DECEMBER 2021

Fixed, Fixed Index and Income Annuities

Interest Rates

Issued by Forethought Life Insurance Company

Global Atlantic FINANCIAL GROUP

DECEMBER 20, 2021

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

Choice Accumulation II	Premium Amount	Withdrawal Charge Schedule 5 yr	7 yr	10 yr[1]
Interest Crediting Strategy				
Cap				
MSCI EAFE One-Year Point-to-Point with Cap	≥ $100K	3.65%	3.95%	4.70%
Bailout Rate[3] (2.00%)	< $100K	3.35%	3.65%	4.40%
Russell 2000 One-Year Point-to-Point with Cap	≥ $100K	3.65%	3.95%	4.70%
Bailout Rate[3] (2.00%)	< $100K	3.35%	3.65%	4.40%
S&P 500® One-Year Point-to-Point with Cap	≥ $100K	3.65%	3.95%	4.70%
Bailout Rate[3] (2.00%)	< $100K	3.35%	3.65%	4.40%
Monthly Cap				
S&P 500® One-Year Point-to-Point with Monthly Cap	≥ $100K	0.90%	0.95%	1.00%
Bailout Rate[3] (0.75%)	< $100K	0.85%	0.90%	0.95%
Participation Rate				
PIMCO Balanced Index One-Year Point-to-Point with Participation Rate	≥ $100K	60.00%	65.00%	75.00%
Bailout Rate[3] (30.00%)	< $100K	55.00%	60.00%	70.00%
Performance Trigger				
S&P 500® One-Year Point-to-Point with Performance Trigger	≥ $100K	1.90%	1.95%	2.00%
Bailout Rate[3] (1.50%)	< $100K	1.75%	1.80%	1.80%
Spread				
BlackRock Diversa® Volatility Control[2] Two-Year Point-to-Point with Spread	≥ $100K	5.75%	5.50%	4.75%
Bailout Rate[3] (9.00%)	< $100K	6.50%	6.25%	5.50%
Franklin US Index Two-Year Point-to-Point with Spread	≥ $100K	5.75%	5.50%	4.75%
Bailout Rate[3] (9.00%)	< $100K	6.50%	6.25%	5.50%
Fixed Rate	≥ $100K	1.20%	1.25%	1.30%
Bailout Rate[3] (1.00%)	< $100K	1.15%	1.20%	1.25%

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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] (2.00%)	2.75%	3.00%	3.55%	3.60%
Russell 2000 One-Year Point-to-Point with Cap Bailout Rate[3] (2.00%)	2.75%	3.00%	3.55%	3.60%
S&P 500® One-Year Point-to-Point with Cap Bailout Rate[3] (2.00%)	2.50%	2.75%	3.35%	3.40%
Monthly Cap S&P 500® One-Year Point-to-Point with Monthly Cap Bailout Rate[3] (1.00%)	1.10%	1.20%	1.25%	1.30%
Participation Rate PIMCO Balanced Index One-Year Point-to-Point with Participation Rate Bailout Rate[3] (30.00%)	70.00%	75.00%	80.00%	80.00%
Performance Trigger S&P 500® One-Year Point-to-Point with Performance Trigger Bailout Rate[3] (1.50%)	2.00%	2.25%	2.65%	2.70%
Spread BlackRock Diversa® Volatility Control[2] Two-Year Point-to-Point with Spread Bailout Rate[3] (9.00%)	4.00%	3.50%	2.25%	2.15%
Franklin US Index Two-Year Point-to-Point with Spread Bailout Rate[3] (9.00%)	4.00%	3.50%	2.25%	2.15%
Fixed Rate Bailout Rate[3] (1.00%)	1.50%	1.60%	1.80%	1.85%
Rider Charge	1.05%			

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 Bailout Rate[3] (2.00%)	2.50%	2.25%	2.25%
Russell 2000 One-Year Point-to-Point with Cap Bailout Rate[3] (2.00%)	2.50%	2.25%	2.25%
S&P 500® One-Year Point-to-Point with Cap Bailout Rate[3] (2.00%)	2.50%	2.25%	2.25%
Monthly Cap			
S&P 500® One-Year Point-to-Point with Monthly Cap Bailout Rate[3] (1.00%)	1.10%	1.05%	1.05%
Participation Rate			
PIMCO Balanced Index One-Year Point-to-Point with Participation Rate Bailout Rate[3] (30.00%)	65.00%	55.00%	55.00%
Performance Trigger			
S&P 500® One-Year Point-to-Point with Performance Trigger Bailout Rate[3] (2.00%)	2.35%	2.10%	2.10%
Spread			
BlackRock Diversa® Volatility Control[2] Two-Year Point-to-Point with Spread Bailout Rate[3] (9.00%)	4.00%	6.00%	6.00%
Franklin US Index Two-Year Point-to-Point with Spread Bailout Rate[3] (9.00%)	4.00%	6.00%	6.00%
Fixed Rate			
Bailout Rate[3] (1.00%)	1.50%	1.25%	1.25%
Rider Charge		1.05%	

Interest Rate and Feature update *continued*

ForeCertain

Annuity Payment - based on $100,000 premium

Income Option[4]	Sex/Age	Immediate Monthly Payment	Immediate Annual Payment Percentage[5]
5-Year Guaranteed Payment Period	Male/Female	$1,681	20.17%
10-Year Guaranteed Payment Period	Male/Female	$900	10.80%
Single Life Annuity	Male 70	$562	6.75%
	Male 75	$680	8.16%
	Male 80	$860	10.32%
	Female 70	$524	6.29%
	Female 75	$622	7.47%
	Female 80	$774	9.29%
Single Life Annuity with 10-Year Guaranteed Payment Period	Male 70	$541	6.49%
	Male 75	$636	7.64%
	Male 80	$743	8.91%
	Female 70	$508	6.09%
	Female 75	$596	7.15%
	Female 80	$702	8.43%
Single Life Annuity with Cash Refund	Male 70	$490	5.89%
	Male 75	$556	6.67%
	Male 80	$633	7.60%
	Female 70	$469	5.63%
	Female 75	$527	6.32%
	Female 80	$596	7.15%
Joint Life Annuity with Cash Refund	Male/Female 70	$438	5.26%
	Male/Female 75	$500	6.00%
	Male/Female 80	$584	7.01%

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)	$100,000 plus	$10,000-$99,999
	1.85%	1.80%

SecureFore 5 (5 Year Guarantee)	$100,000 plus	$10,000-$99,999
	2.25%	2.20%

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.

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

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

[2] Formally known as BlackRock iBLD Diversa® VC7 ER Index.

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

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

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

[6] Annual payment percentage is the total annual cash payment generated from the contract and is calculated by: (monthly payment x 12 months)/premium.

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