

September 2026



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 with Growth Accelerator Rider ^{1,4}		Withdrawal Charge Schedule ²		
Participation Rate	Premium Amount	5 yr	7 yr	10 yr ³
One-Year Term				
S&P 500 Engle One-Year Point-to-Point with Participation Rate	≥ \$100K < \$100K	105.00% 100.00%	110.00% 105.00%	105.00% 100.00%
NASDAQ-100 Agile One-Year Point-to-Point with Participation Rate	≥ \$100K < \$100K	95.00% 90.00%	100.00% 95.00%	95.00% 90.00%
PIMCO Balanced Index One-Year Point-to-Point with Participation Rate	≥ \$100K < \$100K	215.00% 205.00%	220.00% 215.00%	225.00% 220.00%
BlackRock Diversa® Volatility Control⁴ One-Year Point-to-Point with Participation Rate	≥ \$100K < \$100K	175.00% 170.00%	180.00% 175.00%	185.00% 180.00%
Franklin US Index One-Year Point-to-Point with Participation Rate	≥ \$100K < \$100K	155.00% 150.00%	160.00% 155.00%	160.00% 155.00%
JP Morgan Cross-Asset Strategy Index One-Year Point-to-Point with Participation Rate	≥ \$100K < \$100K	155.00% 150.00%	160.00% 155.00%	160.00% 155.00%
Participation Rate	Premium Amount	5 yr	7 yr	10 yr ³
Two-Year Term				
PIMCO Balanced Index Two-Year Point-to-Point with Participation Rate	≥ \$100K < \$100K	320.00% 315.00%	330.00% 325.00%	335.00% 330.00%
BlackRock Diversa® Volatility Control⁴ Two-Year Point-to-Point with Participation Rate	≥ \$100K < \$100K	265.00% 260.00%	275.00% 270.00%	280.00% 275.00%
Franklin US Index Two-Year Point-to-Point with Participation Rate	≥ \$100K < \$100K	225.00% 220.00%	230.00% 225.00%	235.00% 230.00%
JP Morgan Cross-Asset Strategy Index Two-Year Point-to-Point with Participation Rate	≥ \$100K < \$100K	225.00% 220.00%	230.00% 225.00%	235.00% 230.00%
Cap	Premium Amount	5 yr	7 yr	10 yr ³
S&P 500® One-Year Point-to-Point with Cap	≥ \$100K < \$100K	12.50% 12.25%	12.50% 12.25%	12.25% 12.00%
MSCI EAFE One-Year Point-to-Point with Cap	≥ \$100K < \$100K	12.50% 12.25%	12.50% 12.25%	12.25% 12.00%

NASDAQ-100 One-Year Point-to-Point with Cap	≥ \$100K < \$100K	12.50% 12.25%	12.50% 12.25%	12.25% 12.00%
Rider Charge⁵	1.25%			

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

The Growth Accelerator is an optional rider applicable only to select Strategies. Election of the Growth Accelerator Rider does not prohibit allocation to other Strategies not applicable with this Rider.

ForeAccumulation is a Single Premium Deferred Annuity.
¹ Interest Crediting Strategy availability may vary by state and firm.
² Formally known as BlackRock iBLD Diversa® VC7 ER Index.
³ 1.25% of strategy value taken at the end of the strategy term.
⁴ Growth Accelerator Rider availability may vary by state and firm.

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