



Company	Forethought Life Insurance Company Global Atlantic Financial Group Limited
A.M Best Rating	A
Standard and Poor's Rating	A
Product Type	Structured
Product	ForeStructured Growth II Advisory (SPDA)
Policy Form Number	A24RILA-SPDA-02
Distribution Channels Sold In	B/D: Full Service National B/D: Independent Bank
Product Launch Date	10/21/2024
Bonus	N/A
Surrender Charge	6 Years 2.00, 2.00, 2.00, 2.00, 2.00, 2.00, 0.00% +/- Market Value Adjustment (MVA)
Share Class	I Share
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	N/A

© 2026 Wink, Inc. All Rights Reserved. The Product Features, Rates, and Availability May Vary by Age and State; Consult the Insurance Company, Policy Form, or Prospectus for Full Details. The Information Provided Herein is Believed Accurate, but Not Warranted for Correctness, Completeness, or Accuracy. Wink, Inc. Shall Not be Responsible for Any Opinions, Trading Decisions, Damages, or Other Losses Resulting From, or Related to This Information, Data, Analyses, or Their Use. This Report Does Not Constitute Investment Advice, and is Not an Offer to Buy or Sell a Security. This Report is Provided Solely for Informational Purposes, is Considered Supplemental Literature, and Must be Preceded by/Accompanied by a Prospectus, Contract, or Disclosure Statement. Information Herein Includes Confidential and Proprietary Information of Wink, Inc. This Information May Not Be Copied or Redistributed.



Company	Forethought Life Insurance Company Global Atlantic Financial Group Limited
Product	ForeStructured Growth II Advisory (SPDA)
Strategies / Subaccounts Offered	0 Indexed, 53 Structured, 0 Variable, 1 Fixed
Net Subaccount Fee Range	N/A
Free Transfers per Year	N/A
Transfer Fee	N/A
Rate Banding	No Banding
Current Fixed Account Rate(s)	4.25%
Upcoming Fixed Account Rate(s)	N/A
Other Crediting Strategy Information	N/A
Penalty-Free Withdrawals	<p>Year 1 10% of Premiums Paid</p> <p>Years 2+ 10% of the previous Account Anniversary Value, plus any amount in the "Performance Credit Account"</p> <p>Must leave \$2,500 in account</p>
Death Benefit	Full Account Value
Surrender Charge Waivers Available	Nursing Home Terminal Illness
Available Plan Types	IRA, NQ, Roth IRA, SEP IRA, Inherited NQ, Inherited IRA, Inherited Roth IRA
Issue Ages	0 - 85
Minimum Initial Premiums	Q/NQ \$25,000
Minimum Subsequent Premium	N/A



Company	Forethought Life Insurance Company Global Atlantic Financial Group Limited
Product	ForeStructured Growth II Advisory (SPDA)
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 Return of Premium Death Benefit (1 Share)
Guaranteed Minimum Income Benefit (GMIB)	N/A
Other	Withdrawals from the structured strategies are subject to a Daily Adjustment, which may be negative. Withdrawals from the "Performance Credit Account" are not subject to an MVA. Advisory Fee withdrawals up to 1.50% taken through the Forethought program are not assessed a Surrender Charge or MVA.
State Approvals	Variations Approved In: FL, IL, NJ, TX, UT, WA States Not Approved In: IA, MO, MT, NY, OR, VA
Street Level Compensation	Fee to be determined by the Broker/Dealer Registered Representative
Data thought to be current as of:	4/27/2026

* 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.



