

ForeAccumulation II

Fixed Index Annuity

Issued by Forethought Life Insurance Company

Current Interest Rates - Effective 11/03/2025

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 < \$100K	9.00% 8.75%	9.00% 8.75%	8.50% 8.25%
S&P 500® Point-to-Point with Locked Cap ⁵	≥ \$100K < \$100K	7.50% 7.50%	7.50% 7.50%	7.00% 7.00%
BlackRock Diversa® Volatility Control⁴ One-Year Point-to-Point with Cap	≥ \$100K < \$100K	16.00% 15.75%	16.00% 15.75%	16.00% 15.75%
MSCI EAFE One-Year Point-to-Point with Cap	≥ \$100K < \$100K	9.50% 9.25%	9.50% 9.25%	9.00% 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 < \$100K	195.00% 190.00%	195.00% 190.00%	190.00% 185.00%
PIMCO Balanced Index Two-Year Point-to-Point with Participation Rate	≥ \$100K < \$100K	290.00% 285.00%	290.00% 285.00%	280.00% 275.00%
BlackRock Diversa® Volatility Control⁴ One-Year Point-to-Point with Participation Rate	≥ \$100K < \$100K	145.00% 140.00%	145.00% 140.00%	145.00% 140.00%
BlackRock Diversa® Volatility Control⁴ Two-Year Point-to-Point with Participation Rate	≥ \$100K < \$100K	215.00% 210.00%	215.00% 210.00%	220.00% 215.00%
Franklin US Index One-Year Point-to-Point with Participation Rate	≥ \$100K < \$100K	140.00% 135.00%	140.00% 135.00%	135.00% 130.00%
Franklin US Index Two-Year Point-to-Point with Participation Rate	≥ \$100K < \$100K	205.00% 200.00%	205.00% 200.00%	195.00% 190.00%
JP Morgan Cross-Asset Strategy Index One-Year Point-to-Point with Participation Rate	≥ \$100K < \$100K	140.00% 135.00%	140.00% 135.00%	135.00% 130.00%
JP Morgan Cross-Asset Strategy Index Two-Year Point-to-Point with Participation Rate	≥ \$100K < \$100K	205.00% 200.00%	205.00% 200.00%	195.00% 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 < \$100K	6.75% 6.50%	6.75% 6.50%	6.50% 6.25%
Spread	Premium Amount	5 yr	7 yr	10 yr³
Franklin US Index Two-Year Point-to-Point with Spread	≥ \$100K < \$100K	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%
Fixed Rate	Premium Amount	5 yr	7 yr	10 yr³
Fixed Rate	≥ \$100K < \$100K	4.00% 3.90%	4.00% 3.90%	4.00% 3.90%

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

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.

For more information, contact
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