Global Atlantic
A Business of KKR

ForeAccumulation II Rates

Fixed Index Annuity

Issued by Forethought Life Insurance Company

Rates Current as of **10/28/2026**

Indicates changes since last published document

ForeAccumulation Interest Crediting Strategy[1]

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.

		Withdrawal Charge Schedule[2]		
Guaranteed Minimum Annual Floor (GMAF) with Cap Rate Strategies	**Premium Amount**	**5-Year**	**7-Year**	**10-Year[4]**
S&P 500®				
One-Year Point-to-Point with GMAF with Cap	≥ $100K	**7.00%**	**7.00%**	**7.00%**
Floor Lock Period - 5yr, 7yr, 10yr	< $100K	**6.75%**	**6.75%**	**6.75%**
Annual Floor Rate[3]		**4.00%**	**4.25%**	**4.25%**
NASDAQ-100				
One-Year Point-to-Point with GMAF with Cap	≥ $100K	**7.00%**	**7.00%**	**7.00%**
Floor Lock Period - 5yr, 7yr, 10yr	< $100K	**6.75%**	**6.75%**	**6.75%**
Annual Floor Rate[3]		**4.00%**	**4.25%**	**4.25%**
S&P 500 Engle®				
One-Year Point-to-Point with GMAF with Cap	≥ $100K	**7.00%**	**7.00%**	**7.00%**
Floor Lock Period - 5yr, 7yr, 10yr	< $100K	**6.75%**	**6.75%**	**6.75%**
Annual Floor Rate[3]		4.00%	**4.25%**	**4.25%**
NASDAQ-100 Agile				
One-Year Point-to-Point with GMAF with Cap	≥ $100K	**7.00%**	**7.00%**	**7.00%**
Floor Lock Period - 5yr, 7yr, 10yr	< $100K	**6.75%**	**6.75%**	**6.75%**
Annual Floor Rate[3]		4.00%	**4.25%**	**4.25%**

Participation Rate: One-Year Term

Participation Rate	Premium Amount	5 yr	7 yr	10 yr
One-Year Term				
S&P 500 Engle®	≥ $100K	90.00%	95.00%	90.00%
One-Year Point-to-Point with Participation Rate	< $100K	85.00%	90.00%	85.00%
NASDAQ-100 Agile	≥ $100K	80.00%	85.00%	80.00%
One-Year Point-to-Point with Participation Rate	< $100K	75.00%	80.00%	75.00%
PIMCO Balanced Index	≥ $100K	185.00%	190.00%	185.00%
One-Year Point-to-Point with Participation Rate	< $100K	180.00%	185.00%	180.00%
BlackRock Diversa Volatility Control[5]	≥ $100K	155.00%	160.00%	155.00%
One-Year Point-to-Point with Participation Rate	< $100K	150.00%	155.00%	150.00%
Franklin US Index	≥ $100K	135.00%	140.00%	135.00%
One-Year Point-to-Point with Participation Rate	< $100K	130.00%	135.00%	130.00%
JP Morgan Cross-Asset Strategy Index	≥ $100K	135.00%	140.00%	135.00%
One-Year Point-to-Point with Participation Rate	< $100K	130.00%	135.00%	130.00%

Participation Rate: Two-Year Term

Participation Rate	Premium Amount	5 yr	7 yr	10 yr
Two-Year Term				
PIMCO Balanced Index Two-Year Point-to-Point with Participation Rate	≥ $100K < $100K	275.00% 270.00%	285.00% 280.00%	275.00% 270.00%
BlackRock Diversa Volatility Control[5] Two-Year Point-to-Point with Participation Rate	≥ $100K < $100K	230.00% 225.00%	240.00% 235.00%	235.00% 230.00%
Franklin US Index Two-Year Point-to-Point with Participation Rate	≥ $100K < $100K	190.00% 185.00%	200.00% 195.00%	190.00% 185.00%
JP Morgan Cross-Asset Strategy Index Two-Year Point-to-Point with Participation Rate	≥ $100K < $100K	190.00% 185.00%	200.00% 195.00%	190.00% 185.00%

Cap

	Premium Amount	5 yr	7 yr	10 yr
S&P 500® One-Year Point-to-Point with Cap	≥ $100K < $100K	11.00% 10.75%	11.25% 11.00%	11.00% 10.75%
S&P 500® One-Year Point-to-Point with Locked Cap	≥ $100K < $100K	**9.50%** **9.50%**	**9.75%** **9.75%**	**9.50%** **9.50%**
MSCI EAFE One-Year Point-to-Point with Cap	≥ $100K < $100K	11.00% 10.75%	11.25% 11.00%	11.00% 10.75%
NASDAQ-100 One-Year Point-to-Point with Cap	≥ $100K < $100K	11.00% 10.75%	11.25% 11.00%	11.00% 10.75%

