

# ForeAccumulation II

## Fixed Index Annuity

Issued by Forethought Life Insurance Company

### Current Interest Rates - Effective 02/22/2023

**BOLD TEXT** indicates a change in rates.

ForeAccumulation Interest Crediting Strategy <sup>1</sup>		Withdrawal Charge Schedule <sup>2</sup>		
Cap	Premium Amount	5 yr	7 yr	10 yr <sup>3</sup>
<b>S&amp;P 500<sup>®</sup></b> One-Year Point-to-Point with Cap Bailout Rate <sup>4</sup> (3.50%)	≥ \$100K < \$100K	<b>9.50%</b> 8.75%	<b>10.00%</b> 9.25%	<b>10.00%</b> 9.25%
<b>BlackRock Diversa<sup>®</sup> Volatility Control<sup>5</sup></b> One-Year Point-to-Point with Cap Bailout Rate <sup>4</sup> (5.00%)	≥ \$100K < \$100K	<b>20.00%</b> <b>19.00%</b>	<b>22.00%</b> <b>21.00%</b>	<b>22.00%</b> <b>21.00%</b>
<b>MSCI EAFE</b> One-Year Point-to-Point with Cap Bailout Rate <sup>4</sup> (3.50%)	≥ \$100K < \$100K	<b>9.50%</b> 8.75%	<b>10.00%</b> 9.25%	<b>10.00%</b> 9.25%
<b>Russell 2000</b> One-Year Point-to-Point with Cap Bailout Rate <sup>4</sup> (3.50%)	≥ \$100K < \$100K	<b>9.50%</b> 8.75%	<b>10.00%</b> 9.25%	<b>10.00%</b> 9.25%
Participation Rate	Premium Amount	5 yr	7 yr	10 yr <sup>3</sup>
<b>PIMCO Balanced Index</b> One-Year Point-to-Point with Participation Rate Bailout Rate <sup>4</sup> (80.00%)	≥ \$100K < \$100K	<b>160.00%</b> <b>150.00%</b>	<b>195.00%</b> <b>185.00%</b>	<b>195.00%</b> <b>185.00%</b>
Performance Trigger	Premium Amount	5 yr	7 yr	10 yr <sup>3</sup>
<b>S&amp;P 500<sup>®</sup></b> One-Year Point-to-Point with Performance Trigger Bailout Rate <sup>4</sup> (3.00%)	≥ \$100K < \$100K	<b>7.25%</b> <b>6.75%</b>	<b>7.50%</b> <b>7.00%</b>	<b>7.50%</b> <b>7.00%</b>
Spread	Premium Amount	5 yr	7 yr	10 yr <sup>3</sup>
<b>BlackRock Diversa<sup>®</sup> Volatility Control<sup>5</sup></b> Two-Year Point-to-Point with Spread Bailout Rate <sup>4</sup> (5.00%)	≥ \$100K < \$100K	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%
<b>Franklin US Index</b> Two-Year Point-to-Point with Spread Bailout Rate <sup>4</sup> (5.00%)	≥ \$100K < \$100K	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%
Fixed Rate	Premium Amount	5 yr	7 yr	10 yr <sup>3</sup>
<b>Fixed Rate</b> Bailout Rate <sup>4</sup> (2.00%)	≥ \$100K < \$100K	<b>3.90%</b> <b>3.75%</b>	<b>4.00%</b> <b>3.85%</b>	<b>4.00%</b> <b>3.85%</b>

- <sup>1</sup> Interest Crediting Strategy availability may vary by firm.
- <sup>2</sup> Withdrawal Change Schedule availability may vary by firm.
- <sup>3</sup> Withdrawal Charge may vary by state and firm.
- <sup>4</sup> Bailout rate, referred to as Withdrawal Charge Waiver Rider in your contract, may vary by withdrawal charge schedule and interest crediting strategy.
- <sup>5</sup> Formally known as BlackRock iBLD Diversa<sup>®</sup> VC7 ER Index.

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