



# Choice Accumulation II Edge Fixed Index Annuity 7-Year Product

<b>Company</b>	<b>Forethought Life Insurance Company</b> Global Atlantic Financial Group Limited
<b>A.M Best Rating</b>	A
<b>Standard and Poor's Rating</b>	A
<b>Product Type</b>	Fixed Indexed
<b>Product</b>	<b>Choice Accumulation II Edge Fixed Index Annuity 7-Year</b> (SPDA)
<b>Policy Form Number</b>	ICC17-FA1801SPDA-01
<b>Distribution Channels Sold In</b>	Independent
<b>Product Launch Date</b>	6/22/2020
<b>Bonus</b>	N/A
<b>Surrender Charge</b>	<b>7 Years</b> 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 3.00, 0.00% +/- Market Value Adjustment (MVA)
<b>Share Class</b>	N/A
<b>Mortality and Expense Charge (M&amp;E)</b>	N/A
<b>Product Fee</b>	N/A
<b>Administration Charge</b>	N/A
<b>Other Charge</b>	N/A
<b>*Total Annual Expense</b>	N/A
<b>Annual Contract Fee</b>	N/A
<b>Annual Contract Fee Waived At</b>	N/A
<b>Minimum Guarantee/ Minimum Guaranteed Surrender Value</b>	<b>Varies</b> 87.5% @ 1 - 3%
<b>Strategies / Subaccounts Offered</b>	5 Indexed, 0 Structured, 0 Variable, 1 Fixed

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<b>Net Subaccount Fee Range</b>	N/A
<b>Free Transfers per Year</b>	N/A
<b>Transfer Fee</b>	N/A
<b>Rate Banding</b>	Low Band / \$100,000
<b>Current Fixed Account Rate(s)</b>	2.90% / 3.00%
<b>Upcoming Fixed Account Rate(s)</b>	N/A
<b>Other Crediting Strategy Information</b>	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.
<b>Penalty-Free Withdrawals</b>	<b>Year 1</b> 10% of Premiums Paid  <b>Years 2+</b> 10% Account Value
<b>Death Benefit</b>	<b>Greater of:</b> Full Account Value  <b>OR</b> Enhanced Death Benefit if optional GMDB rider is elected (see GMDB section)
<b>Surrender Charge Waivers Available</b>	Nursing Home Terminal Illness
<b>Available Plan Types</b>	IRA, NQ, Roth IRA, SEP IRA, Inherited NQ, Inherited IRA
<b>Issue Ages</b>	0 - 85

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<b>Minimum Initial Premiums</b>	Q/NQ \$25,000
<b>Minimum Subsequent Premium</b>	N/A
<b>Guaranteed Lifetime Withdrawal Benefit (GLWB)</b>	N/A
<b>Guaranteed Minimum Withdrawal Benefit (GMWB)</b>	N/A
<b>Guaranteed Minimum Accumulation Benefit (GMAB)</b>	N/A
<b>Guaranteed Minimum Death Benefit (GMDB)</b>	<b>Actively Marketed</b> Enhanced Death Benefit (ChoiceAccumulation II)
<b>Guaranteed Minimum Income Benefit (GMIB)</b>	N/A
<b>Other</b>	Must be contracted through <i>Advisors Excel</i> to sell this product.
<b>State Approvals</b>	<b>States Not Approved In:</b> NY
<b>Street Level Compensation</b>	<b>YEAR ONE</b>  <b>Ages 0 - 80</b> A. 5.00% B. 3.00% & 0.40% trail C. 1.50% & 0.75% trail  <b>Ages 81 - 85</b> A. 2.75% B. 1.75% & 0.40% trail C. 1.00% & 0.75% trail

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<b>Product</b>	<b>Choice Accumulation II Edge Fixed Index Annuity 7-Year</b> (SPDA)
<b>Data thought to be current as of:</b>	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 7-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 7-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
<b>Current Fixed Account Rate(s)</b>		2.90% / 3.00%									
<b>Upcoming Fixed Account Rate(s)</b>		N/A									
<b>Other Crediting Strategy Information</b>		<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

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

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## Enhanced Death Benefit (ChoiceAccumulation II)

Guaranteed Minimum Death Benefit

<b>Company</b>	<b>Forethought Life Insurance Company</b>
<b>Benefit Name</b>	<b>Enhanced Death Benefit (ChoiceAccumulation II)</b>
<b>Benefit Conflicts</b>	N/A
<b>Guaranteed Minimum Death Benefit</b>	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.
<b>Benefit Close Date</b>	N/A