Performance Trigger

	Premium Amount	5 yr	7 yr	10 yr
S&P 500® One-Year Point-to-Point with Performance Trigger	≥ $100K < $100K	8.00% 7.75%	8.25% 8.00%	8.00% 7.75%

Fixed Rate

	Premium Amount	5 yr	7 yr	10 yr
Fixed Rate	≥ $100K < $100K	**5.00%** **4.90%**	**5.50%** **5.40%**	**5.00%** **4.90%**

Products, features, and marketing materials are subject to state and firm availability and variations. Read the Contract for complete details.

ForeAccumulation is a Single Premium Deferred Annuity.

[1]Interest Crediting Strategy availability may vary by state and firm.

[2]Withdrawal Charge Schedule availability may vary by state and firm.

[3]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.

[4]Withdrawal Charge Schedule are subject to state and firm availability and variations.

[5]Formally known as BlackRock iBLD Diversa® VC7 ER Index.

[6]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.

globalatlantic.com

This material is intended to provide educational information regarding either the features and mechanics of the product or for general reference/education and is intended for use with the general public. It should not be considered, and does not constitute, personalized investment advice. The issuing insurance company is not an investment adviser nor registered as such with the SEC or any state securities regulatory authority. It's not acting in any fiduciary capacity with respect to any contract and/or investment.

Guarantees provided are subject to the financial strength of the issuing insurance company; not guaranteed by any bank or the FDIC. All guarantees and crediting are dependent on the claims paying ability of the issuer.

Indices not available for direct investment.

The "S&P 500® Index" is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and has been licensed for use by Forethought Life Insurance Company ("Forethought"). S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones") and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Forethought. It is not possible to invest directly in an index. Forethought's Products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, any of their respective affiliates (collectively, "S&P Dow Jones Indices"). Neither S&P Dow Jones Indices does not make any representation or warranty, express or implied, to the owners of Forethought's Products or any member of the public regarding the advisability of investing in securities generally or in Forethought's Products particularly or the ability of the S&P 500® Index to track general market performance. Past performance of an index is not an indication or guarantee of future results. S&P Dow Jones Indices' only relationship to Forethought with respect to the S&P 500® Index is the licensing of the Index and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices and/or its licensors. The S&P 500® Index is determined, composed and calculated by S&P Dow Jones Indices without regard to Forethought or Forethought's Products. S&P Dow Jones Indices has no obligation to take the needs of Forethought or the owners of Forethought's Products into consideration in determining, composing or calculating the S&P 500® Index. S&P Dow Jones Indices has no obligation or liability in connection with the administration, marketing or trading of Forethought's Products. There is no assurance that investment products based on the S&P 500® Index will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment adviser, commodity trading advisory, commodity pool operator, broker dealer, fiduciary, promoter (as defined in the Investment Company Act of 1940, as amended), "expert" as enumerated within 15 U.S.C. § 77k(a) or tax advisor. Inclusion of a security, commodity, crypto currency or other asset within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, commodity, crypto currency or other asset, nor is it considered to be investment advice or commodity trading advice.

NEITHER S&P DOW JONES INDICES NOR THIRD PARTY LICENSOR GUARANTEES THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE S&P 500® INDEX OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY FORETHOUGHT OWNERS OF THE FORETHOUGHT'S PRODUCTS OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE S&P 500® INDEX OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE. S&P DOW JONES INDICES HAS NOT REVIEWED, PREPARED AND/OR CERTIFIED ANY PORTION OF, NOR DOES S&P DOW JONES INDICES HAVE ANY CONTROL OVER, THE LICENSEE PRODUCT REGISTRATION STATEMENT, PROSPECTUS OR OTHER OFFERING MATERIALS. THERE ARE NO THIRD-PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN S&P DOW JONES INDICES AND FORETHOUGHT, OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES.

The "S&P 500 Engle 12% VT Index" is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and incorporates methodology licensed from UBS AG ("UBS") and has been licensed for use by Forethought Life Insurance Company ("Forethought"). S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); Engle is a trademark of Engle Volatility Consulting LLC ("Engle Consulting"), the research principal of which is Robert F. Engle ("Engle"), and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Forethought. Forethought's Products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, Engle Consulting, Engle, or UBS and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Engle 12% VT Index.

