

This document reviews important points to think about before you, the owner(s) of the contract, buy this Forethought Indexed Annuity ForeAccumulation II annuity ("Annuity") issued by Forethought Life Insurance Company ("Forethought"). This is a summary document and not part of your contract with the insurer. Refer to your contract for complete details.

This annuity may be funded with: ☐ Tax-Qualified or ☐ Non-Tax-Qualified funds

As with all tax matters, consult your tax advisor to discuss these options and to assess the tax implications of this Contract.

This Annuity is **single-premium deferred**, which means you purchase it with one premium and that you don't pay taxes on the amount credited until the money is paid to you. It is also an Annuity **with fixed and indexed interest strategies** which means you specify how to allocate the premium between the strategies you select. You can use an annuity to save money for retirement and to receive retirement income for life. It is not meant to be used to meet short-term financial goals.

If you have any questions about this Annuity, please ask your financial professional or contact a company representative at 833.ASK.GA4U.

Annuity Contract

How will the value of my annuity grow? Your Annuity **Contract Value** is the amount of the premium payment, plus any applicable premium enhancement, less any applicable premium tax, plus credited interest, less rider charges, less any withdrawals (including any applicable charges). Your Annuity can earn interest in two ways. The first is through interest credited at a **fixed interest rate**. The **One Year Fixed Strategy** credits daily interest that is declared at the start of each contract year and is guaranteed never to be less than 0.50%. The second way that the value of this Annuity may grow is through **index credits** which depend on the performance of the:

- S&P 500® Index
- MSCI EAFE Index
- J.P. Morgan Cross-Asset Strategy Index
- Franklin US Index
- PIMCO Balanced Index™
- BlackRock iBLD Diversa® VC7 ER Index, (BlackRock Diversa® Volatility Control Index)

The amount of the index-linked interest depends on how the index(es) you select, as shown on your Annuity application, performs. Your Annuity Contract contains a complete description of how index-linked interest is credited to your Annuity Contract at the end of the Strategy Term. 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.

Indexed Strategy(ies): Not all Strategies may be available. Index Caps, Spreads, Trigger Rates and Participation Rates are declared in advance and are guaranteed not to change during the Strategy Term but may change for future Strategy Terms. Each Strategy will credit no less than 0% for each Strategy Term. If the S&P 500® Index, MSCI EAFE Index, PIMCO Balanced Index™, Franklin US Index, J.P. Morgan Cross-Asset Strategy Index, or the BlackRock iBLD Diversa® VC7 ER Index, (BlackRock Diversa® Volatility Control Index) is discontinued, or if the calculation of the Index is substantially changed, an alternative Index will be substituted, as approved by the Interstate Insurance Product Regulation Commission (IIPRC). You and any assignee will be notified in writing if this happens.

S&P 500® One-Year Point-to-Point with Cap (ICC17-FA4101-01): 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 Minimum Guaranteed Annual Index Cap for this strategy is 1.00%.

BlackRock Diversa® Volatility Control One-Year Point-to-Point with Cap (ICC17-FA4101-01): 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 Minimum Guaranteed Annual Index Cap for this strategy is 1.00%.

MSCI EAFE One-Year Point-to-Point with Cap (ICC17-FA4101-01): 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 Minimum Guaranteed Annual Index Cap for this strategy is 1.00%.

S&P 500® One-Year Point-to-Point with Performance Trigger (ICC17-FA4107-01): Credits interest equal to the Annual Trigger Rate at the end of each one-year Strategy Term 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, and credits 0% if the ending Index value is not higher than the beginning Index value. 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 for this strategy is 1.00%.

Franklin US Index Two-Year Point-to-Point with Spread (ICC17-FA4109-01): 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 in which Contract Value 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 for this strategy is 15%.



S&P 500® One-Year Point-to-Point with Performance Trigger (ICC17-FA4107-01): Credits interest equal to the Annual Trigger Rate at the end of each one-year Strategy Term 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, and credits 0% if the ending Index value is not higher than the beginning Index value. 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 for this strategy is 1.00%.

Franklin US Index Two-Year Point-to-Point with Spread (ICC17-FA4109-01): 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 in which Contract Value 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 for this strategy is 15%.