Rates Effective April 27, 2026

Company	Product	Rate Banding	Indices Offered	Crediting Frequency	Indexing Method	Buffer Modifier	Current Buffer Rate(s)	Current Participation Rate(s)	Current Cap Rate(s)	Current Spread Rate(s)	Fee for Indexing Method	Guaranteed Buffer Rate / Participation / Cap / Spread	Performance Triggered Declared Rate
Forethought Life Insurance Company Global Atlantic Financial Group Limited	ForeStructured Growth II Advisory (SPDA)	N/A	S&P 500	Annual	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	17.25% Annually	N/A	N/A	10.00% / 10% / 1.00% Annually / N/A	N/A
			Nasdaq-100 Index	Annual	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	18.25% Annually	N/A	N/A	10.00% / 10% / 1.00% Annually / N/A	N/A
			S&P 500	Annual	Annual Point-to-Point	Losses Covered Up To	10.00%	85.00%	N/A	N/A	N/A	10.00% / 10% / N/A / N/A	N/A
			Nasdaq-100 Index	Annual	Annual Point-to-Point	Losses Covered Up To	10.00%	80.00%	N/A	N/A	N/A	10.00% / 10% / N/A / N/A	N/A
			S&P 500	Annual	Annual Point-to-Point	Losses Covered Up To	15.00%	100.00%	13.50% Annually	N/A	N/A	15.00% / 10% / 1.00% Annually / N/A	N/A
			Nasdaq-100 Index	Annual	Annual Point-to-Point	Losses Covered Up To	15.00%	100.00%	13.50% Annually	N/A	N/A	15.00% / 10% / 1.00% Annually / N/A	N/A
			S&P 500	Annual	Annual Point-to-Point	Losses Covered Up To	20.00%	100.00%	11.50% Annually	N/A	N/A	20.00% / 10% / 1.00% Annually / N/A	N/A
			Nasdaq-100 Index	Annual	Annual Point-to-Point	Losses Covered Up To	20.00%	100.00%	12.75% Annually	N/A	N/A	20.00% / 10% / 1.00% Annually / N/A	N/A
			S&P 500	Annual	Annual Point-to-Point	No Downside Risk	0.00%	100.00%	7.50% Annually	N/A	N/A	0.00% / 10% / 1.00% Annually / N/A	N/A

© 2026 Wink, Inc. All Rights Reserved. The Product Features, Rates, and Availability May Vary by Age and State; Consult the Insurance Company, Policy Form, or Prospectus for Full Details. The Information Provided Herein is Believed Accurate, but Not Warranted for Correctness, Completeness, or Accuracy. Wink, Inc. Shall Not be Responsible for Any Opinions, Trading Decisions, Damages, or Other Losses Resulting From, or Related to This Information, Data, Analyses, or Their Use. This Report Does Not Constitute Investment Advice, and is Not an Offer to Buy or Sell a Security. This Report is Provided Solely for Informational Purposes, is Considered Supplemental Literature, and Must be Preceded by/Accompanied by a Prospectus, Contract, or Disclosure Statement. Information Herein Includes Confidential and Proprietary Information of Wink, Inc. This Information May Not Be Copied or Redistributed.



Rates Effective April 27, 2026

Company	Product	Rate Banding	Indices Offered	Crediting Frequency	Indexing Method	Buffer Modifier	Current Buffer Rate(s)	Current Participation Rate(s)	Current Cap Rate(s)	Current Spread Rate(s)	Fee for Indexing Method	Guaranteed Buffer Rate / Participation / Cap / Spread	Performance Triggered Declared Rate
Forethought Life Insurance Company Global Atlantic Financial Group Limited	ForeStructured Growth II Advisory (SPDA)	N/A	S&P 500	Annual	Annual Point-to-Point	Percentage of Losses Covered After	10.00%	100.00%	12.75% Annually	N/A	N/A	10.00% / 10% / 1.00% Annually / N/A	N/A
			S&P 500	Three Years	Term End Point	Losses Covered Up To	10.00%	100.00%	165.00% Triennially	N/A	N/A	10.00% / 10% / 1.00% Triennially / N/A	N/A
			S&P 500	Three Years	Term End Point	Losses Covered Up To	10.00%	105.00%	N/A	N/A	N/A	10.00% / 10% / N/A / N/A	N/A
			S&P 500	Three Years	Term End Point	Losses Covered Up To	15.00%	100.00%	60.00% Triennially	N/A	N/A	15.00% / 10% / 1.00% Triennially / N/A	N/A
			S&P 500	Three Years	Term End Point	Losses Covered Up To	15.00%	100.00%	N/A	N/A	N/A	15.00% / 10% / N/A / N/A	N/A
			S&P 500	Three Years	Term End Point	Losses Covered Up To	20.00%	100.00%	45.00% Triennially	N/A	N/A	20.00% / 10% / 1.00% Triennially / N/A	N/A
			S&P 500	Three Years	Term End Point	Losses Covered Up To	20.00%	95.00%	N/A	N/A	N/A	20.00% / 10% / N/A / N/A	N/A
			S&P 500	Six Years	Term End Point	Losses Covered Up To	15.00%	100.00%	125.00% Sexennially	N/A	N/A	15.00% / 10% / 1.00% Sexennially / N/A	N/A

© 2026 Wink, Inc. All Rights Reserved. The Product Features, Rates, and Availability May Vary by Age and State; Consult the Insurance Company, Policy Form, or Prospectus for Full Details. The Information Provided Herein is Believed Accurate, but Not Warranted for Correctness, Completeness, or Accuracy. Wink, Inc. Shall Not be Responsible for Any Opinions, Trading Decisions, Damages, or Other Losses Resulting From, or Related to This Information, Data, Analyses, or Their Use. This Report Does Not Constitute Investment Advice, and is Not an Offer to Buy or Sell a Security. This Report is Provided Solely for Informational Purposes, is Considered Supplemental Literature, and Must be Preceded by/Accompanied by a Prospectus, Contract, or Disclosure Statement. Information Herein Includes Confidential and Proprietary Information of Wink, Inc. This Information May Not Be Copied or Redistributed.



