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A Business of KKR

ForeAccumulation II Rates

Fixed Index Annuity

Issued by Forethought Life Insurance Company

Rates Current as of **10/14/2026**

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	**8.00%**	**8.00%**	**8.00%**
Floor Lock Period - 5yr, 7yr, 10yr	< $100K	**7.75%**	**7.75%**	**7.75%**
Annual Floor Rate[3]		2.50%	**2.50%**	**2.50%**
NASDAQ-100				
One-Year Point-to-Point with GMAF with Cap	≥ $100K	**8.00%**	**8.00%**	**8.00%**
Floor Lock Period - 5yr, 7yr, 10yr	< $100K	**7.75%**	**7.75%**	**7.75%**
Annual Floor Rate[3]		2.50%	**2.50%**	**2.50%**
S&P 500 Engle®				
One-Year Point-to-Point with GMAF with Cap	≥ $100K	**8.00%**	**8.00%**	**8.00%**
Floor Lock Period - 5yr, 7yr, 10yr	< $100K	**7.75%**	**7.75%**	**7.75%**
Annual Floor Rate[3]		**4.00%**	4.00%	**4.00%**
NASDAQ-100 Agile				
One-Year Point-to-Point with GMAF with Cap	≥ $100K	**8.00%**	**8.00%**	**8.00%**
Floor Lock Period - 5yr, 7yr, 10yr	< $100K	**7.75%**	**7.75%**	**7.75%**
Annual Floor Rate[3]		**4.00%**	4.00%	**4.00%**

Participation Rate: One-Year Term

Participation Rate	Premium Amount	5 yr	7 yr	10 yr
One-Year Term				
S&P 500 Engle® One-Year Point-to-Point with Participation Rate	≥ $100K < $100K	**90.00%** **85.00%**	**95.00%** **90.00%**	**90.00%** **85.00%**
NASDAQ-100 Agile One-Year Point-to-Point with Participation Rate	≥ $100K < $100K	**80.00%** **75.00%**	**85.00%** **80.00%**	**80.00%** **75.00%**
PIMCO Balanced Index One-Year Point-to-Point with Participation Rate	≥ $100K < $100K	**185.00%** **180.00%**	**190.00%** **185.00%**	185.00% 180.00%
BlackRock Diversa Volatility Control[5] One-Year Point-to-Point with Participation Rate	≥ $100K < $100K	**155.00%** **150.00%**	**160.00%** **155.00%**	155.00% 150.00%
Franklin US Index One-Year Point-to-Point with Participation Rate	≥ $100K < $100K	**135.00%** **130.00%**	**140.00%** **135.00%**	**135.00%** **130.00%**
JP Morgan Cross-Asset Strategy Index One-Year Point-to-Point with Participation Rate	≥ $100K < $100K	**135.00%** **130.00%**	**140.00%** **135.00%**	**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	**9.00%** **9.00%**	**9.25%** **9.25%**	**9.00%** **9.00%**
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	**4.75%** **4.65%**	**5.00%** **4.90%**	**4.50%** **4.40%**

Current Interest Rates Effective 10/12/2026

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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