

# ForeAccumulation II

## Fixed Index Annuity

Issued by Forethought Life Insurance Company

Current Interest Rates - Effective 09/11/2026

**BOLD TEXT** indicates a change in rates.

ForeAccumulation II offers differing withdrawal charge schedules with rates, which may be higher or lower. Ask your financial professional to learn more. State and firm variation may apply.

| ForeAccumulation<br>Interest Crediting Strategy <sup>1</sup>                                                                                     |                      | Withdrawal Charge Schedule <sup>2</sup>      |                                              |                                       |
|--------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|----------------------------------------------|----------------------------------------------|---------------------------------------|
| Guaranteed Minimum Annual Floor (GMAF) with Cap<br>Rate Strategies                                                                               | Premium<br>Amount    | 5 yr                                         | 7 yr                                         | 10 yr <sup>4</sup>                    |
| <b>S&amp;P 500®</b><br>One-Year Point-to-Point with GMAF with Cap<br>Floor Lock Period - 5yr, 7yr, 10yr*<br>Annual Floor Rate <sup>3</sup>       | ≥ \$100K<br>< \$100K | <b>8.00%</b><br><b>7.75%</b><br>2.00%        | <b>8.00%</b><br><b>7.75%</b><br>2.25%        | <b>7.75%</b><br><b>7.50%</b><br>2.25% |
| <b>NASDAQ-100</b><br>One-Year Point-to-Point with GMAF with Cap<br>Floor Lock Period - 5yr, 7yr, 10yr*<br>Annual Floor Rate <sup>3</sup>         | ≥ \$100K<br>< \$100K | <b>8.00%</b><br><b>7.75%</b><br>2.00%        | <b>8.00%</b><br><b>7.75%</b><br>2.25%        | <b>7.75%</b><br><b>7.50%</b><br>2.25% |
| <b>S&amp;P 500 Engle®</b><br>One-Year Point-to-Point with GMAF with Cap<br>Floor Lock Period - 5yr, 7yr, 10yr*<br>Annual Floor Rate <sup>3</sup> | ≥ \$100K<br>< \$100K | <b>8.00%</b><br><b>7.75%</b><br><b>3.25%</b> | <b>8.00%</b><br><b>7.75%</b><br><b>3.50%</b> | <b>7.75%</b><br><b>7.50%</b><br>3.25% |
| <b>NASDAQ-100 Agile</b><br>One-Year Point-to-Point with GMAF with Cap<br>Floor Lock Period - 5yr, 7yr, 10yr*<br>Annual Floor Rate <sup>3</sup>   | ≥ \$100K<br>< \$100K | <b>8.00%</b><br><b>7.75%</b><br><b>3.25%</b> | <b>8.00%</b><br><b>7.75%</b><br><b>3.50%</b> | <b>7.75%</b><br><b>7.50%</b><br>3.25% |
| Participation Rate                                                                                                                               | Premium<br>Amount    | 5 yr                                         | 7 yr                                         | 10 yr <sup>4</sup>                    |
| <b>One-Year Term</b>                                                                                                                             |                      |                                              |                                              |                                       |
| <b>S&amp;P 500 Engle®</b><br>One-Year Point-to-Point with Participation Rate                                                                     | ≥ \$100K<br>< \$100K | 85.00%<br>80.00%                             | 90.00%<br>85.00%                             | 85.00%<br>80.00%                      |
| <b>NASDAQ-100 Agile</b><br>One-Year Point-to-Point with Participation Rate                                                                       | ≥ \$100K<br>< \$100K | 75.00%<br>70.00%                             | 80.00%<br>75.00%                             | 75.00%<br>70.00%                      |
| <b>PIMCO Balanced Index</b><br>One-Year Point-to-Point with Participation Rate                                                                   | ≥ \$100K<br>< \$100K | 175.00%<br>170.00%                           | 180.00%<br>175.00%                           | 185.00%<br>180.00%                    |
| <b>BlackRock Diversa Volatility Control<sup>5</sup></b><br>One-Year Point-to-Point with Participation Rate                                       | ≥ \$100K<br>< \$100K | 145.00%<br>140.00%                           | 150.00%<br>145.00%                           | 155.00%<br>150.00%                    |
| <b>Franklin US Index</b><br>One-Year Point-to-Point with Participation Rate                                                                      | ≥ \$100K<br>< \$100K | 125.00%<br>120.00%                           | 130.00%<br>125.00%                           | 130.00%<br>125.00%                    |
| <b>JP Morgan Cross-Asset Strategy Index</b><br>One-Year Point-to-Point with Participation Rate                                                   | ≥ \$100K<br>< \$100K | 125.00%<br>120.00%                           | 130.00%<br>125.00%                           | 130.00%<br>125.00%                    |
| Participation Rate                                                                                                                               | Premium<br>Amount    | 5 yr                                         | 7 yr                                         | 10 yr <sup>4</sup>                    |

