

ForeIncome II Disclosure Statement
Single Premium Deferred Annuity Contract
Contains Fixed and Index Strategies

Thank you for applying for a Forethought Life Single Premium Deferred Annuity Contract series ICC17-FA1801SPDA-01. This is a summary of the features and benefits of your annuity provisions, but it is not part of your Contract. Please read the following information carefully, sign, and return the original Disclosure Statement.

Annuity Contract: The Single Premium Deferred Annuity Contract with fixed and indexed strategies is issued by Forethought Life Insurance Company. This Contract is intended for retirement funding or other long-term accumulation needs. Substantial Contract-imposed penalties may apply to full and partial withdrawals during the withdrawal charge period. Under current Federal tax law, interest credited is not taxed and income taxes are not due until monies are withdrawn. In addition to regular income tax, interest withdrawn prior to age 59½ may be subject to a 10% Federal penalty tax. Contract withdrawals are generally treated as coming from interest first.

There is no additional tax-deferral benefit for annuities purchased in an IRA, Roth IRA, or other tax qualified plan, since these are already tax-deferred. Placing an annuity in an IRA, Roth IRA or other tax qualified plan will receive no additional tax advantage from the annuity. Therefore, in considering whether or not to purchase such an annuity, only consider the annuity's other features, including the availability of lifetime payments and guaranteed minimum contract values.

Premium: Your Premium is credited to your Contract on the issue date. (The first Contract Year begins on the issue date. Subsequent Contract Years are one-year periods beginning on each Contract Anniversary.)

Contract Value: Your Contract Value equals the sum of the fixed and indexed strategy values. There are no annual administrative fees, front-end sales charges, or loads. There may be rider charges associated with any riders attached to your Contract. Some states charge a premium tax. At our discretion, premium taxes may be deducted from your Contract Value if we are required to pay them.

Choice of Fixed Strategy and Indexed Strategy(ies): The contract provides a choice of fixed and indexed strategies. You specify how to allocate the premium between the strategies you select.

Each available strategy has company-declared factors used in calculating interest earnings for that strategy. These company-declared factors are set in advance and are guaranteed not to change during the Strategy Term. Once per year, you will be sent a report with information about your Contract Value. Please note that these factors or rates may change at the beginning of each Strategy Term. Factors or rates for future Strategy Terms may be different than those applied to new purchases of the same single premium deferred annuity product.

We may cease to offer a specific Strategy on a future Contract Anniversary. In this case, any Strategy Value allocated to the terminated Strategy(ies) will automatically transfer as described in your Contract. We may offer additional strategies on a future Contract Anniversary, subject to the approval of the Insurance Department of the state in which this Contract was issued.

Allocation of Premium: The Contract provides a choice of how you allocate your premiums among the available fixed and indexed strategies. The Allocated Premium Payment for each Strategy is that portion of the Premium Payment allocated in accordance with Your selection effective as of the Issue Date.

Transfer of Contract Value: You may transfer your Contract Value among the available fixed and indexed strategies at the end of each Strategy Term, for each available subsequent Strategy Term. At any time during the first thirty (30) days immediately following the end of a Strategy Term, You may transfer all or a portion of the Strategy Values to any other available Strategy. No Withdrawal Charges or Market Value Adjustments will apply to Transfers made during such thirty (30) day periods. Transfers are allowed only during such thirty (30) day periods and will be applied retroactively to the Contract Anniversary at the start of such (30) day period. Your allocations will remain unchanged from the prior Strategy Term unless We have received Notice from You for Transfer.



Fixed Strategy:

One-Year Fixed Strategy: This Contract provides a One-Year Fixed Strategy. Daily interest, using a rate declared by us, is credited to the Fixed Strategy Value at a rate guaranteed not to change during the one-year Strategy Term for that Strategy, but may change for future Strategy Terms. The minimum guaranteed annual interest rate for this strategy is 0.50%.

Index Strategy(ies): Not all Strategies may be available.

