

# Interest Rates

Issued by Forethought Life Insurance Company

FEBRUARY 16, 2021

**GREEN TEXT** indicates a change in rates. **BLACK TEXT** indicates no change.

| Choice Accumulation II  | Premium Amount | Withdrawal Charge Schedule |        |                    |
|---|----------------|----------------------------|--------|--------------------|
|   |                | 5 yr                       | 7 yr   | 10 yr <sup>1</sup> |
| <b>Interest Crediting Strategy</b>                                    |                |                            |        |                    |
| <b>Cap</b>  |                |                            |        |                    |
| MSCI EAFE One-Year  |                |                            |        |                    |
| Point-to-Point with Cap   | ≥ \$100K       | 2.70%                      | 2.75%  | 3.00%              |
| Bailout Rate <sup>3</sup> (2.00%)                                     | < \$100K       | 2.20%                      | 2.25%  | 2.50%              |
| Russell 2000 One-Year   |                |                            |        |                    |
| Point-to-Point with Cap   | ≥ \$100K       | 2.70%                      | 2.75%  | 3.00%              |
| Bailout Rate <sup>3</sup> (2.00%)                                     | < \$100K       | 2.20%                      | 2.25%  | 2.50%              |
| S&P 500 <sup>®</sup> One-Year   |                |                            |        |                    |
| Point-to-Point with Cap   | ≥ \$100K       | 2.70%                      | 2.75%  | 3.00%              |
| Bailout Rate <sup>3</sup> (2.00%)                                     | < \$100K       | 2.20%                      | 2.25%  | 2.50%              |
| <b>Monthly Cap</b>  |                |                            |        |                    |
| S&P 500 <sup>®</sup> One-Year   |                |                            |        |                    |
| Point-to-Point with Monthly Cap                                       | ≥ \$100K       | 0.85%                      | 0.90%  | 0.95%              |
| Bailout Rate <sup>3</sup> (0.75%)                                     | < \$100K       | 0.80%                      | 0.85%  | 0.90%              |
| <b>Participation Rate</b>   |                |                            |        |                    |
| PIMCO Balanced Index One-Year   |                |                            |        |                    |
| Point-to-Point with Participation Rate                                | ≥ \$100K       | 55.00%                     | 60.00% | 70.00%             |
| Bailout Rate <sup>3</sup> (30.00%)                                    | < \$100K       | 50.00%                     | 55.00% | 65.00%             |
| <b>Performance Trigger</b>  |                |                            |        |                    |
| S&P 500 <sup>®</sup> One-Year Point-to-Point with Performance Trigger | ≥ \$100K       | 1.70%                      | 1.75%  | 1.80%              |
| Bailout Rate <sup>3</sup> (1.50%)                                     | < \$100K       | 1.55%                      | 1.60%  | 1.60%              |
| <b>Spread</b>   |                |                            |        |                    |
| BlackRock Diversa <sup>®</sup> Volatility Control <sup>2</sup>        |                |                            |        |                    |
| Two-Year Point-to-Point with Spread                                   | ≥ \$100K       | 6.25%                      | 6.00%  | 5.25%              |
| Bailout Rate <sup>3</sup> (9.00%)                                     | < \$100K       | 7.00%                      | 6.75%  | 6.00%              |
| Franklin US Index Two-Year  |                |                            |        |                    |
| Point-to-Point with Spread  | ≥ \$100K       | 6.25%                      | 6.00%  | 5.25%              |
| Bailout Rate <sup>3</sup> (9.00%)                                     | < \$100K       | 7.00%                      | 6.75%  | 6.00%              |
| <b>Fixed Rate</b>   |                |                            |        |                    |
|   | ≥ \$100K       | 1.10%                      | 1.15%  | 1.20%              |
| Bailout Rate <sup>3</sup> (1.00%)                                     | < \$100K       | 1.05%                      | 1.10%  | 1.15%              |

