

May 2025



ForeAccumulation II

Fixed Index Annuity

Issued by Forethought Life Insurance Company

Current Interest Rates - Effective 05/05/2025

BOLD TEXT indicates a change in rates.

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%	9.50% 9.25%	9.25% 9.00%
S&P 500® Point-to-Point with Locked Cap ⁵	≥ \$100K < \$100K	7.00% 7.00%	7.50% 7.50%	7.25% 7.25%
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%	10.25% 10.00%	10.00% 9.75%
Participation Rate	Premium Amount	5 yr	7 yr	10 yr ³
PIMCO Balanced Index One-Year Point-to-Point with Participation Rate	≥ \$100K < \$100K	190.00% 185.00%	195.00% 190.00%	195.00% 190.00%
PIMCO Balanced Index Two-Year Point-to-Point with Participation Rate	≥ \$100K < \$100K	285.00% 280.00%	290.00% 285.00%	290.00% 285.00%
BlackRock Diversa® Volatility Control⁴ One-Year Point-to-Point with Participation Rate	≥ \$100K < \$100K	140.00% 135.00%	145.00% 140.00%	145.00% 140.00%
BlackRock Diversa® Volatility Control⁴ Two-Year Point-to-Point with Participation Rate	≥ \$100K < \$100K	210.00% 205.00%	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%	140.00% 135.00%
Franklin US Index Two-Year Point-to-Point with Participation Rate	≥ \$100K < \$100K	200.00% 195.00%	205.00% 200.00%	205.00% 200.00%
JP Morgan Cross-Asset Strategy Index One-Year Point-to-Point with Participation Rate	≥ \$100K < \$100K	140.00% 135.00%	140.00% 135.00%	140.00% 135.00%
JP Morgan Cross-Asset Strategy Index Two-Year Point-to-Point with Participation Rate	≥ \$100K < \$100K	200.00% 195.00%	205.00% 200.00%	205.00% 200.00%
Performance Trigger	Premium Amount	5 yr	7 yr	10 yr ³
S&P 500® One-Year Point-to-Point with Performance Trigger	≥ \$100K < \$100K	7.75% 7.50%	7.85% 7.60%	8.00% 7.75%
Spread	Premium Amount	5 yr	7 yr	10 yr ³
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 yr ³
Fixed Rate	≥ \$100K	4.45%	4.50%	4.75%
	< \$100K	4.35%	4.40%	4.65%

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.

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