PIMCO Balanced Index One-Year Point-to-Point with Participation Rate (ICC17-FA4106-01): 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 Minimum Guaranteed Annual Index Participation Rate for this strategy is 10%.

Franklin US Index One-Year Point-to-Point with Participation Rate (ICC17-FA4106-01): Credits interest at the end of each one-year Strategy Term based on the percentage change in the Franklin US Index since the beginning of the Strategy Term, multiplied by the Annual Index Participation Rate. The Minimum Guaranteed Annual Index Participation Rate for this strategy is 10%.

Blackrock Diversa® Volatility Control One-Year Point-to-Point with Participation Rate (ICC17-FA4106-01): 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, multiplied by the Annual Index Participation Rate. The Minimum Guaranteed Annual Index Participation Rate is 10%.

J.P. Morgan Cross-Asset Strategy Index One-Year Point-to-Point with Participation Rate (ICC17-FA4106-01): Credits interest at the end of each one-year Strategy Term based on the percentage change in the J.P. Morgan Cross-Asset Strategy Index since the beginning of the Strategy Term, multiplied by the Annual Index Participation Rate. The Minimum Guaranteed Annual Index Participation Rate is 10%.

Blackrock Diversa® Volatility Control Two-Year Point-to-Point with Participation Rate (ICC22-RA22IS-2YP-01): 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, multiplied by an Index Participation Rate. The Index Participation Rate is declared in advance of the Strategy Term and is guaranteed not to change during the 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 in which Contract Value 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 Minimum Guaranteed Index Participation Rate for this strategy is 10%.

Franklin US Index Two -Year Point-to-Point with Participation Rate (ICC22-RA22IS-2YP-01): 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, multiplied by an Index Participation Rate. The Index Participation Rate is declared in advance of the Strategy Term and is guaranteed not to change during the 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 in which Contract Value 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 Minimum Guaranteed Index Participation Rate for this strategy is 10%.

J.P. Morgan Cross-Asset Strategy Index Two -Year Point-to-Point with Participation Rate (ICC22-RA22IS-2YP-01): Credits interest at the end of each two-year Strategy Term based on the percentage change in the J.P. Morgan Cross-Asset Strategy Index since the beginning of the Strategy Term, multiplied by an Index Participation Rate. The Index Participation Rate 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 in which Contract Value 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 Minimum Guaranteed Index Participation Rate for this strategy is 10%.

PIMCO Balanced Index Two -Year Point-to-Point with Participation Rate (ICC22-RA22IS-2YP-01): Credits interest at the end of each two-year Strategy Term based on the percentage change in the PIMCO Balanced Index since the beginning of the Strategy Term, multiplied by an Index Participation Rate. The Index Participation Rate 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 in which Contract Value 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 Minimum Guaranteed Index Participation Rate for this strategy is 10%.

Strategy Reallocation: Once a year, you will be sent a report with information about your Contract Value. You may transfer your Contract Value among the available fixed interest and index 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 Adjustment (MVA) will apply to Transfers made during such thirty (30) day periods. Transfers are allowed only during such thirty (30) day periods. During such thirty (30) day period, Your allocations will remain unchanged from the prior Strategy Term, unless We have received Notice from You for Transfer.

Benefits

How do I get income (payouts) from my annuity?

When you apply for your annuity, you choose a payout start date – when you start to get income from your annuity. You also choose how to get the income – the payout option. The Surrender Value will be used to calculate your annuity payment. Your choices now are:

- **Life Annuity with Cash Refund** – Annuity payments continue for the lifetime of the Annuitant. If the sum of these Annuity payments at the time of the Annuitant's death does not equal or exceed the Contract Value, net of Premium Taxes, as of the payout start date, we will pay your beneficiary the difference.
- **Life Annuity** – Annuity payments continue for the lifetime of the Annuitant, and terminating with the last payment prior to the Annuitant's death.