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## Interest Rate and Feature update *continued*

| Choice Income II   | Guaranteed Income Builder<br>Benefit Withdrawal<br>Charge Schedule |                    | Income Multiplier<br>Benefit Withdrawal<br>Charge Schedule |                    |
|--|--|--------------------|--|--------------------|
|  | 7 yr   | 10 yr <sup>1</sup> | 7 yr   | 10 yr <sup>1</sup> |
| <b>Interest Crediting Strategy</b>   |  |                    |  |                    |
| <b>Cap</b>   |  |                    |  |                    |
| MSCI EAFE One-Year<br>Point-to-Point with Cap<br>Bailout Rate <sup>3</sup> (2.00%)   | 2.75%  | 3.00%              | 3.50%  | 3.55%              |
| Russell 2000 One-Year<br>Point-to-Point with Cap<br>Bailout Rate <sup>3</sup> (2.00%)  | 2.75%  | 3.00%              | 3.50%  | 3.55%              |
| S&P 500 <sup>®</sup> One-Year<br>Point-to-Point with Cap<br>Bailout Rate <sup>3</sup> (2.00%)  | 2.50%  | 2.75%              | 3.25%  | 3.30%              |
| <b>Monthly Cap</b>   |  |                    |  |                    |
| S&P 500 <sup>®</sup> One-Year<br>Point-to-Point with Monthly Cap<br>Bailout Rate <sup>3</sup> (1.00%)                                      | 1.10%  | 1.20%              | 1.20%  | 1.25%              |
| <b>Participation Rate</b>  |  |                    |  |                    |
| PIMCO Balanced Index One-Year<br>Point-to-Point with Participation Rate<br>Bailout Rate <sup>3</sup> (30.00%)                              | 70.00%   | 75.00%             | 80.00%   | 80.00%             |
| <b>Performance Trigger</b>   |  |                    |  |                    |
| S&P 500 <sup>®</sup> One-Year Point-to-Point<br>with Performance Trigger<br>Bailout Rate <sup>3</sup> (1.50%)                              | 2.00%  | 2.25%              | 2.60%  | 2.65%              |
| <b>Spread</b>  |  |                    |  |                    |
| BlackRock Diversa <sup>®</sup> Volatility Control <sup>2</sup><br>Two-Year Point-to-Point with Spread<br>Bailout Rate <sup>3</sup> (9.00%) | 4.00%  | 3.50%              | 2.50%  | 2.40%              |
| Franklin US Index Two-Year<br>Point-to-Point with Spread<br>Bailout Rate <sup>3</sup> (9.00%)  | 4.00%  | 3.50%              | 2.50%  | 2.40%              |
| <b>Fixed Rate</b>  |  |                    |  |                    |
| Bailout Rate <sup>3</sup> (1.00%)  | 1.50%  | 1.60%              | 1.75%  | 1.80%              |
| <b>Rider Charge</b>  | 1.05%  |                    |  |                    |

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## Interest Rate and Feature update *continued*

