SecureFore II Rates

Fixed Annuity

Issued by Forethought Life Insurance Company

Rates Current as of **11/02/2026**

Indicates changes since last published document

3-Year Guarantee		5-Year Guarantee		7-Year Guarantee	
≥ $100K	**5.65%**	≥ $100K	**6.00%**	≥ $100K	**6.00%**
< $100K	**5.45%**	< $100K	**5.80%**	< $100K	**5.80%**

Current Interest Rates Effective 10/12/2026

Not available in California

SecureFore II Premium Limits

Minimum $10,000

Maximum $1,000,000 (home office approval required for premium in excess of $1,000,000)

Sales Support
(833) ASK-GA4U *or* (833) 275-4248

Rates are subject to change. Please refer to your firm's internal rate sheet or contact sales support for current rates.

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SecureFore II fixed annuity is issued by **Forethought Life Insurance Company**, 10 West Market Street, Suite 2300, Indianapolis, Indiana. Available in most states with contract FA1101SPDA-01 and ICC17-FA1101SPDA-01 and rider forms FA4012-02, ICC17 FA4012-02, FA4052-03, ICC20-FANC-01, FANHW01, FATIW-01, ICC20-FATI-01, ICC20-FA4120-02, FA4120-03, ICC25-RA26- CCIW-01, and RA26-CCIW-01.

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ForeAccumulation II Rates

Fixed Index Annuity

Issued by Forethought Life Insurance Company

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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%**

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	≥ $100K	275.00%	285.00%	275.00%
Two-Year Point-to-Point with Participation Rate	< $100K	270.00%	280.00%	270.00%
BlackRock Diversa Volatility Control[5]	≥ $100K	230.00%	240.00%	235.00%
Two-Year Point-to-Point with Participation Rate	< $100K	225.00%	235.00%	230.00%

Participation Rate	Premium Amount	5 yr	7 yr	10 yr
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%**

Current Interest Rates Effective 11/02/2026

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.

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ForeLifetime Income Rates

Fixed Index Annuity

Issued by Forethought Life Insurance Company

Rates Current as of **11/02/2026**

Indicates changes since last published document

Interest Crediting Strategy[1]

Structured Strategy Allocations*	Withdrawal Charge Schedule-10-Year			
Core Equity Structured Strategy Allocation	**Premium Amount**	**Allocation Percentage**	**Income Payout Rider**	**Income Builder Rider**
S&P 500 One-Year Point-to-Point with Cap - Core Equity	≥ $100K < $100K	25.00% 25.00%	5.50% 5.50%	5.50% 5.50%
MSCI EAFE One-Year Point-to-Point with Cap - Core Equity	≥ $100K < $100K	20.00% 20.00%	5.75% 5.75%	5.75% 5.75%
Russell One-Year Point-to-Point with Cap - Core Equity	≥ $100K < $100K	10.00% 10.00%	5.50% 5.50%	5.50% 5.50%
NASDAQ-100 One-Year Point-to-Point with Cap - Core Equity	≥ $100K < $100K	20.00% 20.00%	5.25% 5.25%	5.25% 5.25%
S&P 500 One-Year Point-to-Point with Performance Trigger - Core Equity	≥ $100K < $100K	25.00% 25.00%	4.50% 4.50%	4.50% 4.50%
Diversified Growth Structured Strategy Allocation	**Premium Amount**	**Allocation Percentage**	**Income Payout Rider**	**Income Builder Rider**
S&P 500 One-Year Point-to-Point with Cap - Diversified Growth	≥ $100K < $100K	25.00% 25.00%	5.50% 5.50%	5.50% 5.50%
MSCI EAFE One-Year Point-to-Point with Cap - Diversified Growth	≥ $100K < $100K	15.00% 15.00%	5.75% 5.75%	5.75% 5.75%
S&P 500 Engle One-Year Point-to-Point with Participation Rate - Diversified Growth	≥ $100K < $100K	20.00% 20.00%	50.00% 50.00%	50.00% 50.00%
NASDAQ-100 Agile One-Year Point-to-Point with Participation Rate - Diversified Growth	≥ $100K < $100K	20.00% 20.00%	45.00% 45.00%	45.00% 45.00%
JP Morgan Cross-Asset Strategy Index One-Year Point-to-Point with Participation Rate - Diversified Growth	≥ $100K < $100K	20.00% 20.00%	80.00% 80.00%	80.00% 80.00%
Diversified Two-Year Growth Structured Strategy Allocation	**Premium Amount**	**Allocation Percentage**	**Income Payout Rider**	**Income Builder Rider**
S&P 500 Engle Two-Year Point-to-Point with Participation Rate - Diversified Growth	≥ $100K < $100K	34.00% 34.00%	80.00% 80.00%	80.00% 80.00%
NASDAQ-100 Agile Two-Year Point-to-Point with Participation Rate - Diversified Growth	≥ $100K < $100K	33.00% 33.00%	65.00% 65.00%	65.00% 65.00%
JP Morgan Cross-Asset Strategy Index Two-Year Point-to-Point with Participation Rate - Diversified Growth	≥ $100K < $100K	33.00% 33.00%	125.00% 125.00%	125.00% 125.00%