- **Life Annuity with 10 Years of Annuity Payments Guaranteed** – Annuity payments continue for the lifetime of the annuitant, terminating at the later of the last payment prior to the annuitant's death or for 120 months.
- **Joint and Last Survivor Annuity** – Annuity payments continue for the joint lifetimes of the Annuitant and the Joint Annuitant, terminating with the last payment prior to the last survivor's death.
- **Joint and Last Survivor Annuity with 10 Years of Annuity Payments Guaranteed** – Annuity payments continue for the joint lifetimes of the Annuitant and the Joint Annuitant, terminating at the later of the last payment prior to the last survivor's death or for 120 months.
- **Guaranteed Payment Period** – Annuity payments continue for a guaranteed period of from 10 to 30 years. The payments do not depend on the Annuitant's life.

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

You may change both the start date and the payout option up until payout begins. If you don't choose a payout option, Life Annuity with 10 Years of Annuity Payments Guaranteed will automatically be applied. Once payouts begin, you can't surrender (cancel) your Annuity.

What happens after I die?

If you die before we start to pay you income from your Annuity, the death benefit is the contract value, less any premium enhancement recapture charge due to death in the first contract year and death benefit payment options available are: 1) lump sum payment of the death benefit; 2) payment of the entire death benefit within five (5) years of the date of the death of the Owner or the first Joint Owner to die; or 3) payment of the death benefit under an Annuity option over the lifetime of the Beneficiary or over a period not extending beyond the life expectancy of the Beneficiary with distribution beginning within one (1) year of the date of the death of the Owner or the first Joint Owner to die. If the beneficiary is your spouse/civil union partner, he/she may elect to continue the contract as a new owner; in this case the death benefit will, instead, be paid on your spouse's/civil union partner's death. If you die after the payouts start under the Life Annuity with Cash Refund option, and the sum of any Annuity Payments made prior to your death does not equal or exceed the Contract Value, less any applicable premium taxes, as of the Annuity Commencement Date, We will pay your beneficiary the difference between the sum of those Annuity Payments and the Contract Value, less any applicable premium taxes. If you die after the payouts start under another option, we pay the payout for the remaining period certain, if any, to your beneficiary.

Benefit Rider and Charges: Enhanced Death Benefit Rider (ICC23-RA23-EDB-01): This is an optional benefit which provides, prior to the earlier of EDB Expiration Date/Contract Maturity Date or the rider termination date, a Death Benefit equal to the greater of: i) the Death Benefit Amount in the Contract; or ii) the Enhanced Death Benefit (EDB) Amount.

The EDB Base is equal to the Premium Payment multiplied by 1 plus the Premium Enhancement Percentage, if applicable (or Contract Value if re-elected after the Contract's Issue Date) less any Withdrawal Amounts taken from the contract and any Premium Enhancement Recapture Charge due to death in the first contract year. The EDB Base is used as a basis to calculate the growth in the EDB Amount.

The initial EDB Amount is equal to the EDB Base. The EDB Amount decreases dollar-for-dollar for any withdrawals up to the Required Minimum Distribution (RMD) amount and decreases proportional to the reduction in Contract Value for any withdrawals in excess of the RMD amount. The EDB Amount grows until the earlier of the 15th Contract Anniversary or the Contract Maturity Date by 7% of the EDB Base.

The Enhanced Death Benefit Rider cannot be terminated upon your request, but it may be terminated based upon other changes you make. See the rider termination section for more details.

There is a charge for this Rider, equal to 0.50% multiplied by the EDB Amount, at the end of each Contract Year prior to Rider Termination. The Enhanced Death Benefit Rider has no cash surrender value.

If this Rider is elected, the Growth Accelerator Strategies are not available at issue or reallocation. If this Rider is elected, the optional Premium Enhancement Rider is not available.

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. You violate the terms of the Contract, this Rider, or any other rider;
4. Spousal Continuation occurs in violation of the Rider's restrictions;
5. The Termination of Your Contract for any reason, including the full surrender of Your Contract or the payment of a Death Benefit;
6. The commencement of payments under an Annuity Option;
7. The first death of an Owner (or Annuitant, if the Owner is a non-natural person), unless the Contract is continued under the "Spouse Beneficiary" provision, in which case the Rider will terminate at the date of spousal continuation;
8. Upon the Enhanced Death Benefit Expiration Date, as shown in the Rider.

