

ForeAccumulation II

Fixed Index Annuity

Issued by Forethought Life Insurance Company

Current Interest Rates - Effective 04/27/2026

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 Interest Crediting Strategy ¹		Withdrawal Charge Schedule ²		
Cap	Premium Amount	5 yr	7 yr	10 yr ³
S&P 500® One-Year Point-to-Point with Cap	≥ \$100K	8.75%	9.60%	9.25%
	< \$100K	8.50%	9.35%	9.00%
S&P 500® Point-to-Point with Locked Cap ⁵	≥ \$100K	7.25%	7.50%	7.00%
	< \$100K	7.25%	7.50%	7.00%
BlackRock Diversa® Volatility Control⁴ One-Year Point-to-Point with Cap	≥ \$100K	16.00%	16.00%	16.00%
	< \$100K	15.75%	15.75%	15.75%
MSCI EAFE One-Year Point-to-Point with Cap	≥ \$100K	9.25%	9.50%	9.00%
	< \$100K	9.00%	9.25%	8.75%
Participation Rate	Premium Amount	5 yr	7 yr	10 yr ³
PIMCO Balanced Index One-Year Point-to-Point with Participation Rate	≥ \$100K	195.00%	195.00%	190.00%
	< \$100K	190.00%	190.00%	185.00%
PIMCO Balanced Index Two-Year Point-to-Point with Participation Rate	≥ \$100K	290.00%	290.00%	280.00%
	< \$100K	285.00%	285.00%	275.00%
BlackRock Diversa® Volatility Control⁴ One-Year Point-to-Point with Participation Rate	≥ \$100K	145.00%	145.00%	145.00%
	< \$100K	140.00%	140.00%	140.00%
BlackRock Diversa® Volatility Control⁴ Two-Year Point-to-Point with Participation Rate	≥ \$100K	215.00%	215.00%	220.00%
	< \$100K	210.00%	210.00%	215.00%
Franklin US Index One-Year Point-to-Point with Participation Rate	≥ \$100K	140.00%	140.00%	135.00%
	< \$100K	135.00%	135.00%	130.00%
Franklin US Index Two-Year Point-to-Point with Participation Rate	≥ \$100K	205.00%	205.00%	195.00%
	< \$100K	200.00%	200.00%	190.00%
JP Morgan Cross-Asset Strategy Index One-Year Point-to-Point with Participation Rate	≥ \$100K	140.00%	140.00%	135.00%
	< \$100K	135.00%	135.00%	130.00%
JP Morgan Cross-Asset Strategy Index Two-Year Point-to-Point with Participation Rate	≥ \$100K	205.00%	205.00%	195.00%
	< \$100K	200.00%	200.00%	190.00%
Performance Trigger	Premium Amount	5 yr	7 yr	10 yr ³
S&P 500® One-Year Point-to-Point with Performance Trigger	≥ \$100K	6.50%	6.75%	6.50%
	< \$100K	6.25%	6.50%	6.25%

Spread	Premium Amount	5 yr	7 yr	10 yr ³
Franklin US Index Two-Year Point-to-Point with Spread	≥ \$100K	0.00%	0.00%	0.00%
	< \$100K	0.00%	0.00%	0.00%

Fixed Rate	Premium Amount	5 yr	7 yr	10 yr ³
Fixed Rate	≥ \$100K	3.75%	4.00%	4.00%
	< \$100K	3.65%	3.90%	3.90%

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

⁴ Formally known as BlackRock iBLD Diversa[®] VC7 ER Index.

⁵ 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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Income 150+ SE*Fixed Index Annuity*

Issued by Forethought Life Insurance Company



Current Interest Rates - Effective 04/27/2026

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Income 150+ SE Interest Crediting Strategy ¹		Withdrawal Charge Schedule ²	
Cap	Premium Amount	7 yr	10 yr ³
S&P 500[®] One-Year Point-to-Point with Cap Bailout Rate ⁴ (3.00%)	≥ \$100K < \$100K	5.00% 4.75%	5.00% 4.75%
S&P 500 Engle One-Year Point-to-Point with Cap Bailout Rate ⁴ (3.00%)	≥ \$100K < \$100K	7.00% 6.75%	7.00% 6.75%
NASDAQ-100 Agile One-Year Point-to-Point with Cap Bailout Rate ⁴ (3.00%)	≥ \$100K < \$100K	7.50% 7.25%	7.50% 7.25%
Participation Rate	Premium Amount	7 yr	10 yr ³
PIMCO Balanced Index One-Year Point-to-Point with Participation Rate Bailout Rate ⁴ (50.00%)	≥ \$100K < \$100K	115.00% 105.00%	115.00% 105.00%
PIMCO Balanced Index Two-Year Point-to-Point with Participation Rate Bailout Rate ⁴ (80.00%)	≥ \$100K < \$100K	165.00% 155.00%	165.00% 155.00%
Franklin US Index One-Year Point-to-Point with Participation Rate Bailout Rate ⁴ (30.00%)	≥ \$100K < \$100K	85.00% 75.00%	85.00% 75.00%
JP Morgan Cross-Asset Strategy Index One-Year Point-to-Point with Participation Rate Bailout Rate ⁴ (30.00%)	≥ \$100K < \$100K	85.00% 75.00%	85.00% 75.00%
JP Morgan Cross-Asset Strategy Index Two-Year Point-to-Point with Participation Rate Bailout Rate ⁴ (50.00%)	≥ \$100K < \$100K	115.00% 105.00%	115.00% 105.00%
Performance Trigger	Premium Amount	7 yr	10 yr ³
S&P 500[®] One-Year Point-to-Point with Performance Trigger Bailout Rate ⁴ (2.00%)	≥ \$100K < \$100K	3.85% 3.60%	3.85% 3.60%

Fixed Rate	Premium Amount	7 yr	10 yr ³
Fixed Rate	≥ \$100K	3.00%	3.00%
Bailout Rate ⁴ (2.00%)	< \$100K	2.75%	2.75%
Rider Charge	1.20%		

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

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

³ 9 Year Withdrawal Charge Schedule in CA.