S&P 500® One-Year Point-to-Point with Cap

This index method credits interest at the end of each one-year Strategy Term based on the percentage change in the S&P 500 Index since the beginning of the Strategy Term, but not to exceed a percentage change (called the Annual Index Cap). The Annual Index Cap is declared in advance and is guaranteed not to change during the Strategy Term but may change for future Strategy Terms. The minimum guaranteed Annual Index Cap is 1.00% for this strategy.

BlackRock Diversa™ Volatility Control One-Year Point-to-Point with Cap

This index method credits interest at the end of each one-year Strategy Term based on the percentage change in the BlackRock iBLD Diversa™ VC7 ER Index (BlackRock Diversa™ Volatility Control Index) since the beginning of the Strategy Term, but not to exceed a percentage change (called the Annual Index Cap). The Annual Index Cap is declared in advance and is guaranteed not to change during the Strategy Term but may change for future Strategy Terms. The minimum guaranteed Annual Index Cap is 1.00% for this strategy.

MSCI EAFE One-Year Point-to-Point with Cap

This index method credits interest at the end of each one-year Strategy Term based on the percentage change in the MSCI EAFE Index since the beginning of the Strategy Term, but not to exceed a percentage change (called the Annual Index Cap). The Annual Index Cap is declared in advance and is guaranteed not to change during the Strategy Term but may change for future Strategy Terms. The minimum guaranteed Annual Index Cap is 1.00% for this strategy.

Russell 2000® One-Year Point-to-Point with Cap

This index method credits interest at the end of each one-year Strategy Term based on the percentage change in the Russell 2000® Index since the beginning of the Strategy Term, but not to exceed a percentage change (called the Annual Index Cap). The Annual Index Cap is declared in advance and is guaranteed not to change during the Strategy Term but may change for future Strategy Terms. The minimum guaranteed Annual Index Cap is 1.00% for this strategy.

S&P 500® One-Year Point-to-Point with Performance Trigger

This index method credits interest at the end of each one-year Strategy Term, which will equal the Annual Trigger Rate if the S&P 500 Index value is higher at the end of the Strategy Term than it was at the beginning of the Strategy Term. Otherwise, the index credit will be zero. The Annual Trigger Rate is declared in advance and is guaranteed not to change during the Strategy Term but may change for future Strategy Terms. The minimum guaranteed Annual Trigger Rate is 1.00% for this strategy.

BlackRock Diversa™ Volatility Control Two-Year Point-to-Point with Spread

This index method credits interest at the end of each two-year Strategy Term based on the percentage change in the BlackRock iBLD Diversa™ VC7 ER Index (BlackRock Diversa™ Volatility Control Index) since the beginning of the Strategy Term, reduced by a Spread percentage (called the Index Spread). The Index Spread is declared in advance and is guaranteed not to change during each Strategy Term for each Indexed Segment Value but may change for future Strategy Terms. The Indexed Segment Value is a portion of the Indexed Strategy Value which is separately tracked and for which Index Credits are separately determined. The Indexed Strategy Value is calculated as the sum of all Indexed Segment Values for the Indexed Strategy. The maximum guaranteed Index Spread is 15% for this strategy.

Franklin US Index Two-Year Point-to-Point with Spread

This index method credits interest at the end of each two-year Strategy Term based on the percentage change in the Franklin US Index since the beginning of the Strategy Term, reduced by a Spread percentage (called the Index Spread). The Index Spread is declared in advance and is guaranteed not to change during each Strategy Term for each Indexed Segment Value but may change for future Strategy Terms. The Indexed Segment Value is a portion of the Indexed Strategy Value which is separately tracked and for which Index Credits are separately determined. The Indexed Strategy Value is calculated as the sum of all Indexed Segment Values for the Indexed Strategy. The maximum guaranteed Index Spread is 15% for this strategy.

PIMCO Balanced Index™ One-Year Point-to-Point with Participation Rate

This index method credits interest at the end of each one-year Strategy Term based on the percentage change in the PIMCO Balanced Index™ since the beginning of the Strategy Term, multiplied by the Annual Index Participation Rate. The Annual Index Participation Rate is declared in advance and is guaranteed not to change during the Strategy Term but may change for future Strategy Terms. The minimum guaranteed Annual Index Participation Rate is 10% for this strategy.

