



Choice Accumulation II Edge Fixed Index Annuity 5-Year Product

Company	Forethought Life Insurance Company Global Atlantic Financial Group Limited
A.M Best Rating	A
Standard and Poor's Rating	A
Product Type	Fixed Indexed
Product	Choice Accumulation II Edge Fixed Index Annuity 5-Year (SPDA)
Policy Form Number	ICC17-FA1801SPDA-01
Distribution Channels Sold In	Independent
Product Launch Date	6/22/2020
Bonus	N/A
Surrender Charge	5 Years 9.00, 8.00, 7.00, 6.00, 5.00, 0.00% +/- Market Value Adjustment (MVA)
Share Class	N/A
Mortality and Expense Charge (M&E)	N/A
Product Fee	N/A
Administration Charge	N/A
Other Charge	N/A
*Total Annual Expense	N/A
Annual Contract Fee	N/A
Annual Contract Fee Waived At	N/A
Minimum Guarantee/ Minimum Guaranteed Surrender Value	Varies 87.5% @ 1 - 3%
Strategies / Subaccounts Offered	5 Indexed, 0 Structured, 0 Variable, 1 Fixed

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Net Subaccount Fee Range	N/A
Free Transfers per Year	N/A
Transfer Fee	N/A
Rate Banding	Low Band / \$100,000
Current Fixed Account Rate(s)	2.90% / 3.00%
Upcoming Fixed Account Rate(s)	N/A
Other Crediting Strategy Information	Bailout provision: if credited rate renews at a rate that is less than the Bailout Rate, client has the option of surrendering the contract penalty-free.
Penalty-Free Withdrawals	Year 1 10% of Premiums Paid Years 2+ 10% Account Value
Death Benefit	Greater of: Full Account Value OR Enhanced Death Benefit if optional GMDB rider is elected (see GMDB section)
Surrender Charge Waivers Available	Nursing Home Terminal Illness
Available Plan Types	IRA, NQ, Roth IRA, SEP IRA, Inherited NQ, Inherited IRA
Issue Ages	0 - 85

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Minimum Initial Premiums	Q/NQ \$25,000
Minimum Subsequent Premium	N/A
Guaranteed Lifetime Withdrawal Benefit (GLWB)	N/A
Guaranteed Minimum Withdrawal Benefit (GMWB)	N/A
Guaranteed Minimum Accumulation Benefit (GMAB)	N/A
Guaranteed Minimum Death Benefit (GMDB)	Actively Marketed Enhanced Death Benefit (ChoiceAccumulation II)
Guaranteed Minimum Income Benefit (GMIB)	N/A
Other	Must be contracted through <i>Advisors Excel</i> to sell this product.
State Approvals	States Not Approved In: NY
Street Level Compensation	YEAR ONE Ages 0 - 80 A. 4.00% B. 2.50% & 0.40% trail C. 1.00% & 0.75% trail Ages 81 - 85 A. 1.75% B. 1.50% & 0.40% trail C. 0.75% & 0.75% trail

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Data thought to be current as of:	12/22/2025

* The Total Annual Expense excludes any rider charges. Please refer to the Rider specs for any charges that may apply in addition to the annuity contract charges.



Choice Accumulation II Edge Fixed Index Annuity 5-Year Indexed Strategies

Rates Effective December 22, 2025

Company	Product	Rate Banding	Indices Offered	Index Crediting Frequency	Indexing Method	Current Participation Rate(s)	Current Cap Rate(s)	Current Spread Rate(s)	Fee for Indexing Method	Guaranteed Participation Rate / Cap / Spread	Performance Triggered Declared Rate
Forethought Life Insurance Company Global Atlantic Financial Group Limited	Choice Accumulation II Edge Fixed Index Annuity 5-Year (SPDA)	Low Band / \$100,000	S&P 500	Annual	Annual Point-to-Point	100.00% / 100.00%	6.00% / 6.25% Annually	N/A / N/A	N/A / N/A	100% / 1.00% Annually / N/A	N/A / N/A
			Franklin US Index	Annual	Modified Annual Point-to-Point	85.00% / 90.00%	N/A / N/A	N/A / N/A	N/A / N/A	20% / N/A / N/A	N/A / N/A
			Janus SG Global Trends	Annual	Modified Annual Point-to-Point	135.00% / 140.00%	N/A / N/A	N/A / N/A	N/A / N/A	20% / N/A / N/A	N/A / N/A
			Morgan Stanley Inflation Aware Index	Annual	Modified Annual Point-to-Point	95.00% / 100.00%	N/A / N/A	N/A / N/A	N/A / N/A	20% / N/A / N/A	N/A / N/A
			Franklin US Index	Biennial	Term End Point	100.00% / 100.00%	N/A / N/A	0.00% / 0.00%	N/A / N/A	100% / N/A / 10.00%	N/A / N/A
Current Fixed Account Rate(s)		2.90% / 3.00%									
Upcoming Fixed Account Rate(s)		N/A									
Other Crediting Strategy Information		<p>Modified Annual Point-to-Point with "Enhanced Accumulation Strategy" calculates the difference between the beginning and ending values of the Janus SG Global Trends Index, Franklin US Index and Morgan Stanley Inflation Aware Index over a one-year period; the difference is then multiplied by a 'threshold' of 2.00.</p> <p>Two-Year Point-to-Point with Spread: spread rate shown above is deducted at the end of the index crediting term.</p> <p>Bailout provision: if credited rate renews at a rate that is less than the Bailout Rate, client has the option of surrendering the contract penalty-free.</p>									

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Enhanced Death Benefit (ChoiceAccumulation II)

Guaranteed Minimum Death Benefit

Company	Forethought Life Insurance Company
Benefit Name	Enhanced Death Benefit (ChoiceAccumulation II)
Products Available On	Choice Accumulation II Edge Fixed Index Annuity 10-Year Choice Accumulation II Edge Fixed Index Annuity 5-Year Choice Accumulation II Edge Fixed Index Annuity 7-Year ChoiceAccumulation II Fixed Index Annuity 10-Year ChoiceAccumulation II Fixed Index Annuity 5-Year ChoiceAccumulation II Fixed Index Annuity 7-Year
Benefit Launch Date	8/28/2018
Benefit Type	Rollup Benefit
Can Benefit Be Terminated?	No
Rider Issue Ages	0 - 75
Step-Up	No
Step-Up Frequency	N/A
Spousal Continuation	Yes
Current Annual Benefit Charge	0.50%
Maximum Annual Benefit Charge	0.50%
Charge Frequency	Annually
Charge Based on	Benefit Base
Rollup Interest Type	Simple
Rollup	7.00%
Initial Rollup Period	15 Years
Reset on Rollup Period Permitted	No
Maximum Rollup Period	15 Years
Impact of Withdrawals	Dollar-for-dollar
Investment Restrictions	N/A

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Guaranteed Minimum Death Benefit

Company	Forethought Life Insurance Company
Benefit Name	Enhanced Death Benefit (ChoiceAccumulation II)
Benefit Conflicts	N/A
Guaranteed Minimum Death Benefit	Optional Enhanced Death Benefit Rider offers a potentially greater benefit upon the annuitant's death than the standard death benefit that would ordinarily be paid under the annuity. Guaranteed Minimum Death Benefit payable is equal to Premiums Paid in addition to a guaranteed 7.0% annual increase on Death Benefit Base over 15-year accumulation period or until the contract anniversary after attained age 90, whichever is earliest. Spousal Continuation available. Rider must be elected at issue and cannot be terminated once elected.
Benefit Close Date	N/A