* Structured Strategy Allocations are pre-defined static Crediting Strategies made up of a combination of Index Strategies each with their own unique Cap, Participation and Trigger Rates. Structured Strategy Allocations are fixed throughout the Strategy Term and allocations automatically rebalance to their original allocation at the end of each Strategy Term. Cap, Participation and Trigger Rates of the Indices within the Structured Strategy Allocations may differ from the corresponding Crediting Strategy outside the Structured Strategy Allocation. Only one Structured Strategy Allocation may be selected at contract issue or at any Reallocation Period.

Cap Rate Strategies

Strategy	Premium Amount	Income Payout Rider	Income Builder Rider
S&P 500 One-Year Point-to-Point with Cap	≥ $100K < $100K	5.00% 5.00%	5.00% 5.00%
MSCI EAFE One-Year Point-to-Point with Cap	≥ $100K < $100K	5.75% 5.75%	5.75% 5.75%
Russell One-Year Point-to-Point with Cap	≥ $100K < $100K	5.50% 5.50%	5.50% 5.50%
NASDAQ-100 One-Year Point-to-Point with Cap	≥ $100K < $100K	5.25% 5.25%	5.25% 5.25%
S&P 500 Engle One-Year Point-to-Point with Cap	≥ $100K < $100K	7.75% 7.75%	7.75% 7.75%
NASDAQ-100 Agile One-Year Point-to-Point with Cap	≥ $100K < $100K	7.50% 7.50%	7.50% 7.50%

Participation Rate Strategies

1-Year Term	Premium Amount	Income Payout Rider	Income Builder Rider
S&P 500 Engle One-Year Point-to-Point with Participation Rate	≥ $100K < $100K	50.00% 50.00%	50.00% 50.00%
NASDAQ-100 Agile One-Year Point-to-Point with Participation Rate	≥ $100K < $100K	45.00% 45.00%	45.00% 45.00%
PIMCO Balanced Index One-Year Point-to-Point with Participation Rate	≥ $100K < $100K	125.00% 125.00%	125.00% 125.00%
BlackRock Diversa Volatility Control One-Year Point-to-Point with Participation Rate	≥ $100K < $100K	100.00% 100.00%	100.00% 100.00%
Franklin US Index One-Year Point-to-Point with Participation Rate	≥ $100K < $100K	85.00% 85.00%	85.00% 85.00%
JP Morgan Cross-Asset Strategy Index One-Year Point-to-Point with Participation Rate	≥ $100K < $100K	80.00% 80.00%	80.00% 80.00%