| Income 150+ SE   | Ultra High Band<br>\$100,000+ | High Band<br>\$25,000-\$99,999 | Low Band<br>\$10,000-\$24,999 |
|--|-------------------------------|--------------------------------|-------------------------------|
| <b>Interest Crediting Strategy</b>   |                               |                                |                               |
| <b>Cap</b>   |                               |                                |                               |
| MSCI EAFE One-Year<br>Point-to-Point with Cap<br>Bailout Rate <sup>3</sup> (2.00%)   | 2.50%                         | 2.25%                          | 2.25%                         |
| Russell 2000 One-Year<br>Point-to-Point with Cap<br>Bailout Rate <sup>3</sup> (2.00%)  | 2.50%                         | 2.25%                          | 2.25%                         |
| S&P 500 <sup>®</sup> One-Year<br>Point-to-Point with Cap<br>Bailout Rate <sup>3</sup> (2.00%)  | 2.50%                         | 2.25%                          | 2.25%                         |
| <b>Monthly Cap</b>   |                               |                                |                               |
| S&P 500 <sup>®</sup> One-Year<br>Point-to-Point with Monthly Cap<br>Bailout Rate <sup>3</sup> (1.00%)                                      | 1.10%                         | 1.05%                          | 1.05%                         |
| <b>Participation Rate</b>  |                               |                                |                               |
| PIMCO Balanced Index One-Year<br>Point-to-Point with Participation Rate<br>Bailout Rate <sup>3</sup> (30.00%)                              | 65.00%                        | 55.00%                         | 55.00%                        |
| <b>Performance Trigger</b>   |                               |                                |                               |
| S&P 500 <sup>®</sup> One-Year Point-to-Point<br>with Performance Trigger<br>Bailout Rate <sup>3</sup> (2.00%)                              | 2.35%                         | 2.10%                          | 2.10%                         |
| <b>Spread</b>  |                               |                                |                               |
| BlackRock Diversa <sup>®</sup> Volatility Control <sup>2</sup><br>Two-Year Point-to-Point with Spread<br>Bailout Rate <sup>3</sup> (9.00%) | 4.00%                         | 6.00%                          | 6.00%                         |
| Franklin US Index Two-Year<br>Point-to-Point with Spread<br>Bailout Rate <sup>3</sup> (9.00%)  | 4.00%                         | 6.00%                          | 6.00%                         |
| <b>Fixed Rate</b>  |                               |                                |                               |
| Bailout Rate <sup>3</sup> (1.00%)  | 1.50%                         | 1.25%                          | 1.25%                         |
| <b>Rider Charge</b>  |                               |                                |                               |
|  |                               | 1.05%                          |                               |

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# Interest Rate and Feature update *continued*

## ForeCertain

Annuity Payment - based on \$100,000 premium

| Income Option <sup>4</sup>                                 | Sex/Age        | Immediate Monthly Payment | Immediate Annual Payment Percentage <sup>5</sup> |
|--|----------------|---------------------------|--|
| 5-Year Guaranteed Payment Period                           | Male/Female    | \$1,684                   | 20.21%   |
| 10-Year Guaranteed Payment Period                          | Male/Female    | \$878                     | 10.54%   |
| Single Life Annuity  | Male 70        | \$542                     | 6.51%  |
|  | Male 75        | \$659                     | 7.91%  |
|  | Male 80        | \$840                     | 10.08%   |
|  | Female 70      | \$502                     | 6.02%  |
|  | Female 75      | \$603                     | 7.23%  |
|  | Female 80      | \$756                     | 9.08%  |
| Single Life Annuity with 10-Year Guaranteed Payment Period | Male 70        | \$522                     | 6.26%  |
|  | Male 75        | \$618                     | 7.41%  |
|  | Male 80        | \$727                     | 8.72%  |
|  | Female 70      | \$488                     | 5.86%  |
|  | Female 75      | \$577                     | 6.93%  |
|  | Female 80      | \$683                     | 8.20%  |
| Single Life Annuity with Cash Refund                       | Male 70        | \$467                     | 5.60%  |
|  | Male 75        | \$527                     | 6.33%  |
|  | Male 80        | \$598                     | 7.17%  |
|  | Female 70      | \$443                     | 5.32%  |
|  | Female 75      | \$501                     | 6.01%  |
|  | Female 80      | \$567                     | 6.80%  |
| Joint Life Annuity with Cash Refund                        | Male/Female 70 | \$418                     | 5.01%  |
|  | Male/Female 75 | \$478                     | 5.73%  |
|  | Male/Female 80 | \$554                     | 6.65%  |

|   |                |                    |
|---|----------------|--------------------|
| <b>ForeCare</b>   | \$200,000 plus | \$35,000-\$199,999 |
| Banding is based on premium less optional rider charges | 2.00%          | 1.75%              |
| <b>SecureFore 3 (3 Year Guarantee)</b>                  | \$100,000 plus | \$10,000-\$99,999  |
|   | 1.75%          | 1.50%              |
| <b>SecureFore 5 (5 Year Guarantee)</b>                  | \$100,000 plus | \$10,000-\$99,999  |
|   | 2.25%          | 2.00%              |

