

Interest Rates

Issued by Forethought Life Insurance Company

MAY 21, 2018

GREEN TEXT indicates a change in rates. **BLACK TEXT** indicates no change.

All products are a Single Premium Deferred Annuity.

CHOICE INCOME	7-YEAR	10-YEAR ¹
One-Year Fixed Rate	2.20%	2.35%
One-Year Annual Point-to-Point with Cap based on S&P 500 [®]	4.00%	4.25%
One-Year Monthly Point-to-Point with Cap based on S&P 500 [®]	1.60%	1.70%
BlackRock Diversa™ Volatility Control ² Two-Year Point-to-Point With Spread Indexed Strategy	2.25%	1.75%
Barclays ARMOUR II Volatility Control ³ Three-Year Point-to-Point With Spread Indexed Strategy	2.75%	2.25%
Guaranteed Minimum Surrender Value	0.00% ⁴	0.00% ⁴
Annual Guaranteed Lifetime Income Benefit Rider Charge	1.05%	1.05%

CHOICE ACCUMULATION	5-YEAR	7-YEAR
One-Year Fixed Rate	2.85%	3.00%
One-Year Annual Point-to-Point with Cap based on S&P 500 [®]	6.00%	6.25%
One-Year Monthly Point-to-Point with Cap based on S&P 500 [®]	2.00%	2.15%
BlackRock Diversa™ Volatility Control Two-Year Point-to-Point With Spread Indexed Strategy	0.50%	0.00%
Barclays ARMOUR II Volatility Control Three-Year Point-to-Point With Spread Indexed Strategy	1.00%	0.00%
Guaranteed Minimum Accumulations Value	0.55%	0.75%

INCOME 150+	ULTRA BAND	HIGH BAND	LOW BAND
	\$100,000 plus	\$25,000-\$99,999	\$10,000-\$24,999
One-Year Fixed Rate	1.60%	1.35%	1.35%
One-Year Annual Point-to-Point with Cap based on S&P 500 [®]	3.25%	2.75%	2.75%
One-Year Monthly Point-to-Point with Cap based on S&P 500 [®]	1.55%	1.30%	1.30%
BlackRock Diversa™ Volatility Control Two-Year Point-to-Point With Spread Indexed Strategy	4.00%	5.50%	5.50%
Barclays ARMOUR II Volatility Control Three-Year Point-to-Point With Spread Indexed Strategy	6.00%	8.00%	8.00%
Annual Guaranteed Lifetime Income Benefit Rider Charge	0.95%	0.95%	0.95%

For more information call: 1-855-44-SALES

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Interest Rate and Feature update *continued*

FORECERTAIN	ANNUAL ANNUITY PAYMENT - BASED ON \$100,000 PREMIUM	
	IMMEDIATE 1 Month from contract issue ^{5,6}	DEFERRED 10 Years from contract issue ^{5,6}
Income Option (based on Male age 60)		
10-Year Guaranteed Payment Period	\$11,169.47	\$15,589.74
Single Life Annuity	\$5,294.10	\$9,947.01
Single Life Annuity with Cash Refund	\$4,933.33	\$8,488.15
Single Life Annuity with 10 Year Guaranteed Payment Period	\$5,227.55	\$9,068.49
Joint Life Annuity with Cash Refund (Second life based on Female age 60)	\$4,560.19	\$7,387.82

FORECARE	\$200,000 plus	\$35,000-\$199,999
Banding is based on premium less optional rider charges	3.00%	2.75%

SECUREFORE 3	3 YEAR GUARANTEE
	2.75%

SECUREFORE 5	5 YEAR GUARANTEE
	3.25%

FORECARE PREMIUM LIMITS

Premium Limits - Net of charges for the Optional Nonforfeiture Benefit Rider and/or the Optional Inflation Protection Benefit Rider charges if elected at issue.

All States - Maximum Premium	Standard & Premier: \$400,000 single life and \$600,000 joint life	
Most States - Minimum Premium	Standard & Premier: \$35,000 single and joint life	
California - Minimum Premium	Standard Policy: \$60,000 single life and \$70,000 joint life	Premier Policy: \$40,000 single life and \$50,000 joint life
Oregon - Minimum Premium	Standard Policy: \$60,000 single life and \$70,000 joint life	Premier Policy: \$40,000 single life and \$50,000 joint life
Vermont - Minimum Premium	Standard Policy: \$85,000 single life and \$100,000 joint life	Premier Policy: \$60,000 single life and \$70,000 joint life
Wisconsin - Minimum Premium	Standard Policy: \$70,000 single life and \$80,000 joint life	Premier Policy: \$45,000 single life and \$60,000 joint life

California, Oregon, Vermont, Washington and Wisconsin have modified minimum premium limits for single and joint life policies when Optional riders are elected.

ForeCare is not available in CT and NY. List subject to change. Please check with Sales Desk if you have questions.

¹In CA the withdrawal charge schedule is 9,8,7,6,5,4,3,2,1,0%.

²Formally known as BlackRock iBLD Diversa™ VC7 ER Index.

³Formally known as Barclay's ARMOUR II Gross USD 7% ER® Index.

⁴In states of AK, IA, HI, LA, MA, MN, MO, NH, NJ, NM, OH, OR, PA, UT, WA, WY, the GMSV rate is 0.10%.

⁵Rates shown do not include any optional features or benefits, in which annual payments may be lower.

⁶Please call the Sales Desk to obtain a monthly payment calculation. Monthly calculations are not obtained by dividing the annual payment by 12.

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