Access to Contract Value: Withdrawal provisions give you access to your Contract Value. Withdrawals during the Withdrawal Charge Period may be subject to Withdrawal Charges and any applicable Market Value Adjustment. You may make cumulative withdrawals each Contract Year up to the Free Withdrawal Amount, which is 10% of the Contract Value at the beginning of each Contract Year, without incurring Withdrawal Charges or Market Value Adjustments.

If you withdraw less than the available Free Withdrawal Amount in any Contract Year, your available Free Withdrawal Amount in future Contract Years will not increase.

No Index Credits are provided for any amount withdrawn or deducted from an Index Strategy prior to the end of a Strategy Term.

Withdrawals are made from each strategy in the proportion that each strategy bears to the total Contract Value.

Surrender Value: If you surrender your Contract you will receive the Surrender Value, which is the greater of:

- the Contract Value less Withdrawal Charges and any applicable Market Value Adjustment and applicable premium taxes; and
- the Minimum Nonforfeiture Amount defined in the Contract.

Withdrawal Charge: Cumulative withdrawals in any Contract Year that exceed the Free Withdrawal Amount will be assessed a Withdrawal Charge. The Withdrawal Charge is equal to A X B, where:

A is the Withdrawal Amount minus the Free Withdrawal Amount available and still unused for that Contract Year; and

B is any applicable Withdrawal Charge Percentage shown on the Contract Data Page.

Withdrawal Charge Percentages are as follows:

Contract Year	5 Year Withdrawal Charge Period	7 Year Withdrawal Charge Period	10 Year Withdrawal Charge Period
1	9%	9%	9%
2	8%	8%	9%
3	7%	7%	8%
4	6%	6%	7%
5	5%	5%	6%
6	0%	4%	5%
7	0%	3%	4%
8	0%	0%	3%
9	0%	0%	2%
10	0%	0%	1%
Thereafter	0%	0%	0%

The Withdrawal Charge Percentage will be reset to 0% for payments of Death Benefits on death of an Owner (or death of an Annuitant if Owner is a non-natural person).

Withdrawal Charge Waiver – applies if Withdrawal Charge Waiver Rider is included at issue: During the Withdrawal Charge Period, if this Contract has a Qualifying Crediting Rate for a Strategy Term in the current Contract Year on any Eligible Strategy, then no Withdrawal Charges or Market Value Adjustment, if otherwise applicable, will apply to any withdrawals during that Contract Year. An Eligible Strategy is any Fixed or Indexed Strategy that is both on the Withdrawal Charge Rider Data Page and currently available for allocation in this Contract. For all Spread-Type Strategies, a Qualifying Crediting Rate is a Crediting Rate for each Strategy Term in the current Contract Year that is greater than the Withdrawal Charge Waiver Rate for that Spread Strategy. For all non-Spread-Type Strategies, a Qualifying Crediting Rate is a Crediting Rate for each Strategy Term in the current Contract Year that is less than the Withdrawal Charge Waiver Rate for that non-Spread Strategy.

Funds are not required to be allocated to the Strategy with the Qualifying Crediting Rate in order for this Withdrawal Charge Waiver Provision to apply. Withdrawal Charges and any applicable Market Value Adjustment as stated in the Contract will apply if there are no Qualifying Crediting Rates for any Eligible Strategies.

Market Value Adjustment – applies if Market Value Adjustment Rider is included at issue: Any amounts that are assessed a Withdrawal Charge will also be subject to a Market Value Adjustment, which may increase or decrease the remaining Contract Value (or the funds you receive). Market Value Adjustments will not be applied to any Death Benefits paid due to the death of the Owner. Within limits, Market Value Adjustments generally: 1) increase the remaining Contract Value (or the funds you receive) when interest rates fall and 2) decrease the remaining Contract Value (or the funds you receive) when interest rates rise, compared to market interest rates when the Contract was purchased.