2-Year Term	Premium Amount	Income Payout Rider	Income Builder Rider
S&P 500 Engle Two-Year Point-to-Point with Participation Rate	≥ $100K < $100K	80.00% 80.00%	80.00% 80.00%
NASDAQ-100 Agile Two-Year Point-to-Point with Participation Rate	≥ $100K < $100K	65.00% 65.00%	65.00% 65.00%
PIMCO Balanced Index Two-Year Point-to-Point with Participation Rate	≥ $100K < $100K	185.00% 185.00%	185.00% 185.00%
BlackRock Diversa Volatility Control Two-Year Point-to-Point with Participation Rate	≥ $100K < $100K	145.00% 145.00%	145.00% 145.00%
Franklin US Index Two-Year Point-to-Point with Participation Rate	≥ $100K < $100K	125.00% 125.00%	125.00% 125.00%
JP Morgan Cross-Asset Strategy Index Two-Year Point-to-Point with Participation Rate	≥ $100K < $100K	125.00% 125.00%	125.00% 125.00%

Performance Trigger

Strategy	Premium Amount	Income Payout Rider	Income Builder Rider
S&P 500 One-Year Point-to-Point with Performance Trigger	≥ $100K < $100K	4.50% 4.50%	4.50% 4.50%

Fixed Rate

Strategy	Premium Amount	Income Payout Rider	Income Builder Rider
Fixed Rate	≥ $100K < $100K	3.00% 3.00%	3.00% 3.00%

GLWB Rider Option[2]

	Premium Amount	Income Payout Rider	Income Builder Rider
Rider Charge	≥ $100K < $100K	1.30% 1.30%	1.30% 1.30%

Current Interest Rates Effective 09/21/2026

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

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

[2] For contracts issued prior to age 50, deferral bonuses and Withdrawal Base increases begin at the first contract anniversary after age 50, and rider fees are assessed at that time.

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Income 150+ SE Rates

Fixed Index Annuity

Issued by Forethought Life Insurance Company

Rates Current as of **11/02/2026**

Indicates changes since last published document

Income 150+ SE Interest Crediting Strategy[1]

Income 150+ SE Interest Crediting Strategy[1]		Withdrawal Charge Schedule[2]	
Cap	**Premium Amount**	**7-Year**	**10-Year[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%

Income 150+ SE Interest Crediting Strategy[1]		Withdrawal Charge Schedule[2]	
Participation Rate	**Premium Amount**	**7-Year**	**10-Year[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%

Income 150+ SE Interest Crediting Strategy[1]		Withdrawal Charge Schedule[2]	
Performance Trigger	**Premium Amount**	**7-Year**	**10-Year[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%

Income 150+ SE Interest Crediting Strategy[1]		Withdrawal Charge Schedule[2]	
Fixed Rate	**Premium Amount**	**7-Year**	**10-Year[3]**
Fixed Rate **Bailout Rate[4] (2.00%)**	≥ $100K < $100K	3.00% 2.75%	3.00% 2.75%

Rider Charge

1.20%

Current Interest Rates Effective 04/27/2026

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[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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ForeIncome II Rates

Fixed Index Annuity

Issued by Forethought Life Insurance Company

Rates Current as of **11/02/2026**

Indicates changes since last published document

ForeIncome Interest Crediting Strategy[1]

Cap		Guaranteed Income Builder Benefit Withdrawal Charge Schedule[2]			Income Multiplier Benefit Withdrawal Charge Schedule[2]		
	Premium Amount	**5-Year**	**7-Year**	**10-Year[3]**	**5-Year**	**7-Year**	**10-Year[3]**
S&P 500® One-Year Point-to-Point with Cap **Bailout Rate[4] (3.00%)**	≥ $100K < $100K	4.50% 4.50%	5.00% 5.00%	5.00% 5.00%	5.00% 5.00%	5.50% 5.50%	5.75% 5.75%
S&P 500 Engle One-Year Point-to-Point with Cap **Bailout Rate[4] (3.00%)**	≥ $100K < $100K	6.25% 6.25%	7.00% 7.00%	7.00% 7.00%	7.35% 7.35%	8.25% 8.25%	8.75% 8.75%
NASDAQ-100 Agile One-Year Point-to-Point with Cap **Bailout Rate[4] (3.00%)**	≥ $100K < $100K	6.50% 6.50%	7.50% 7.50%	7.50% 7.50%	7.85% 7.85%	8.85% 8.85%	9.40% 9.40%