⁴ Bailout rate, referred to as Withdrawal Charge Waiver Rider in your contract, may vary by withdrawal charge schedule and interest crediting strategy.

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Income 150+ SE fixed index annuity is issued by **Forethought Life Insurance Company**, 10 West Market Street, Suite 2300, Indianapolis, Indiana. Income 150+ is available in most states 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, FA4108-01, ICC17-FA4108-01, FA4109-01, ICC17-FA4109-01, FA4110-01, ICC17-FA4110-01, RA23-WCW-01, ICC23-RA23-WCW-01, FA4111-01, ICC17-FA4111-01, FA4112-01, ICC17-FA4112-01, RA23-GLWB4-01, ICC23-RA23-GLWB4-01, FA4115-01, ICC17-FA4115-01, ICC22-RA22IS-2YP-01, RA22IS-2YP-01, RA23-NCW-01, ICC23-RA23-NCW-01, RA23-TIW-01 and ICC23-RA23-TIW-01.

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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
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ForeIncome II

Fixed Index Annuity

Issued by Forethought Life Insurance Company



Current Interest Rates - Effective 04/27/2026

BOLD TEXT indicates a change in rates.

ForeIncome Interest Crediting Strategy ¹		Guaranteed Income Builder Benefit Withdrawal Charge Schedule ²			Income Multiplier Benefit Withdrawal Charge Schedule ²		
Cap	Premium Amount	5 yr	7 yr	10 yr ³	5 yr	7 yr	10 yr ³
S&P 500® One-Year Point-to-Point with Cap Bailout Rate ⁴ (3.00%)	≥ \$100K	4.50%	5.00%	5.00%	5.00%	5.50%	5.75%
	< \$100K	4.50%	5.00%	5.00%	5.00%	5.50%	5.75%
S&P 500 Engle One-Year Point-to-Point with Cap Bailout Rate ⁴ (3.00%)	≥ \$100K	6.25%	7.00%	7.00%	7.35%	8.25%	8.75%
	< \$100K	6.25%	7.00%	7.00%	7.35%	8.25%	8.75%
NASDAQ-100 Agile One-Year Point-to-Point with Cap Bailout Rate ⁴ (3.00%)	≥ \$100K	6.50%	7.50%	7.50%	7.85%	8.85%	9.40%
	< \$100K	6.50%	7.50%	7.50%	7.85%	8.85%	9.40%
Participation Rate	Premium Amount	5 yr	7 yr	10 yr ³	5 yr	7 yr	10 yr ³
PIMCO Balanced Index One-Year Point-to-Point with Participation Rate Bailout Rate ⁴ (50.00%)	≥ \$100K	110.00%	115.00%	115.00%	100.00%	105.00%	105.00%
	< \$100K	110.00%	115.00%	115.00%	100.00%	105.00%	105.00%
PIMCO Balanced Index Two-Year Point-to-Point with Participation Rate Bailout Rate ⁴ (80.00%)	≥ \$100K	160.00%	165.00%	165.00%	140.00%	150.00%	150.00%
	< \$100K	160.00%	165.00%	165.00%	140.00%	150.00%	150.00%
Franklin US Index One-Year Point-to-Point with Participation Rate Bailout Rate ⁴ (30.00%)	≥ \$100K	80.00%	85.00%	85.00%	75.00%	80.00%	80.00%
	< \$100K	80.00%	85.00%	85.00%	75.00%	80.00%	80.00%
JP Morgan Cross-Asset Strategy Index One-Year Point-to-Point with Participation Rate Bailout Rate ⁴ (30.00%)	≥ \$100K	80.00%	85.00%	85.00%	75.00%	80.00%	80.00%
	< \$100K	80.00%	85.00%	85.00%	75.00%	80.00%	80.00%
JP Morgan Cross-Asset Strategy Index Two-Year Point-to-Point with Participation Rate Bailout Rate ⁴ (50.00%)	≥ \$100K	110.00%	115.00%	115.00%	100.00%	105.00%	105.00%
	< \$100K	110.00%	115.00%	115.00%	100.00%	105.00%	105.00%

Performance Trigger	Premium Amount	5 yr	7 yr	10 yr ³	5 yr	7 yr	10 yr ³
S&P 500® One-Year Point-to-Point with Performance Trigger Bailout Rate ⁴ (2.00%)	≥ \$100K	3.75%	3.85%	3.85%	4.25%	4.75%	4.75%
	< \$100K	3.75%	3.85%	3.85%	4.25%	4.75%	4.75%
Fixed Rate	Premium Amount	5 yr	7 yr	10 yr ³	5 yr	7 yr	10 yr ³
Fixed Rate Bailout Rate ⁴ (2.00%)	≥ \$100K	2.75%	3.00%	3.00%	3.00%	3.25%	3.25%
	< \$100K	2.75%	3.00%	3.00%	3.00%	3.25%	3.25%
Rider Charge	Guaranteed Income Builder Benefit			Income Multiplier Benefit			
	1.20%			1.05%			

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

ForeIncome is a Single Premium Deferred Annuity.

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

² Withdrawal Change Schedule availability may vary by state and firm.

³ 9 Year Withdrawal Charge Schedule in CA.

⁴ Bailout rate, referred to as Withdrawal Charge Waiver Rider in your contract, may vary by withdrawal charge schedule and interest crediting strategy.

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