Rates Effective April 27, 2026

Company	Product	Rate Banding	Indices Offered	Crediting Frequency	Indexing Method	Buffer Modifier	Current Buffer Rate(s)	Current Participation Rate(s)	Current Cap Rate(s)	Current Spread Rate(s)	Fee for Indexing Method	Guaranteed Buffer Rate / Participation / Cap / Spread	Performance Triggered Declared Rate
Forethought Life Insurance Company Global Atlantic Financial Group Limited	ForeStructured Growth II Advisory (SPDA)	N/A	S&P 500	Six Years	Term End Point	Losses Covered Up To	25.00%	99.00%	N/A	N/A	N/A	15.00% / 10% / N/A / N/A	N/A
			S&P 500	Six Years	Term End Point	Losses Covered Up To	20.00%	100.00%	130.00% Sexennially	N/A	N/A	20.00% / 10% / 1.00% Sexennially / N/A	N/A
			S&P 500	Six Years	Term End Point	Losses Covered Up To	20.00%	97.00%	N/A	N/A	N/A	20.00% / 10% / N/A / N/A	N/A
			S&P 500	Six Years	Term End Point	Losses Covered Up To	25.00%	100.00%	105.00% Sexennially	N/A	N/A	25.00% / 10% / 1.00% Sexennially / N/A	N/A
			S&P 500	Six Years	Term End Point	Losses Covered Up To	25.00%	95.00%	N/A	N/A	N/A	25.00% / 10% / N/A / N/A	N/A
			S&P 500	Six Years	Term End Point: Tiered Participation	Losses Covered Up To	5.00%	90.00%	N/A	N/A	N/A	5.00% / 10% / N/A / N/A	N/A
			S&P 500	Six Years	Term End Point: Tiered Participation	Losses Covered Up To	5.00%	105.00%	N/A	N/A	N/A	5.00% / 10% / N/A / N/A	N/A
			S&P 500	Six Years	Term End Point: Tiered Participation	Losses Covered Up To	10.00%	90.00%	N/A	N/A	N/A	10.00% / 10% / N/A / N/A	N/A

© 2026 Wink, Inc. All Rights Reserved. The Product Features, Rates, and Availability May Vary by Age and State; Consult the Insurance Company, Policy Form, or Prospectus for Full Details. The Information Provided Herein is Believed Accurate, but Not Warranted for Correctness, Completeness, or Accuracy. Wink, Inc. Shall Not be Responsible for Any Opinions, Trading Decisions, Damages, or Other Losses Resulting From, or Related to This Information, Data, Analyses, or Their Use. This Report Does Not Constitute Investment Advice, and is Not an Offer to Buy or Sell a Security. This Report is Provided Solely for Informational Purposes, is Considered Supplemental Literature, and Must be Preceded by/Accompanied by a Prospectus, Contract, or Disclosure Statement. Information Herein Includes Confidential and Proprietary Information of Wink, Inc. This Information May Not Be Copied or Redistributed.



Rates Effective April 27, 2026

Company	Product	Rate Banding	Indices Offered	Crediting Frequency	Indexing Method	Buffer Modifier	Current Buffer Rate(s)	Current Participation Rate(s)	Current Cap Rate(s)	Current Spread Rate(s)	Fee for Indexing Method	Guaranteed Buffer Rate / Participation / Cap / Spread	Performance Triggered Declared Rate
Forethought Life Insurance Company Global Atlantic Financial Group Limited	ForeStructured Growth II Advisory (SPDA)	N/A	S&P 500	Six Years	Term End Point: Tiered Participation	Losses Covered Up To	10.00%	100.00%	N/A	N/A	N/A	10.00% / 10% / N/A / N/A	N/A
			S&P 500	Annual	Dual Performance Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	13.00% Annually	N/A	N/A	10.00% / 10% / 1.00% Annually / N/A	N/A
			Nasdaq-100 Index	Annual	Dual Performance Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	15.25% Annually	N/A	N/A	10.00% / 10% / 1.00% Annually / N/A	N/A
			S&P 500	Annual	Dual Performance Annual Point-to-Point	Losses Covered Up To	15.00%	100.00%	9.00% Annually	N/A	N/A	15.00% / 10% / 1.00% Annually / N/A	N/A
			Nasdaq-100 Index	Annual	Dual Performance Annual Point-to-Point	Losses Covered Up To	15.00%	100.00%	10.75% Annually	N/A	N/A	15.00% / 10% / 1.00% Annually / N/A	N/A
			S&P 500	Annual	Dual Performance Annual Point-to-Point	Losses Covered Up To	20.00%	100.00%	7.25% Annually	N/A	N/A	20.00% / 10% / 1.00% Annually / N/A	N/A
			Nasdaq-100 Index	Annual	Dual Performance Annual Point-to-Point	Losses Covered Up To	20.00%	100.00%	7.25% Annually	N/A	N/A	20.00% / 10% / 1.00% Annually / N/A	N/A

