age 59 ½ is subject to an additional 10% IRS tax.

### Existing Enrollment Programs

If you have reached your Required Beginning Date, you must take a required minimum distribution (RMD) before converting to a Roth IRA.

If you are currently enrolled in the Automatic Required Minimum Distribution (RMD) Program and your distribution for the year has not yet been satisfied, a distribution will be processed and sent out at the time of the conversion unless we are instructed otherwise. Please note, if an RMD is due in the year a conversion is being requested, and you are NOT enrolled in our Automatic RMD Program, we require that the appropriate RMD form be completed with instructions for satisfying the RMD prior to the conversion.

If you are currently enrolled in any other Automatic Income Program, including a 72(t) Automatic Income Program, the program will continue unless we are instructed otherwise.

### Section A: Owner Information

Please provide all information requested in this section. It is important that you provide your telephone number in the event we require additional information to clarify your instructions.

Contract Number	Telephone Number	Best Time To Call: _____ <input type="checkbox"/> AM <input type="checkbox"/> PM	
Owner's Full Name ( <i>First, Middle, Last or Trust/Entity</i> )		Owner's Date of Birth ( <i>mm/dd/yyyy</i> )	
Owner's Residential Address	City/Town	State	Zip Code
Owner's Mailing Address ( <i>if different from above</i> )	City/Town	State	Zip Code
Owner's Email Address	Owner's Social Security Number		



**Section B: Certification and Signature(s)**

All information provided by me is true and correct. I assume full responsibility for the tax implications of this conversion transaction and will not hold Forethought Life Insurance Company liable for any adverse consequences that may result.

**Voluntary Use of Client Initiated Electronic Signature:** *If you, the Owner (or POA or Custodian, if applicable) have voluntarily chosen to utilize an electronic signature to effectuate the transaction(s) set forth in this form by using an electronic process, technology or solution not offered or provided to you by the Company, then by applying your electronic signature to this form you agree to the following: (1) you agree the signature used on this form will be the electronic representation of your signature for all purposes; (2) you have reviewed and agree to be bound by all terms and conditions of this form you have signed electronically; (3) you understand that this form will be deemed to be signed in the United States; and (4) you will provide the Company with the required certificate of completion and audit trail that was generated by the electronic signature process you used to sign this form.*

**US TAXPAYER CERTIFICATION:**

By submitting this form, I am certifying under penalties of perjury, that:

1. The Taxpayer Identification Number that appears on this form is correct,
2. I have not been notified by the IRS that I am subject to backup withholding or I am no longer subject to backup withholding.
3. I am a U.S. person

**NON-RESIDENT ALIEN STATUS:**

If you are a Non-Resident Alien, the US Taxpayer certification language above does not apply to you. Please check the box and provide your country of residence below.

Under penalty of perjury, I certify that I am a Non-Resident Alien, and my country of residence is: \_\_\_\_\_.

The amount paid to you will be subject to 30% withholding, unless you submit an IRS Form W-8, and are entitled to claim a reduced rate of withholding under the applicable US tax treaty.

**The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.**

<b>Owner Signature</b>	<b>Owner Printed Name</b>	Date (mm/dd/yyyy)
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If you live in a Community Property State (AZ, CA, ID, LA, NM, NV, TX, WA, and WI), we are required to have Spousal Consent to surrender your policy(s). This form will be returned if this section is not complete.

**If you do not have a spouse, or if your spouse is deceased, check this box.**

Spouse's Signature	Date (mm/dd/yyyy)
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**This form can be submitted as follows:**

<b>U.S. Mail or Private Express Carrier:</b> <b>Forethought Life Insurance Company</b> 123 Town Square Place PMB 711 Jersey City, NJ 07310	<b>Submit Via Fax:</b> Please fax to (855) 299-0104  <b>Submit Via E-mail:</b> GAOperations@email.gafg.com	<b>Questions? Please contact us at:</b> (833) ASK-GA4U   (833) 275-4248  <b>Our Website is:</b> www.globalatlantic.com
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*This information is intended to provide educational information about the features and mechanics of the product. It should not be considered, and does not constitute, personalized investment advice. The issuing insurance company is not an investment adviser. It's not acting in any fiduciary capacity with respect to any contract and/or investment.*