

Interest Rates

Issued by Forethought Life Insurance Company

JANUARY 22, 2019

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

Choice Accumulation II	5 yr	7 yr	10 yr ¹
Interest Crediting Strategy			
Cap			
MSCI EAFE One-Year			
Point-to-Point with Cap	5.10%	5.25%	5.50%
Bailout Rate ³	3.00%	3.00%	3.00%
Russell 2000 One-Year			
Point-to-Point with Cap	5.10%	5.25%	5.50%
Bailout Rate ³	3.00%	3.00%	3.00%
S&P 500 [®] One-Year			
Point-to-Point with Cap	5.65%	5.85%	5.95%
Bailout Rate ³	3.00%	3.00%	3.00%
Monthly Cap			
S&P 500 [®] One-Year			
Point-to-Point with Monthly Cap	1.80%	1.90%	2.00%
Bailout Rate ³	1.00%	1.00%	1.00%
Participation Rate			
PIMCO Balanced Index One-Year			
Point-to-Point with Participation Rate	100.00%	105.00%	110.00%
Bailout Rate ³	30.00%	30.00%	30.00%
Performance Trigger			
S&P 500 [®] One-Year Point-to-Point with Performance Trigger	4.40%	4.55%	4.65%
Bailout Rate ³	2.50%	2.50%	2.50%
Spread			
BlackRock Diversa™ Volatility Control ²			
Two-Year Point-to-Point with Spread	0.75%	0.70%	0.65%
Bailout Rate ³	9.00%	9.00%	9.00%
Franklin US Index Two-Year			
Point-to-Point with Spread	0.75%	0.70%	0.65%
Bailout Rate ³	9.00%	9.00%	9.00%
Fixed Rate			
	2.75%	2.85%	2.95%
Bailout Rate ³	1.50%	1.50%	1.50%

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Interest Rate and Feature update *continued*

Choice Income II	Guaranteed Income Builder Benefit Withdrawal Charge Schedule		Income Multiplier Benefit Withdrawal Charge Schedule	
	7 yr	10 yr ¹	7 yr	10 yr ¹
Interest Crediting Strategy				
Cap				
MSCI EAFE One-Year Point-to-Point with Cap Bailout Rate ³	3.50% 3.00%	3.75% 3.00%	3.50% 3.00%	3.75% 3.00%
Russell 2000 One-Year Point-to-Point with Cap Bailout Rate ³	3.50% 3.00%	3.75% 3.00%	3.50% 3.00%	3.75% 3.00%
S&P 500 [®] One-Year Point-to-Point with Cap Bailout Rate ³	3.75% 3.00%	4.00% 3.00%	3.75% 3.00%	4.00% 3.00%
Monthly Cap				
S&P 500 [®] One-Year Point-to-Point with Monthly Cap Bailout Rate ³	1.35% 1.00%	1.45% 1.00%	1.35% 1.00%	1.45% 1.00%
Participation Rate				
PIMCO Balanced Index One-Year Point-to-Point with Participation Rate Bailout Rate ³	85.00% 30.00%	90.00% 30.00%	85.00% 30.00%	90.00% 30.00%
Performance Trigger				
S&P 500 [®] One-Year Point-to-Point with Performance Trigger Bailout Rate ³	3.25% 2.50%	3.50% 2.50%	3.25% 2.50%	3.50% 2.50%
Spread				
BlackRock Diversa™ Volatility Control ² Two-Year Point-to-Point with Spread Bailout Rate ³	2.00% 9.00%	1.50% 9.00%	2.00% 9.00%	1.50% 9.00%
Franklin US Index Two-Year Point-to-Point with Spread Bailout Rate ³	2.00% 9.00%	1.50% 9.00%	2.00% 9.00%	1.50% 9.00%
Fixed Rate Bailout Rate ³	1.90% 1.50%	2.00% 1.50%	1.90% 1.50%	2.00% 1.50%
Rider Charge	1.05%		1.05%	

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Interest Rate and Feature update *continued*

Income 150+ SE	Ultra High Band \$100,000+	High Band \$25,000-\$99,999	Low Band \$10,000-\$24,999
Interest Crediting Strategy			
Cap			
MSCI EAFE One-Year Point-to-Point with Cap	3.00%	3.00%	3.00%
Bailout Rate³	3.00%	3.00%	3.00%
Russell 2000 One-Year Point-to-Point with Cap	3.00%	3.00%	3.00%
Bailout Rate³	3.00%	3.00%	3.00%
S&P 500 [®] One-Year Point-to-Point with Cap	3.25%	3.00%	3.00%
Bailout Rate³	3.00%	3.00%	3.00%
Monthly Cap			
S&P 500 [®] One-Year Point-to-Point with Monthly Cap	1.25%	1.20%	1.20%
Bailout Rate³	1.00%	1.00%	1.00%
Participation Rate			
PIMCO Balanced Index One-Year Point-to-Point with Participation Rate	75.00%	65.00%	65.00%
Bailout Rate³	30.00%	30.00%	30.00%
Performance Trigger			
S&P 500 [®] One-Year Point-to-Point with Performance Trigger	3.00%	2.60%	2.60%
Bailout Rate³	2.50%	2.50%	2.50%
Spread			
BlackRock Diversa™ Volatility Control ² Two-Year Point-to-Point with Spread	3.00%	4.50%	4.50%
Bailout Rate³	9.00%	9.00%	9.00%
Franklin US Index Two-Year Point-to-Point with Spread	3.00%	4.50%	4.50%
Bailout Rate³	9.00%	9.00%	9.00%
Fixed Rate	1.75%	1.50%	1.50%
Bailout Rate³	1.50%	1.50%	1.50%
Rider Charge		1.05%	

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Interest Rate and Feature update *continued*

ForeCertain	Annual Annuity Payment - based on \$100,000 premium	
Income Option (based on Male age 60)	IMMEDIATE 1 Month from contract issue ^{4,5}	DEFERRED 10 Years from contract issue ^{4,5}
10-Year Guaranteed Payment Period	\$11,287.22	\$15,994.09
Single Life Annuity	\$5,635.47	\$11,041.92
Single Life Annuity with Cash Refund	\$5,292.89	\$9,176.72
Single Life Annuity with 10 Year Guaranteed Payment Period	\$5,568.20	\$9,983.43
Joint Life Annuity with Cash Refund (Second life based on Female age 60)	\$4,871.88	\$8,158.91

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
	2.90%

SecureFore 5	5 Year Guarantee
	3.30%

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.

³Bailout rate, referred to as Withdrawal Charge Waiver Rider in your contract, may vary by withdrawal charge schedule and interest crediting strategy.

⁴Rates shown do not include any optional features or benefits, in which annual payments may be lower.

⁵Please 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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