Participation Rate		Guaranteed Income Builder Benefit Withdrawal Charge Schedule[2]			Income Multiplier Benefit Withdrawal Charge Schedule[2]		
	Premium Amount	**5-Year**	**7-Year**	**10-Year[3]**	**5-Year**	**7-Year**	**10-Year[3]**
PIMCO Balanced Index One-Year Point-to-Point with Participation Rate **Bailout Rate[4] (50.00%)**	≥ $100K < $100K	110.00% 110.00%	115.00% 115.00%	115.00% 115.00%	100.00% 100.00%	105.00% 105.00%	105.00% 105.00%
PIMCO Balanced Index Two-Year Point-to-Point with Participation Rate **Bailout Rate[4] (80.00%)**	≥ $100K < $100K	160.00% 160.00%	165.00% 165.00%	165.00% 165.00%	140.00% 140.00%	150.00% 150.00%	150.00% 150.00%
Franklin US Index One-Year Point-to-Point with Participation Rate **Bailout Rate[4] (30.00%)**	≥ $100K < $100K	80.00% 80.00%	85.00% 85.00%	85.00% 85.00%	75.00% 75.00%	80.00% 80.00%	80.00% 80.00%
JP Morgan Cross-Asset Strategy Index One-Year Point-to-Point with Participation Rate **Bailout Rate[4] (30.00%)**	≥ $100K < $100K	80.00% 80.00%	85.00% 85.00%	85.00% 85.00%	75.00% 75.00%	80.00% 80.00%	80.00% 80.00%
JP Morgan Cross-Asset Strategy Index Two-Year Point-to-Point with Participation Rate **Bailout Rate[4] (50.00%)**	≥ $100K < $100K	110.00% 110.00%	115.00% 115.00%	115.00% 115.00%	100.00% 100.00%	105.00% 105.00%	105.00% 105.00%

Performance Trigger		Guaranteed Income Builder Benefit Withdrawal Charge Schedule[2]			Income Multiplier Benefit Withdrawal Charge Schedule[2]		
	Premium Amount	**5-Year**	**7-Year**	**10-Year[3]**	**5-Year**	**7-Year**	**10-Year[3]**
S&P 500® One-Year Point-to-Point with Performance Trigger **Bailout Rate[4] (2.00%)**	≥ $100K < $100K	3.75% 3.75%	3.85% 3.85%	3.85% 3.85%	4.25% 4.25%	4.75% 4.75%	4.75% 4.75%

Fixed Rate		Guaranteed Income Builder Benefit Withdrawal Charge Schedule[2]			Income Multiplier Benefit Withdrawal Charge Schedule[2]		
	Premium Amount	5-Year	7-Year	10-Year[3]	5-Year	7-Year	10-Year[3]
Fixed Rate	≥ $100K	2.75%	3.00%	3.00%	3.00%	3.25%	3.25%
Bailout Rate[4] (2.00%)	< $100K	2.75%	3.00%	3.00%	3.00%	3.25%	3.25%

Rider Charge

Guaranteed Income Builder Benefit[2]	Income Multiplier Benefit
1.20%	1.05%

Current Interest Rates Effective 04/27/2026

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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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ForeCare Rates

Fixed Annuity

Issued by Forethought Life Insurance Company

Rates Current as of **11/02/2026**

Indicates changes since last published document

Premium*	Fixed Rate
$200,000+	6.00%
$35,000 - $199,999	5.50%

Current Interest Rates Effective 02/10/2025

** Premium Limits - Net of charges for the Optional Nonforfeiture Benefit Rider and/or the Optional Inflation Protection Benefit Rider charges if elected at issue.*

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Sales Support
(833) ASK-GA4U *or* (833) 275-4248

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