| Two-Year Term                                                                                              |                      |                               |                               |                              |
|------------------------------------------------------------------------------------------------------------|----------------------|-------------------------------|-------------------------------|------------------------------|
| <b>PIMCO Balanced Index</b><br>Two-Year Point-to-Point with Participation Rate                             | ≥ \$100K<br>< \$100K | 260.00%<br>255.00%            | 270.00%<br>265.00%            | 275.00%<br>270.00%           |
| <b>BlackRock Diversa Volatility Control<sup>5</sup></b><br>Two-Year Point-to-Point with Participation Rate | ≥ \$100K<br>< \$100K | 215.00%<br>210.00%            | 225.00%<br>220.00%            | 235.00%<br>230.00%           |
| <b>Franklin US Index</b><br>Two-Year Point-to-Point with Participation Rate                                | ≥ \$100K<br>< \$100K | 180.00%<br>175.00%            | 185.00%<br>180.00%            | 190.00%<br>185.00%           |
| <b>JP Morgan Cross-Asset Strategy Index</b><br>Two-Year Point-to-Point with Participation Rate             | ≥ \$100K<br>< \$100K | 180.00%<br>175.00%            | 185.00%<br>180.00%            | 190.00%<br>185.00%           |
| Cap                                                                                                        | Premium Amount       | 5 yr                          | 7 yr                          | 10 yr <sup>4</sup>           |
| <b>S&amp;P 500®</b><br>One-Year Point-to-Point with Cap                                                    | ≥ \$100K<br>< \$100K | <b>10.00%</b><br><b>9.75%</b> | 10.00%<br>9.75%               | 9.75%<br>9.50%               |
| <b>S&amp;P 500®</b><br>One-Year Point-to-Point with Locked Cap                                             | ≥ \$100K<br>< \$100K | <b>8.00%</b><br><b>8.00%</b>  | 8.00%<br>8.00%                | <b>7.75%</b><br><b>7.75%</b> |
| <b>MSCI EAFE</b><br>One-Year Point-to-Point with Cap                                                       | ≥ \$100K<br>< \$100K | <b>10.00%</b><br><b>9.75%</b> | 10.00%<br>9.75%               | <b>9.75%</b><br><b>9.50%</b> |
| <b>NASDAQ-100</b><br>One-Year Point-to-Point with Cap                                                      | ≥ \$100K<br>< \$100K | <b>10.00%</b><br><b>9.75%</b> | <b>10.00%</b><br><b>9.75%</b> | <b>9.75%</b><br><b>9.50%</b> |
| Performance Trigger                                                                                        | Premium Amount       | 5 yr                          | 7 yr                          | 10 yr <sup>4</sup>           |
| <b>S&amp;P 500®</b><br>One-Year Point-to-Point with Performance Trigger                                    | ≥ \$100K<br>< \$100K | 7.00%<br>6.75%                | 7.25%<br>7.00%                | 7.00%<br>6.75%               |
| Fixed Rate                                                                                                 | Premium Amount       | 5 yr                          | 7 yr                          | 10 yr <sup>4</sup>           |
| <b>Fixed Rate</b>                                                                                          | ≥ \$100K<br>< \$100K | 4.10%<br>4.00%                | 4.25%<br>4.15%                | 4.25%<br>4.15%               |

Current Interest Rates - Effective 09/11/2026

Products and features are subject to state and firm availability and variations.

ForeAccumulation is a Single Premium Deferred Annuity.

<sup>1</sup> Interest Crediting Strategy availability may vary by state and firm.

<sup>2</sup> Withdrawal Charge Schedule availability may vary by state and firm.

<sup>3</sup> The Annual Floor is declared in advance and remains fixed during the Floor Lock Period. After the Floor Lock Period, the Annual Floor is declared in advance of each Strategy Term and is not to change for that Strategy Term. For subsequent Strategy Terms after the initial Floor Lock Period, the Annual Floor may be higher or lower but never lower than the Minimum Guaranteed Annual Floor in the contract. The Floor Lock Period may be one-year or more as indicated above and will be on the Index Rider Data Page upon issuance of the contract.

<sup>4</sup> Withdrawal Charge Schedule are subject to state and firm availability and variations.

<sup>5</sup> Formally known as BlackRock iBLD Diversa® VC7 ER Index.

<sup>6</sup> 5- and 10-Year Withdrawal Charge period will have a 5-Year Strategy Term duration and 7-Year Withdrawal Charge period will have a 7-year Strategy Term duration.

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|--------------------|-----------------------|----------------------------------------------|-------------------|----------------|-----------------------------------------|