© 2026 Wink, Inc. All Rights Reserved. The Product Features, Rates, and Availability May Vary by Age and State; Consult the Insurance Company, Policy Form, or Prospectus for Full Details. The Information Provided Herein is Believed Accurate, but Not Warranted for Correctness, Completeness, or Accuracy. Wink, Inc. Shall Not be Responsible for Any Opinions, Trading Decisions, Damages, or Other Losses Resulting From, or Related to This Information, Data, Analyses, or Their Use. This Report Does Not Constitute Investment Advice, and is Not an Offer to Buy or Sell a Security. This Report is Provided Solely for Informational Purposes, is Considered Supplemental Literature, and Must be Preceded by/Accompanied by a Prospectus, Contract, or Disclosure Statement. Information Herein Includes Confidential and Proprietary Information of Wink, Inc. This Information May Not Be Copied or Redistributed.



Rates Effective April 27, 2026

Company	Product	Rate Banding	Indices Offered	Crediting Frequency	Indexing Method	Buffer Modifier	Current Buffer Rate(s)	Current Participation Rate(s)	Current Cap Rate(s)	Current Spread Rate(s)	Fee for Indexing Method	Guaranteed Buffer Rate / Participation / Cap / Spread	Performance Triggered Declared Rate
Forethought Life Insurance Company Global Atlantic Financial Group Limited	ForeStructured Growth II Advisory (SPDA)	N/A	S&P 500	Six Years	Dual Performance Term End Point	Losses Covered Up To	15.00%	100.00%	110.00% Sexennially	N/A	N/A	15.00% / 10% / 1.00% Sexennially / N/A	N/A
			S&P 500	Six Years	Dual Performance Term End Point	Losses Covered Up To	20.00%	100.00%	85.00% Sexennially	N/A	N/A	20.00% / 10% / 1.00% Sexennially / N/A	N/A
			S&P 500	Six Years	Dual Performance Term End Point	Losses Covered Up To	25.00%	100.00%	75.00% Sexennially	N/A	N/A	25.00% / 10% / 1.00% Sexennially / N/A	N/A
			S&P 500	3 Months	Dual Performance with Threshold	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	N/A
			S&P 500	3 Months	Dual Performance with Threshold	Losses Covered Up To	20.00%	N/A	N/A	N/A	N/A	20.00% / N/A / N/A / N/A	N/A
			S&P 500	Annual	Dual Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	9.25%
			Nasdaq-100 Index	Annual	Dual Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	11.00%
			S&P 500	Annual	Dual Performance Triggered	Losses Covered Up To	20.00%	N/A	N/A	N/A	N/A	20.00% / N/A / N/A / N/A	6.50%

© 2026 Wink, Inc. All Rights Reserved. The Product Features, Rates, and Availability May Vary by Age and State; Consult the Insurance Company, Policy Form, or Prospectus for Full Details. The Information Provided Herein is Believed Accurate, but Not Warranted for Correctness, Completeness, or Accuracy. Wink, Inc. Shall Not be Responsible for Any Opinions, Trading Decisions, Damages, or Other Losses Resulting From, or Related to This Information, Data, Analyses, or Their Use. This Report Does Not Constitute Investment Advice, and is Not an Offer to Buy or Sell a Security. This Report is Provided Solely for Informational Purposes, is Considered Supplemental Literature, and Must be Preceded by/Accompanied by a Prospectus, Contract, or Disclosure Statement. Information Herein Includes Confidential and Proprietary Information of Wink, Inc. This Information May Not Be Copied or Redistributed.