Nasdaq®, XNDXAG15™; Nasdaq-100 Agile 15%™; Nasdaq-100® are trademarks of Nasdaq, Inc. and its licensors (which with its affiliates is referred to as the "Corporations") and are licensed for use by Forethought Life Insurance Company. The Product(s) have not been passed on by the Corporations as to their legality or suitability. The Product(s) are not issued, endorsed, sold, or promoted by the Corporations. **The Corporations make no warranties and bear no liability with respect to the product(s).**

BlackRock, Inc. and its affiliates ("BlackRock") is not the issuer or producer of any annuity product associated with Forethought Life Insurance Company and BlackRock has no responsibilities, obligations or duties to purchasers of such products. The BlackRock iBLD Diversa® VC7 ER Index is a product of BlackRock Index Services, LLC and has been licensed for use by Forethought Life Insurance Company. BLACKROCK, BlackRock iBLD Diversa® VC7 ER Index, and the corresponding logos are registered and unregistered trademarks of BlackRock. While Forethought Life Insurance Company may for itself Execute transactions with BlackRock in or relating to the BlackRock iBLD Diversa® VC7 ER Index in connection with its annuity products, purchasers acquire all such annuity products from Forethought Life Insurance Company and neither acquire any interest in the BlackRock iBLD Diversa® VC7 ER Index nor enter into any relationship of any kind with BlackRock upon purchasing such products. Forethought annuity products are not sponsored, endorsed, sold or promoted by BlackRock. BlackRock makes no representation or warranty, express or implied, to the owners of any Forethought annuity product or any member of the public regarding the advisability of purchasing such products nor does it have any liability for any errors, omissions, or interruptions of the BlackRock iBLD Diversa® VC7 ER Index. BlackRock shall not be liable in any way to the issuer, purchasers, or any other party in respect of the use or accuracy of the BlackRock iBLD Diversa® VC7 ER Index or any data included therein.

The products or securities referred to herein are not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to any such products or securities or any index on which such products or securities are based. The Contract contains a more detailed description of the limited relationship MSCI has with Forethought Life Insurance Company and any related products.

The PIMCO Balanced Index™ (the "Index") is a dynamic equity and bond index, offering exposure to U.S. equity and fixed income markets. The Index is a trademark of Pacific Investment Management Company LLC ("PIMCO") and has been licensed for use by Forethought Life Insurance Company in connection with the Forethought Fixed Index Annuity. The Index is the exclusive property of PIMCO and is made and compiled without regard to the needs, including, but not limited to, the suitability needs, of Forethought Life Insurance Company, the Forethought Fixed Index Annuity, or owners of the Forethought Fixed Index Annuity. The Forethought Fixed Index Annuity is not sold, sponsored, endorsed or promoted by PIMCO or any other party involved in, or related to, making or compiling the Index. PIMCO does not provide investment advice to Forethought Life Insurance Company with respect to the Forethought Fixed Index Annuity or to owners of the Forethought Fixed Index Annuity. Neither PIMCO nor any other party involved in, or related to, making or compiling the Index has any obligation to continue to provide the Index to Forethought Life Insurance Company with respect to the Forethought Fixed Index Annuity. Neither PIMCO nor any other party involved in, or related to, making, or compiling the Index makes any representation regarding the Index, Index information, performance, annuities generally or the Forethought Fixed Index Annuity particularly. **PIMCO disclaims all warranties, express or implied, including all warranties of merchantability or fitness for a particular purpose or use. PIMCO shall have no responsibility or liability whatsoever with respect to the Forethought Fixed Index Annuity.** The Licensed PIMCO Index is comprised of a number of constituents, some of which are owned by entities other than PIMCO. The Licensed PIMCO Indices rely on a variety of publicly available data and information and licensable equity and fixed income sub-indices. All disclaimers referenced in the Agreement relative to PIMCO also apply separately to those entities that are owners of the constituents of the Licensed PIMCO Indices. SPDR® S&P 500® ETF Trust (SPY ETF) is a constituent of the PIMCO Balanced Index™. S&P® and SPDR® are registered trademarks of Standard & Poor's Financial Services LLC (S&P), the "ETF Trademark Owner." The PIMCO Balanced Index is not sponsored, endorsed, sold, or promoted by the ETF Trademark Owner. The ETF Trademark Owner makes no representations or warranties to the owners of products utilizing the PIMCO Balanced Index or any member of the public regarding the advisability of purchasing a product utilizing the PIMCO Balanced Index. The ETF Trademark Owner has no obligation or liability in connection with the operation, marketing, trading, or sale of the PIMCO Balanced Index.