Guaranteed Lifetime Withdrawal Benefit (GLWB) – applies to Guaranteed Income Builder Benefit and Income Multiplier Benefit GLWB riders: The Guaranteed Lifetime Withdrawal Benefit gives you the right to make withdrawals from the Contract up to the amount of the Lifetime Annual Payment (LAP) each Contract Year beginning on the Activation Date and lasting as long as any Covered Life survives even after the Contract Value has been exhausted (assuming annual withdrawals do not exceed the LAP). The Activation Date is a date you choose; it does, however, have to be after both the Guaranteed Lifetime Withdrawal Benefit Waiting Period and the Minimum Income Age.

The annual rider charge for this benefit will be the Rider Charge Percentage multiplied by the Withdrawal Base (described below) at the end of each Contract Year. The amount of the LAP on the Activation Date is equal to the Lifetime Withdrawal Percentage multiplied by the greater of the Withdrawal Base or the Contract Value on the Activation Date. The Lifetime Withdrawal Percentage depends on 1) the Single or Joint Life income status you choose on the Activation Date, and 2) the attained age of the youngest Covered Life on the Activation Date, and 3) the version of the GLWB Rider you choose on the application.

A Lifetime Withdrawal Percentage from the following table applies at the time you activate income. At the time of income activation, your Lifetime Withdrawal Percentage will be locked in.

Table of Lifetime Withdrawal Percentages

Income Age	Guaranteed Income Builder Benefit		Income Multiplier Benefit	
	Single Life Income Option	Joint Life Income Option	Single Life Income Option	Joint Life Income Option
55	3.50%	3.00%	4.00%	3.50%
56	3.60%	3.10%	4.10%	3.60%
57	3.70%	3.20%	4.20%	3.70%
58	3.80%	3.30%	4.30%	3.80%
59	3.90%	3.40%	4.40%	3.90%
60	4.00%	3.50%	4.50%	4.00%
61	4.10%	3.60%	4.60%	4.10%
62	4.20%	3.70%	4.70%	4.20%
63	4.30%	3.80%	4.80%	4.30%
64	4.40%	3.90%	4.90%	4.40%
65	4.50%	4.00%	5.00%	4.50%
66	4.60%	4.10%	5.10%	4.60%
67	4.70%	4.20%	5.20%	4.70%
68	4.80%	4.30%	5.30%	4.80%
69	4.90%	4.40%	5.40%	4.90%
70	5.00%	4.50%	5.50%	5.00%
71	5.10%	4.60%	5.60%	5.10%
72	5.20%	4.70%	5.70%	5.20%
73	5.30%	4.80%	5.80%	5.30%
74	5.40%	4.90%	5.90%	5.40%
75	5.50%	5.00%	6.00%	5.50%
76	5.60%	5.10%	6.10%	5.60%
77	5.70%	5.20%	6.20%	5.70%
78	5.80%	5.30%	6.30%	5.80%
79	5.90%	5.40%	6.40%	5.90%
80	6.00%	5.50%	6.50%	6.00%
81	6.10%	5.60%	6.60%	6.10%
82	6.20%	5.70%	6.70%	6.20%
83	6.30%	5.80%	6.80%	6.30%
84	6.40%	5.90%	6.90%	6.40%
85	6.50%	6.00%	7.00%	6.50%
86	6.60%	6.10%	7.10%	6.60%
87	6.70%	6.20%	7.20%	6.70%
88	6.80%	6.30%	7.30%	6.80%
89	6.90%	6.40%	7.40%	6.90%
90	7.00%	6.50%	7.50%	7.00%
91	7.00%	6.50%	7.50%	7.00%
92	7.00%	6.50%	7.50%	7.00%
93	7.00%	6.50%	7.50%	7.00%
94	7.00%	6.50%	7.50%	7.00%
95	7.00%	6.50%	7.50%	7.00%

The Single Life Income Option allows withdrawals of the LAP during your lifetime. The Joint Life Income Option allows your spouse to continue receiving the LAP following your death and for the remainder of your spouse's life. To take advantage of this option your eligible spouse must meet certain requirements; read your Contract and applicable GLWB rider carefully.