Rates Effective April 27, 2026

Company	Product	Rate Banding	Indices Offered	Crediting Frequency	Indexing Method	Buffer Modifier	Current Buffer Rate(s)	Current Participation Rate(s)	Current Cap Rate(s)	Current Spread Rate(s)	Fee for Indexing Method	Guaranteed Buffer Rate / Participation / Cap / Spread	Performance Triggered Declared Rate
Forethought Life Insurance Company Global Atlantic Financial Group Limited	ForeStructured Growth II Advisory (SPDA)	N/A	Nasdaq-100 Index	Annual	Dual Performance Triggered	Losses Covered Up To	20.00%	N/A	N/A	N/A	N/A	20.00% / N/A / N/A / N/A	7.00%
			S&P 500	Six Years	Dual Performance Triggered Term End Point with Buffer and Cap	Losses Covered Up To	15.00%	100.00%	105.00% Annually	N/A	N/A	15.00% / 10% / 1.00% Annually / N/A	15.00%
			S&P 500	Six Years	Dual Performance Triggered Term End Point with Buffer and Cap	Losses Covered Up To	20.00%	100.00%	80.00% Annually	N/A	N/A	20.00% / 10% / 1.00% Annually / N/A	20.00%
			S&P 500	Six Years	Dual Performance Triggered Term End Point with Buffer and Cap	Losses Covered Up To	25.00%	100.00%	60.00% Annually	N/A	N/A	25.00% / 10% / 1.00% Annually / N/A	25.00%
			S&P 500	Annual	Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	10.75%
			Nasdaq-100 Index	Annual	Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	13.00%
			S&P 500	Annual	Performance Triggered	Losses Covered Up To	15.00%	N/A	N/A	N/A	N/A	15.00% / N/A / N/A / N/A	9.50%

© 2026 Wink, Inc. All Rights Reserved. The Product Features, Rates, and Availability May Vary by Age and State; Consult the Insurance Company, Policy Form, or Prospectus for Full Details. The Information Provided Herein is Believed Accurate, but Not Warranted for Correctness, Completeness, or Accuracy. Wink, Inc. Shall Not be Responsible for Any Opinions, Trading Decisions, Damages, or Other Losses Resulting From, or Related to This Information, Data, Analyses, or Their Use. This Report Does Not Constitute Investment Advice, and is Not an Offer to Buy or Sell a Security. This Report is Provided Solely for Informational Purposes, is Considered Supplemental Literature, and Must be Preceded by/Accompanied by a Prospectus, Contract, or Disclosure Statement. Information Herein Includes Confidential and Proprietary Information of Wink, Inc. This Information May Not Be Copied or Redistributed.



Rates Effective April 27, 2026

Company	Product	Rate Banding	Indices Offered	Crediting Frequency	Indexing Method	Buffer Modifier	Current Buffer Rate(s)	Current Participation Rate(s)	Current Cap Rate(s)	Current Spread Rate(s)	Fee for Indexing Method	Guaranteed Buffer Rate / Participation / Cap / Spread	Performance Triggered Declared Rate
Forethought Life Insurance Company Global Atlantic Financial Group Limited	ForeStructured Growth II Advisory (SPDA)	N/A	Nasdaq-100 Index	Annual	Performance Triggered	Losses Covered Up To	15.00%	N/A	N/A	N/A	N/A	15.00% / N/A / N/A / N/A	10.50%
			S&P 500	Annual	Performance Triggered	Losses Covered Up To	20.00%	N/A	N/A	N/A	N/A	20.00% / N/A / N/A / N/A	8.50%
			Nasdaq-100 Index	Annual	Performance Triggered	Losses Covered Up To	20.00%	N/A	N/A	N/A	N/A	20.00% / N/A / N/A / N/A	9.25%
			S&P 500	Three Years	Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	28.00%
			S&P 500	Three Years	Performance Triggered	Losses Covered Up To	15.00%	N/A	N/A	N/A	N/A	15.00% / N/A / N/A / N/A	26.00%
			S&P 500	Three Years	Performance Triggered	Losses Covered Up To	20.00%	N/A	N/A	N/A	N/A	20.00% / N/A / N/A / N/A	24.00%
Current Fixed Account Rate(s)		4.25%											
Upcoming Fixed Account Rate(s)		N/A											

© 2026 Wink, Inc. All Rights Reserved. The Product Features, Rates, and Availability May Vary by Age and State; Consult the Insurance Company, Policy Form, or Prospectus for Full Details. The Information Provided Herein is Believed Accurate, but Not Warranted for Correctness, Completeness, or Accuracy. Wink, Inc. Shall Not be Responsible for Any Opinions, Trading Decisions, Damages, or Other Losses Resulting From, or Related to This Information, Data, Analyses, or Their Use. This Report Does Not Constitute Investment Advice, and is Not an Offer to Buy or Sell a Security. This Report is Provided Solely for Informational Purposes, is Considered Supplemental Literature, and Must be Preceded by/Accompanied by a Prospectus, Contract, or Disclosure Statement. Information Herein Includes Confidential and Proprietary Information of Wink, Inc. This Information May Not Be Copied or Redistributed.