The Franklin US Index (the "Index") is owned by Franklin Templeton ("Franklin"), is calculated, and maintained by S&P Opco, LLC (a subsidiary of S&P Dow Jones Indices, LLC) and is licensed for use by Forethought Life Insurance Company ("Forethought"). The Index is not sponsored by S&P Dow Jones Indices, their affiliates or their third-party licensors (collectively, "S&P Dow Jones Indices"). Franklin and S&P Dow Jones Indices (collectively, "Index Parties") will not be liable for any errors, omissions or interruptions in calculating the Index. The Index Parties make no representations or warranties, express or implied and shall have no liability with respect to the adequacy, accuracy, timeliness and/or completeness of the Index. Forethought's products based on the Index are not sponsored, endorsed, sold or promoted by the Index Parties and the Index Parties have no responsibilities, obligations or duties to purchasers of such products. Franklin Templeton®, Franklin®, Franklin US Index, and the corresponding logos are trademarks of Franklin. S&P® is a registered trademark of Standard & Poor's Financial Services LLC, and Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC.

The J.P. Morgan Cross-Asset Strategy Index ("Index") has been licensed to Forethought Life Insurance Company (the "Licensee") for use in connection with its Fixed Indexed Annuity (together and individually the "AnnuityProduct"). Neither the Licensee nor the Annuity Product is sponsored, operated, endorsed, recommended, sold, or promoted by J.P. Morgan Securities LLC or any of its affiliates (together and individually, "J.P. Morgan"). J.P. Morgan makes no representation and gives no warranty, express or implied, to purchasers of the Annuity Product nor does J.P. Morgan have any liability for any errors, omissions, or interruptions of the Index. Such persons should seek appropriate professional advice before making an investment or purchasing insurance. The Index has been designed by J.P. Morgan, and is compiled, calculated, maintained, and sponsored by J.P. Morgan without regard to the Licensee, the Annuity Product, or any policyholder. J.P. Morgan is under no obligation to continue compiling, calculating, maintaining, or sponsoring the Index. J.P. Morgan may independently issue or sponsor other indices or products that are similar to and may compete with the Index and the Annuity Product. The Licensee and J.P. Morgan

may transact in assets referenced in the Index (or in financial instruments such as derivatives that reference those assets). These activities could have a positive or negative effect on the value of the Index and the Annuity Product.

A fixed index annuity is intended for retirement or other long-term needs. It is intended for a person who has sufficient cash or other liquid assets for living expenses and other unexpected emergencies, such as medical expenses. A fixed index annuity is not a registered security or stock market investment and does not directly participate in any stock or equity investments or index.

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. Payments from IRAs are taxable in accordance with the normal rules surrounding taxation of payments from an IRA. Early withdrawal charges may also apply. Withdrawals may reduce any optional guaranteed amounts in an amount more than the actual withdrawal.

This information is written in connection with the promotion or marketing of the matter(s) addressed in this material. This information cannot be used or relied upon for the purpose of avoiding IRS penalties. These materials are not intended to provide tax, accounting, or legal advice. As with all matters of a tax or legal nature, you should consult your tax or legal counsel for advice.

ForeAccumulation II fixed index annuity is issued by **Forethought Life Insurance Company**, 10 West Market Street, Suite 2300, Indianapolis, Indiana. ForeAccumulation is available with Contract FA1801SPDA-01 and ICC17-FA1801SPDA-01 and rider forms FA4101-01, ICC17- FA4101-01, FA4106-01, ICC17-FA4106-01, FA4107-01, ICC17-FA4107-01, FA4110-01, ICC17-FA4110-01, RA23-WCW-01, ICC23-RA23- WCW-01, FA4112-02, ICC21-FA4112-02, RA23-EDB-01, ICC23-RA23-EDB-01, RA22IS-2YP-01, ICC22-RA22IS-2YP-01, RA23-GACC-02, ICC23-RA23-GACC-02, RA23-PREM-01, ICC23-RA23-PREM-01, RA23IS-PTPLC-01, ICC23-RA23IS-PTPLC-01, RA23-NCW-01, ICC23-RA23- NCW-01, RA23-TIW-01, ICC23-RA23-TIW-01, RA26IS-GMF-01, and ICC26-RA26IS-GMF-01.

Products, features, and marketing materials are subject to state and firm availability and variations. Read the Contract for complete details.

Global Atlantic is the marketing name for The Global Atlantic Financial Group LLC and its subsidiaries, including Forethought Life Insurance Company and Accordia Life and Annuity Company. Each subsidiary is responsible for its own financial and contractual obligations. These subsidiaries are not authorized to do business in New York.

Not a bank deposit	Not FDIC/NCUA Insured	Not insured by any federal government agency	No bank guarantee	May lose value	Not a condition of any banking activity

FIA1713-3
(11/02/2026) 5181727
© 2026 Global Atlantic