Withdrawal Base – applies to Guaranteed Income Builder Benefit and Income Multiplier Benefit GLWB riders: The Withdrawal Base is the amount upon which your LAP and GLWB rider charge are based. The Withdrawal Base is set equal to the Contract Value on the Withdrawal Base Start Date (WB Start Date), which is the later of a) the Rider Effective Date and b) the Contract Anniversary prior to the date the younger Owner attains age 50.

The calculation of the Withdrawal Base varies by the version of the GLWB rider you choose. See the descriptions below.

The Withdrawal Base will decrease proportionally to the reduction in Contract Value due to any withdrawal prior to the Activation Date or due to any Excess Withdrawal after the Activation Date. Because of this, the dollar amount of the Withdrawal Base reduction may be larger than the withdrawal itself.

If the Contract Value on any Contract Anniversary after the Activation Date exceeds the Withdrawal Base, the Withdrawal Base will **Step-Up** to be equal to the Contract Value.

The Withdrawal Base is for determining future income; it does not have a cash value and is not available for withdrawal or as a death benefit. Only the Surrender Value is available as a lump sum payment.

Guaranteed Income Builder Benefit GLWB rider:

The Withdrawal Base can grow by the Deferral Bonus on each Contract Anniversary prior to the Activation Date. There is no bonus in the Contract Year that includes any withdrawal, and there is no bonus after the Activation Date. The LAP does not change after the Activation Date other than as a result of the Step-Up and Excess Withdrawal provisions.

The Deferral Bonus each year is 8% multiplied by the Deferral Bonus Base. The Deferral Bonus Base equals the Contract Value on the WB Start Date, and it reduces proportionally to the reduction in Contract Value for any withdrawal.

The annual rider charge for this benefit is 1.0% of the Withdrawal Base.

Income Multiplier Benefit GLWB rider:

The Withdrawal Base can grow until the Activation Date by the Deferral Phase Bonus. After the Activation Date, the Withdrawal Base can grow by the Income Phase Bonus until the date the Contract Value first equals or is below the greater of the Minimum Contract Value and the current LAP.

The Deferral Phase Bonus is 2 times the dollar amount of interest and index credits earned in the Contract Year, but there is no Deferral Phase Bonus in a Contract Year that includes any withdrawal. The Income Phase Bonus is 1 times the dollar amount of interest and index credits earned in the Contract Year. However, there is no Income Phase Bonus in any Contract Year that includes either pre-activation withdrawals or Excess Withdrawals.

The annual rider charge for this benefit is 1.0% of the Withdrawal Base.

Excess Withdrawals – applies to Guaranteed Income Builder Benefit and Income Multiplier Benefit GLWB riders:

On any day after the Rider Effective Date, any portion of a withdrawal is considered an "Excess Withdrawal" if on the day it is taken the cumulative withdrawals for the Contract Year exceed the LAP as of the previous day. The LAP is zero prior to the Activation Date.

Excess Withdrawals will cause a reduction in the LAP available for future years and could result in the termination of the Guaranteed Lifetime Withdrawal Benefit and your Contract. In addition, Excess Withdrawals will be assessed Withdrawal Charges and Market Value Adjustments, if applicable, to the extent they exceed the Free Withdrawal Amount.

Any Withdrawal taken on or after the Activation Date to satisfy the Required Minimum Distribution (RMD) related to this Contract imposed by federal law will be recognized as a withdrawal but will not be considered an Excess Withdrawal if the cumulative withdrawals for the Contract Year since the Activation Date do not exceed the greater of: 1) the LAP for that Contract Year; or 2) the RMD for the calendar year in which the Contract Year begins. The RMD will be reduced by all prior withdrawals from the Contract made in the applicable calendar year.

Minimum Amount Rule – applies to Guaranteed Income Builder Benefit and Income Multiplier Benefit GLWB riders:

Before the Activation Date, if Partial Withdrawals take the Contract Value below the Minimum Contract Value, We will automatically terminate your Contract and pay you the remaining Surrender Value determined after any applicable Rider Charges, Withdrawal Charge, and MVA Charges are assessed.

On the Activation Date, Your LAP must be greater than or equal to the Minimum Withdrawal Amount.