Rates Effective April 27, 2026

Company	Product	Rate Banding	Indices Offered	Crediting Frequency	Indexing Method	Buffer Modifier	Current Buffer Rate(s)	Current Participation Rate(s)	Current Cap Rate(s)	Current Spread Rate(s)	Fee for Indexing Method	Guaranteed Buffer Rate / Participation / Cap / Spread	Performance Triggered Declared Rate
	<p>Other Crediting Strategy Information</p>	<p>Structured strategies provide the ability to lock-in the Account Value, including the Daily Adjustment, of a structured strategy at any time during the term in the event of a gain or loss. The lock-in can either be requested or done automatically at a predetermined percentage. A lock-in can only occur once during a strategy's term. Once a lock-in has occurred, no additional indexed gains or losses will be credited for that structured strategy's term. If a lock-in occurs on the Dual Direction with Performance Threshold strategy, no additional quarterly performance credits will be received. The locked-in Account Value will increase at the one-year fixed rate until the end of the structured strategy's term and decrease dollar-for-dollar for withdrawals, any rider charges or advisory fees assessed.</p> <p>Withdrawals reduce the starting structured Indexing Method Account Value by the pro rata percentage amount of the withdrawal, including any Surrender Charge, advisory fee withdrawal, MVA or Daily Adjustment.</p> <p>Transfers are only allowed at the end of a structured strategy term. Three- and six-year terms cannot be reallocated to during the Surrender Charge period if the term will not be completed prior to the end of the surrender charge period. Three- and six-year terms can be elected after the Surrender Charge period has ended.</p> <p>Dual Performance Annual Point-to-Point and Dual Performance Term End Point structured strategies credit a positive amount on negative index performance, subject to a decline in the index up to the buffer percentage, as well as crediting interest based upon any positive index performance, subject to the cap rate. Negative index performance beyond the buffer will be absorbed by the annuity purchaser. For example, if the buffer is 10% and the market declines 5.00%, the purchaser will receive a positive credit of 5.00% or if the market declines 11.00%, the purchaser will experience a loss of 1.00%. Note: it is possible to receive a greater return on a negative performance, if the Buffer percentage is greater than the Cap Rate.</p> <p>Dual Direction with Performance Threshold structured strategy uses a "Performance Threshold," Buffer and a "Trigger Percentage" at the beginning of the term. If the Buffer is 10%, the "Trigger Percentage" will equal 90%. Each quarter thereafter, if the performance is greater than the "Trigger Percentage," then one quarter of the annual "Performance Threshold" would be credited to the "Performance Credit Account". For example: if the buffer is 10%, the "Trigger Percentage" would be 90%. If the "Performance Threshold" is 8.00%, the starting index value is 1,000, on the quarterly anniversary the index value is 950, 2.00% would be added to the "Performance Credit Account. $(950/1000) = 95\%$, which is greater than 90%. If the initial strategy value is \$100,000, then \$2,000 would be added. $\\$100,000 \times 2.00\% (8\%/4)$. During the term, on each quarterly anniversary this amount would either be positive or zero. On the term end date, if the calculation is lower than the Trigger Percentage and greater than the buffer amount, then a negative adjustment is made. For example: If the Buffer is 10%, the "Trigger Percentage" will be 90. If the starting index value is 1,000 and the strategy end value is 850, the resulting 15% negative performance would be greater than the 10% buffer. The structured strategy's Account Value would be reduced by 5.00%.</p> <p>First Dual Direction with Performance Threshold strategy has an 6.80% Performance Threshold rate and 90.00% Trigger rate. Minimum initial rate is 1.00%.</p> <p>Second Dual Direction with Performance Threshold strategy has an 6.20% Performance Threshold rate and 80.00% Trigger rate. Minimum initial rate is 1.00%.</p> <p>Dual Performance Triggered structured strategy credits a positive amount on any negative index performance, subject to the Buffer percentage as well as crediting interest based upon any positive index performance, subject to the Dual Performance Triggered rate. Negative performance beyond the Buffer percentage is absorbed by the annuity purchaser. For example, if the Buffer is 10% and the Dual Performance Triggered rate is 5.00%, and the index declines 6.00%, the purchaser will receive a positive credit of 5.00%. If the index</p>											

