



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 (Wells Fargo) (SPDA)
Policy Form Number	A24RILA-SPDA-02
Distribution Channels Sold In	B/D: Full Service National B/D: Independent Bank
Product Launch Date	N/A
Bonus	N/A
Surrender Charge	6 Years 8.00, 8.00, 7.00, 6.00, 5.00, 4.00, 0.00% +/- Market Value Adjustment (MVA)
Share Class	B 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

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Strategies / Subaccounts Offered	0 Indexed, 44 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)	4.10%
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
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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)	N/A
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. Must be contracted through <i>Wells Fargo</i> to sell this product.
State Approvals	Variations Approved In: FL, IL, NJ, TX, UT, WA States Not Approved In: IA, MO, MT, NY, OR, VA
Street Level Compensation	To be determined by Broker Dealer
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.



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Forethought Life Insurance Company Global Atlantic Financial Group Limited	ForeStructured Growth II (Wells Fargo) (SPDA)	N/A	S&P 500	Annual	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	16.25% 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%	17.25% 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	15.00%	100.00%	13.00% 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%	13.00% 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%	11.00% 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%	12.25% 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%	7.00% Annually	N/A	N/A	0.00% / 10% / 1.00% Annually / N/A	N/A
			S&P 500	Three Years	Term End Point	Losses Covered Up To	10.00%	100.00%	140.00% 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%	100.00%	N/A	N/A	N/A	10.00% / 10% / N/A / N/A	N/A

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Forethought Life Insurance Company Global Atlantic Financial Group Limited	ForeStructured Growth II (Wells Fargo) (SPDA)	N/A	S&P 500	Three Years	Term End Point	Losses Covered Up To	15.00%	100.00%	50.00% 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	20.00%	100.00%	40.00% Triennially	N/A	N/A	20.00% / 10% / 1.00% Triennially / N/A	N/A
			S&P 500	Six Years	Term End Point	Losses Covered Up To	15.00%	100.00%	100.00% Sexennially	N/A	N/A	15.00% / 10% / 1.00% Sexennially / N/A	N/A
			S&P 500	Six Years	Term End Point	Losses Covered Up To	25.00%	94.00%	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%	105.00% 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	25.00%	100.00%	80.00% Sexennially	N/A	N/A	25.00% / 10% / 1.00% Sexennially / 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%	100.00%	N/A	N/A	N/A	5.00% / 10% / N/A / N/A	N/A

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Forethought Life Insurance Company Global Atlantic Financial Group Limited	ForeStructured Growth II (Wells Fargo) (SPDA)	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
			S&P 500	Six Years	Term End Point: Tiered Participation	Losses Covered Up To	10.00%	95.00%	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%	12.50% 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%	14.75% 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%	8.50% 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%	10.25% 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%	7.00% Annually	N/A	N/A	20.00% / 10% / 1.00% Annually / N/A	N/A

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Forethought Life Insurance Company Global Atlantic Financial Group Limited	ForeStructured Growth II (Wells Fargo) (SPDA)	N/A	Nasdaq-100 Index	Annual	Dual Performance Annual Point-to-Point	Losses Covered Up To	20.00%	100.00%	7.00% Annually	N/A	N/A	20.00% / 10% / 1.00% Annually / N/A	N/A
			S&P 500	Six Years	Dual Performance Term End Point	Losses Covered Up To	15.00%	100.00%	80.00% 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%	70.00% 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%	65.00% Sexennially	N/A	N/A	25.00% / 10% / 1.00% Sexennially / 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	9.00%
			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	10.75%
			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	6.25%
			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	6.75%

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Forethought Life Insurance Company Global Atlantic Financial Group Limited	ForeStructured Growth II (Wells Fargo) (SPDA)	N/A	S&P 500	Six Years	Dual Performance Triggered Term End Point with Buffer and Cap	Losses Covered Up To	15.00%	100.00%	85.00% 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%	70.00% 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%	55.00% 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	10.50%
			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	12.75%
			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	9.25%
			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	10.25%

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Forethought Life Insurance Company Global Atlantic Financial Group Limited	ForeStructured Growth II (Wells Fargo) (SPDA)	N/A	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	8.25%
			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	9.00%
			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	27.00%
			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	25.00%
			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	23.00%
Current Fixed Account Rate(s)		4.10%											
Upcoming Fixed Account Rate(s)		N/A											

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		<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. 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>Other Crediting Strategy Information</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>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 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</p>											

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		<p>strategies do not offer Bailout Caps. Bailout 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 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.</p>											