On or after the Activation Date, if cumulative Partial Withdrawals during a Contract Year exceed the LAP and both of the following are true: 1) the Contract Value after an Excess Withdrawal is below the Minimum Contract Value and 2) the LAP falls below the Minimum Withdrawal Amount, We will automatically terminate the Contract and pay you the remaining Surrender Value determined after any applicable Rider Charges, Withdrawal Charge, and MVA Charges are assessed.

On or after the Activation Date, if as a result of the LAP, Your Contract Value is reduced below the greater of:

1. The Minimum Contract Value stated in the Contract Data Page; or
2. Your current LAP, the following rules will apply:
3. We will automatically continue to pay the remaining LAP in that Contract Year, and the full LAP in the following Contract Years until Benefit Termination;
4. Ongoing withdrawals of the LAP will no longer reduce the Contract Value;
5. Rider Charges will be waived;
6. Step-Ups will no longer apply;
7. RMDs can no longer exceed the Withdrawal Base multiplied by the Lifetime Withdrawal Percentage and will no longer reduce the Contract Value;
8. The Contract Value will be allocated to the One-Year Fixed Strategy on the Contract Anniversary.

Termination of the Guaranteed Lifetime Withdrawal Benefit: – applies to Guaranteed Income Builder Benefit and Income Multiplier Benefit GLWB riders: You cannot terminate the Rider. However, the Rider may be terminated based on your actions as described below:

1. You assign the Contract;
2. A change in ownership of the Contract.
3. Any day after the Activation Date that there is a change of a Covered Life other than for Spousal Continuation;
4. You violate the terms of the Contract, this Rider, or any other rider;
5. Spousal Continuation occurs in violation of the Rider's restrictions;
6. The termination of Your Contract for any reason; including the full surrender of Your Contract or the payment of a Death Benefit;
7. The commencement of payments under an Annuity Option;
8. The death on or after the Activation Date of the person on whose life the income depends:
 - a. For the Single Life Income Option, the death of the Covered Life; or
 - b. For the Joint Life Income Option, the latest death of a Covered Life;
9. Upon the death of any Joint Owner, unless the Contract is continued by the spouse as permitted under the Death Benefit Provisions in the Contract.

Guaranteed Minimum Surrender Value (GMSV) Rider: After the Withdrawal Charge Period and prior to the rider termination date, this Rider provides an increase to the Contract Value equal to the excess, if any, of the GMSV over the Contract Value at the earliest of:

1. The date of full surrender;
2. The date of the first death of a) an Owner or b) the Primary Annuitant when the Owner is a non-natural person; or
3. The commencement of payments under an Annuity Option.

The GMSV is equal to the Premium Payment minus the sum of all prior Withdrawal Proceeds. The GMSV Benefit is not available during the Withdrawal Charge Period and is not available after the Activation Date of the GLWB Rider. If the Contract Value is increased as a result of this Rider, the Strategy Values will each be increased at that time in the same proportion. The GMSV Rider has no cash surrender value and is not available as a lump sum or as a Death Benefit. The GMSV Rider will terminate on the date on which the earliest of the following occurs:

1. The termination of Your Contract for any reason, including the full surrender of Your Contract or the payment of a death benefit;
2. The commencement of payments under an Annuity Option;
3. The date the GLWB Rider is terminated;
4. The Activation Date of the GLWB Rider (the Activation Date is described in that Rider);
5. The date the Contract is continued under the Spouse Beneficiary provision of the Contract for death occurring after the Withdrawal Charge Period;
6. A change in ownership of the Contract other than for the continuation of the Contract by a surviving spouse;
7. You assign the Contract.

Annuity Options: After the first Contract Anniversary, You may elect any one of the Annuity Options described below or any other Annuity Option We offer at the time of annuitization. The Surrender Value will be used to calculate the payment under all Annuity Options.

Option 1 - Life Annuity with Cash Refund – We will make Annuity Payments during the lifetime of the Annuitant. If the sum of such Annuity Payments at the time of the Annuitant's death does not equal or exceed the Contract Value, net of Premium Taxes, if applicable, as of the Annuity Commencement Date, We will pay Your Beneficiary the difference between the sum of those Annuity Payments and the Contract Value, net of Premium Taxes on the Annuity Commencement Date.