© 2026 Wink, Inc. All Rights Reserved. The Product Features, Rates, and Availability May Vary by Age and State; Consult the Insurance Company, Policy Form, or Prospectus for Full Details. The Information Provided Herein is Believed Accurate, but Not Warranted for Correctness, Completeness, or Accuracy. Wink, Inc. Shall Not be Responsible for Any Opinions, Trading Decisions, Damages, or Other Losses Resulting From, or Related to This Information, Data, Analyses, or Their Use. This Report Does Not Constitute Investment Advice, and is Not an Offer to Buy or Sell a Security. This Report is Provided Solely for Informational Purposes, is Considered Supplemental Literature, and Must be Preceded by/Accompanied by a Prospectus, Contract, or Disclosure Statement. Information Herein Includes Confidential and Proprietary Information of Wink, Inc. This Information May Not Be Copied or Redistributed.



Rates Effective April 27, 2026

Company	Product	Rate Banding	Indices Offered	Crediting Frequency	Indexing Method	Buffer Modifier	Current Buffer Rate(s)	Current Participation Rate(s)	Current Cap Rate(s)	Current Spread Rate(s)	Fee for Indexing Method	Guaranteed Buffer Rate / Participation / Cap / Spread	Performance Triggered Declared Rate
		<p>declines 11.00%, the owner will experience a loss of 1.00%.</p> <p>Dual Performance Triggered Annual Point-to-Point with Buffer and Cap structured strategies credits a positive return on negative performance, subject to the cap and buffer. Any index return between the buffer percentage and the Performance Triggered rate will be credited with the Performance Triggered Rate. Any index return greater than the Performance Triggered rate will receive that percentage up to the Cap Rate. Negative index performance beyond the Buffer will be absorbed by the annuity owner. For example, if the market declines 5.00% or increases 7.00%, the client will receive a 12% credit when the structured strategy has a 10% buffer, a 12.00% Performance Triggered Rate and a 20% Cap Rate. Or if the market increases 25%, the client will receive a 20% credit. If the market declined 11.00%, the client would experience a loss of 1.00%.</p> <p>Performance Triggered structured strategy credits company-declared rate if growth of index is zero or positive.</p> <p>Bailout provision: If the cap renews at a rate that is less than the "Bailout Cap," the client has the option of surrendering the contract MVA and penalty-free. Six-year structured strategies do not offer Bailout Caps. Bailout Caps are determined at issue.</p> <p>Term End Point: Tiered Participation structured strategies have a "Tier Level," the point where the Participation Rate changes to the next rate band rate. For example: if the index return is 50%, the "Tier Level" is 20%, the initial Participation Rate is 100%, and the next tier's Participation Rate is 130%. Then with an index return of 50%, a 100% Participation Rate is credited on the first 20% (the Tier Level) and the next 30% of index return has a 130% Participation Rate. The guaranteed maximum "Tier Level" is 30%.</p> <p>Percentage of Losses Covered After: if a client remains allocated to one structured strategy for multiple, consecutive years, an "Aggregate Floor" option is available. The "Aggregate Floor" option is designed to reduce losses that may occur in multiple, consecutive years. The "Aggregate Floor" will equal the:</p> <p>Greater of:</p> <ol style="list-style-type: none"> 1. The previous structured strategy term's "Aggregate Floor," or 2. 80% of the structured strategy Account Value (adjusted for a positive or negative index credit). <p>For example: if the Initial Premium is \$100,000 and the structured strategy has a 10% Floor and a 15.00% Cap, and the index return is -7.00% in the first year, the new Account Value for the structured strategy would be \$93,000 and the Aggregate Floor would be \$90,000 (10% of the initial \$100,000), which is greater than 80% of the structured strategy's Account Value. The Aggregate Floor percentage for year two is equal to 3.23% ($\\$90,000 / \\$93,000 - 1$), so the client can lose no more than 3.23% in year two. Using the same parameters of the previous example, if the Account Value increases by 15% in the first year, the Structured Strategy's Account Value would be \$115,000 and the new "Aggregate Floor" would be \$92,000 since 80% of \$115,000 is greater than 90,000 which was the previous "Aggregate Floor". At the start of each structured strategy term, the client will not be able to lose more than 20% during the term. The "Aggregate Floor" will be adjusted pro rata for withdrawals, rider charges and transfers out of the structured strategy and increased for transfers into the structured strategy. The "Aggregate Floor" will not decrease due to negative index returns. Client does have the option to reset the "Aggregate Floor" to the initial 10% of the structured strategy Account Value at the end of a Structured Strategy term. If the reset increases the dollar amount of the "Aggregate Floor", it may result in a lower cap and if the reset decreases the dollar amount of the "Aggregate Floor", it may result in higher caps.</p> <p>The Daily Adjustment is used to create an interim Account Value used in the calculation for withdrawals, the Death Benefit, Performance Lock, rider charges and annuitization. The</p>											