### FORECARE PREMIUM LIMITS

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

|                                      |  |  |
|--------------------------------------|--|--|
| <b>All States - Maximum Premium</b>  | Standard & Premier: \$400,000 single life and \$600,000 joint life |  |
| <b>Most States - Minimum Premium</b> | Standard & Premier: \$35,000 single and joint life                 |  |
| <b>California - Minimum Premium</b>  | Standard Policy: \$60,000 single life and \$70,000 joint life      | Premier Policy: \$40,000 single life and \$50,000 joint life |
| <b>Oregon - Minimum Premium</b>      | Standard Policy: \$60,000 single life and \$70,000 joint life      | Premier Policy: \$40,000 single life and \$50,000 joint life |
| <b>Vermont - Minimum Premium</b>     | Standard Policy: \$85,000 single life and \$100,000 joint life     | Premier Policy: \$60,000 single life and \$70,000 joint life |
| <b>Wisconsin - Minimum Premium</b>   | Standard Policy: \$70,000 single life and \$80,000 joint life      | Premier Policy: \$45,000 single life and \$60,000 joint life |

California, Oregon, Vermont, Washington and Wisconsin have modified minimum premium limits for single and joint life policies when Optional riders are elected. ForeCare is not available in CT and NY. List subject to change. Please check with Sales Desk if you have questions.

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<sup>1</sup> In CA the withdrawal charge schedule is 9,8,7,6,5,4,3,2,1,0%.

<sup>2</sup> Formally known as BlackRock iBLD Diversa™ VC7 ER Index.

<sup>3</sup> Bailout rate, referred to as Withdrawal Charge Waiver Rider in your contract, may vary by withdrawal charge schedule and interest crediting strategy.

<sup>4</sup> Rates shown do not include any optional features or benefits, in which annual payments may be lower.

<sup>5</sup> Please call the Sales Desk to obtain a monthly payment calculation. Monthly calculations are not obtained by dividing the annual payment by 12.

<sup>6</sup> Annual payment percentage is the total annual cash payment generated from the contract and is calculated by: (monthly payment x 12 months)/premium.

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### **Guarantees are based on the claims-paying ability of Forethought Life Insurance Company and assume compliance with the product's benefit rules, as applicable.**

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Choice Accumulation II fixed index annuity is issued by Forethought Life Insurance Company, 10 West Market Street, Suite 2300, Indianapolis, Indiana. Choice Accumulation is available 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, FA4116-01, ICC17-FA4116-01, FA4111-01, ICC17-FA4111-01, FA4112-01, ICC17-FA4112-01, FA4102-01 v2, ICC17-FA4102-01, FA4104-01 v2, ICC17-FA4104-01, ICC14-FL-FIANC, FL-FIANC-13, ICC14-FL-FIATI and FL-FIATI-13.

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ForeCare annuities are issued by Forethought Life Insurance Company, 10 West Market Street, Suite 2300, Indianapolis, Indiana. Available in most states with Contract FA1101SPDA-01 (certificate GA1101SPDA-01, as applicable) with Rider for Long Term Care Benefits Form LTC2000-01, LTC2000-01-CA, ICC13-LTC2000-01, Optional Inflation Protection Benefit Rider Form LTC2001-01, LTC2001-01-CA, ICC13-LTC2001-01, and Optional Nonforfeiture Benefit Rider Form LTC2002-01, LTC2002-01-CA, ICC13-LTC2002-01 (certificate series LTCG2000-01, LTCG2001-01 and LTCG2002-01, as applicable).

SecureFore fixed annuities are 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, FA4121-01, ICC20-FA4121-01, FA4051-01, ICC17-FA4051-01, FA4052-01, ICC17-FA4054-01, ICC20-FANC-01, FANH-01, FATI-01, and ICC20-FATI-01.

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