Option 2 – Life Annuity – We will make Annuity Payments during the lifetime of the annuitant. Annuity Payments will cease with the last payment due prior to the Annuitant's death.

Option 3 – Life Annuity with 10 Years of Annuity Payments Guaranteed – We will make Annuity Payments during the lifetime of the Annuitant with a guarantee that if at the time of the Annuitant's death We have made Annuity Payments for less than 10 years, We will continue Annuity Payments for the remainder of the guaranteed period.

Option 4 – Joint and Last Survivor Annuity – We will make Annuity Payments during the lifetime of the Annuitant and the Joint Annuitant. Upon the death of either the Annuitant or Joint Annuitant, Annuity Payments will continue to be paid during the remaining lifetime of the survivor. Annuity Payments will cease with the final Annuity Payment due prior to the last survivor's death.

Option 5 – Joint and Last Survivor Annuity with 10 Years of Annuity Payments Guaranteed – We will make Annuity Payments as long as either the Annuitant or the Joint Annuitant is living. Annuity Payments will continue to be paid during the remaining lifetime of the survivor. If at the last death of the Annuitant and the Joint Annuitant, We have made less than 10 years of Annuity Payments, We will continue to make Annuity Payments for the remainder of the guaranteed period.

Option 6 – Guaranteed Payment Period Annuity – We will make Annuity Payments for a guaranteed payment period of 10 to 30 years. The payments do not depend on the Annuitant's lifespan.

Option 7 - Lifetime Annual Payments with a Cash Refund — This option is only available if the GLWB rider is not yet terminated on the Contract Maturity Date and an Activation Date was selected prior to the Contract Maturity Date. Annual annuity payments equal to the Lifetime Annual Payment continuing for the lifetime of any Covered Life and terminating with the last payment prior to the last death of any Covered Life. At the last death of any Covered Life, any remaining value (Contract Value on Maturity Date, less Premium Taxes, less the sum of all Annuity Payments made) would be paid to the Beneficiary.

Annuity Options may be limited under Qualified Contracts pursuant to the Tax Code.

Death Benefit: If an Owner dies prior to the annuity commencement date, your Beneficiary(ies) will be paid a death benefit. The death benefit will be the greater of the Contract Value and the Minimum Nonforfeiture Amount defined in the Contract as of the date We receive proof of death and election of payment method. The Contract shall remain in-force until that time. At that time and until distributed, the Death Benefit will receive interest as described in your Contract.

Alternatively, if the Contract is continued by a surviving spouse, the Contract Value may remain in the currently selected strategies for the remainder of the Strategy Term.

Other Riders: The following is a brief description of other riders that may be available.

Nursing Care Waiver of Withdrawal Charge Rider: During Eligible Confinement (see rider for rules), this rider waives some charges on any withdrawal after we receive proof that you have been confined to an Approved Nursing Facility. Proof must be received within 91 days of the last day of confinement. The Withdrawal Charge and applicable Market Value Adjustment will be waived after the Contract has been in effect for 3 months. Confinement cannot have occurred on or prior to issue and must last at least 90 consecutive days. There is no rider charge for this rider, and it is attached to your Contract automatically if approved in the state in which this Contract is issued.

Terminal Illness Waiver of Withdrawal Charge Rider: This rider waives the Withdrawal Charge and any applicable Market Value Adjustment on any withdrawal by someone with a terminal illness. The withdrawal must occur after the first Contract Anniversary, and we must receive proof that you have a Terminal Illness which will reasonably expect to result in death within 12 months. There is no rider charge for this rider, and it is attached to your Contract automatically if approved in the state in which this Contract is issued.

Summary: Forethought Life Insurance Company of Indianapolis, Indiana issues ForeIncome II Indexed Annuity. This Single Premium Deferred Annuity may not be available in all states. The Contract may be subject to Withdrawal Charges.

This Single Premium Deferred Annuity is not a registered security or stock market investment and does not directly participate in any stock or equity investment.

This Disclosure Statement contains a summary description of this Single Premium Deferred Annuity. State variations may apply. The exact terms of the annuity are contained in the Contract and any attached riders or endorsements, which will control Forethought Life's contractual obligations.