© 2026 Wink, Inc. All Rights Reserved. The Product Features, Rates, and Availability May Vary by Age and State; Consult the Insurance Company, Policy Form, or Prospectus for Full Details. The Information Provided Herein is Believed Accurate, but Not Warranted for Correctness, Completeness, or Accuracy. Wink, Inc. Shall Not be Responsible for Any Opinions, Trading Decisions, Damages, or Other Losses Resulting From, or Related to This Information, Data, Analyses, or Their Use. This Report Does Not Constitute Investment Advice, and is Not an Offer to Buy or Sell a Security. This Report is Provided Solely for Informational Purposes, is Considered Supplemental Literature, and Must be Preceded by/Accompanied by a Prospectus, Contract, or Disclosure Statement. Information Herein Includes Confidential and Proprietary Information of Wink, Inc. This Information May Not Be Copied or Redistributed.



Rates Effective April 27, 2026

Company	Product	Rate Banding	Indices Offered	Crediting Frequency	Indexing Method	Buffer Modifier	Current Buffer Rate(s)	Current Participation Rate(s)	Current Cap Rate(s)	Current Spread Rate(s)	Fee for Indexing Method	Guaranteed Buffer Rate / Participation / Cap / Spread	Performance Triggered Declared Rate
		interim Account Value is equal to the sum of the equity derivative asset proxy value and the fixed income proxy value. The Buffer Modifier and Floor are not included in the interim Account Value calculation.											



Return of Premium Death Benefit (I Share)

Guaranteed Minimum Death Benefit

Company	Forethought Life Insurance Company
Benefit Name	Return of Premium Death Benefit (I Share)
Products Available On	ForeStructured Growth Advisory ForeStructured Growth II Advisory
Benefit Launch Date	2/14/2022
Benefit Type	Return of Principal
Can Benefit Be Terminated?	No
Rider Issue Ages	0 - 85
Step-Up	No
Step-Up Frequency	N/A
Spousal Continuation	Yes
Current Annual Benefit Charge	0.20%
Maximum Annual Benefit Charge	0.50%
Charge Frequency	Annually
Charge Based on	Benefit Base
Rollup Interest Type	N/A
Rollup	N/A
Initial Rollup Period	N/A
Reset on Rollup Period Permitted	No
Maximum Rollup Period	N/A
Impact of Withdrawals	Pro Rata
Investment Restrictions	N/A
Benefit Conflicts	N/A

© 2026 Wink, Inc. All Rights Reserved. The Product Features, Rates, and Availability May Vary by Age and State; Consult the Insurance Company, Policy Form, or Prospectus for Full Details. The Information Provided Herein is Believed Accurate, but Not Warranted for Correctness, Completeness, or Accuracy. Wink, Inc. Shall Not be Responsible for Any Opinions, Trading Decisions, Damages, or Other Losses Resulting From, or Related to This Information, Data, Analyses, or Their Use. This Report Does Not Constitute Investment Advice, and is Not an Offer to Buy or Sell a Security. This Report is Provided Solely for Informational Purposes, is Considered Supplemental Literature, and Must be Preceded by/Accompanied by a Prospectus, Contract, or Disclosure Statement. Information Herein Includes Confidential and Proprietary Information of Wink, Inc. This Information May Not Be Copied or Redistributed.



Return of Premium Death Benefit (I Share)

Guaranteed Minimum Death Benefit

Company	Forethought Life Insurance Company
Benefit Name	Return of Premium Death Benefit (I Share)
Guaranteed Minimum Death Benefit	<p>Optional Return of Premium Death Benefit provides a minimum death benefit that is equal to:</p> <p style="text-align: center;">Greater of:</p> <ol style="list-style-type: none"> 1. Full Account Value, or 2. Premiums Paid, adjusted for withdrawals. <p>Rider must be elected at issue or upon spousal continuation only. If elected upon spousal continuation, the Benefit Base is equal to the Account Value when the rider is elected. If the rider is terminated due to certain ownership changes, the Death Benefit will equal the Full Account Value. Rider charge is 0.50% for ages 71+. Withdrawals for Advisory Fees do not adjust the Benefit Base.</p>
Benefit Close Date	N/A