This information is intended to provide educational information about the features and mechanics of the product. It should not be considered, and does not constitute, personalized investment advice. The issuing insurance company is not an investment adviser. It's not acting in any fiduciary capacity with respect to any contract and/or investment.

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ForeIncome II Disclosure Statement
Signature Page
Single Premium Deferred Annuity Contract
Contains Fixed and Index Strategies

Owner's Statement – I certify that:

- I understand that:
 - The Contract provides a choice between fixed and index strategies.
 - The Surrender Value is the amount to be paid to me if I fully surrender the Contract. It may include the assessment of Withdrawal Charges and Market Value Adjustments, if applicable, and applicable Premium taxes.
 - For the Fixed Strategy, the Minimum Annual Interest Rate is 0.50%.
 - **The Contract is not a registered security or stock market investment and does not directly participate in any stock or equity investment.**
 - Only the interest earned in an Indexed Strategy may be affected by a stock or equity index.
 - The final decision regarding the allocation of monies between the Fixed Strategy and each Indexed Strategy is mine, based on my individual situation, needs and goals, and that my financial professional is not acting as a registered investment adviser.
 - If I place an annuity in an IRA, Roth IRA, or other tax qualified plan, I will receive no additional tax advantage from the annuity.
 - I can transfer my Contract Value out of a strategy at any time during the first thirty (30) days immediately following the end of each Strategy Term to an available Strategy.
 - I understand that (1) bonus annuities may include changes to the elements used to determine the index interest credits or changes to the interest rate that are not included in similar annuities without a bonus, (2) such changes may include lower current interest rates, higher withdrawal charges, longer withdrawal charge periods, lower participation rates, trigger rates or caps, higher spreads, or other changes and (3) the amount of charges or reduction of interest credits may exceed the amount of the bonus.
 - I understand that any amount in excess of the Free Withdrawal Amount that is withdrawn or surrendered during the Withdrawal Charge Period may be subject to a Market Value Adjustment, which may increase or decrease the charges applied due to the withdrawal.
 - No Index Credits are provided for any amount withdrawn or deducted from an Indexed Strategy prior to the end of a Strategy Term.
- I have received, read, and understand the Contract Disclosure Statement and I have kept a copy of it.
- I have received a copy of the Buyer's Guide if required in the state in which the Contract is delivered.
- I believe that this annuity Contract is a suitable product for my financial needs.

Owner Signature	Printed Name
Owner Social Security Number	Date (mm/dd/yyyy)
Joint Owner Signature (if applicable)	Printed Name
Joint Owner Social Security Number	Date (mm/dd/yyyy)



Global Atlantic
FINANCIAL GROUP

Contracts Issued By:
Forethought Life Insurance Company
P.O. Box 758502
Topeka, KS 66675-8502
Phone Number: (866) 645-2449
Fax Number: (785) 286-6104

**ForeIncome II Disclosure Statement
Financial Professional's Signature Page
Single Premium Deferred Annuity Contract
Contains Fixed and Index Strategies**

Financial Professional's Statement – I certify that:

- I gave a copy of the Disclosure Statement to the Owner(s).
- I gave a copy of the Buyer's Guide to the Owner(s) if required in the state in which the Contract is delivered.
- I made no statement that is inconsistent with the Forethought Indexed Annuities Contract Disclosure Statement, nor have I made any promises about expected future fixed interest rates, index spreads, index participation rates, index trigger rates, or index caps of the annuity Contract.
- I believe that this annuity Contract is a suitable product for my client's financial needs.

Financial Professional Signature	Financial Professional Printed Name	Date (mm/dd/yyyy)

Instruction to Financial Professional:

- Give this Disclosure Statement to the Owner/Joint Owner
- Complete "fill-in" items. You and the Owner/Joint Owner must sign the Signature Page. It is acceptable to either photocopy the signed, original Signature Page or if a photocopy is not available, to complete and sign two Signature Pages.
- Give one signed copy to the Owner/Joint Owner.
- Send the original signed copy along with the annuity application and any other new business forms to the Company.