Premium Enhancement Rider – applies if the Premium Enhancement rider (ICC23-RA23-PREM-01) is chosen on the application: This is an optional benefit which provides for a premium enhancement equal to the premium paid multiplied by the Premium Enhancement Percentage shown on the Contract Data Page. The Premium Enhancement will be credited to the Strategies on the Issue Date based on the Allocation Percentages selected. The amount of the Premium Enhancement is not considered a premium payment but is considered part of interest credited. This Rider is only available with the 10 year Withdrawal Charge Period. The Premium Enhancement Rider may not be available at all Firms.

Amounts withdrawn prior to the end of the Withdrawal Charge Period, annuitization during the Withdrawal Charge Period and death benefits due to death in the first contract year may be subject to a Premium Enhancement Recapture Charge. The Premium Enhancement Recapture Charge Percentage is based upon the Contract Year in which the withdrawal is deducted from the Contract Value.

Premium Enhancement Recapture Charges as follows:

Contract Year	Withdrawal Charge Period	1	2	3	4	5	6	7	8	9	10	11+
Premium Enhancement Recapture Charge Percentage	10 Year	100%	100%	90%	80%	70%	60%	50%	35%	25%	10%	0%

This Rider may result in higher spreads and reduced crediting rates, caps, trigger rates and participation rates. If this Rider is elected, the Growth Accelerator Strategies are not available at issue or reallocation. If this Rider is elected, the optional Enhanced Death Benefit Rider is not available.

The Premium Enhancement Rider will terminate on the date on which the earliest of the following events occurs:

1. The termination of the Contract to which this Rider is attached; or
2. The end of the Withdrawal Charge Period.

Growth Accelerator Rider (ICC23-RA23-GACC-02): This is an optional benefit that provides for an increase to the Annual Index Cap, an increase to the Index Participation Rate, or an increase to the Annual Index Participation Rate to one or more existing Indexed Strategies as listed on the Rider Data Page. This Rider may not be available at all Firms.

There is a charge for the Strategy Value allocated to an Indexed Strategy with Growth Accelerator. The Rider Charge(s) for each Strategy Term for the Growth Accelerator is equal to 1.25% multiplied by the Strategy Value(s) allocated to Indexed Strategies with a Growth Accelerator prior to the application of any Index Credits. The Rider Charge(s) will be deducted at the end of the Strategy Term from the Strategy Values allocated to the Indexed Strategies with Growth Accelerator. The charge will apply even if no interest is credited due to zero or negative index performance.

Index Strategies with the Growth Accelerator rider can be elected only during the Withdrawal Charge Period. At the earlier of the Strategy Anniversary coinciding with the end of the Withdrawal Charge Period or the Strategy Anniversary immediately following the Withdrawal Charge Period, the Strategy Value allocated to an Indexed Strategy with the Growth Accelerator Rider will be automatically transferred to the underlying Indexed Strategy without the Growth Accelerator Rider, unless We have received a Written Request from You for Transfer to another available Indexed Strategy.

The initial Annual Index Cap, Index Participation Rate and Annual Index Participation Rate with the Growth Accelerator Rider is the Accelerated Annual Index Cap, Accelerated Index Participation Rate and the Accelerated Annual Index Participation Rate, respectively. The initial Accelerated Annual Index Cap, Initial Accelerated Index Participation Rate and the initial Accelerated Annual Index Participation Rate are guaranteed not to change for the first Strategy Term.

After the first Strategy Term, the Accelerated Annual Index Cap will never be less than the Minimum Guaranteed Annual Index Cap for the Index Strategy plus the Minimum Guaranteed Annual Index Cap Enhancement. The Minimum Guaranteed Annual Index Cap Enhancement is 1.30%.

After the first Strategy Term, the Accelerated Annual Index Participation Rate will never be less than the Minimum Guaranteed Annual Index Participation Rate for the Index Strategy plus the Minimum Guaranteed Annual Index Participation Rate Enhancement. The Minimum Guaranteed Annual Index Participation Rate Enhancement is 20.00%.

After the first Strategy Term, the Accelerated Index Participation Rate will never be less than the Minimum Guaranteed Index Participation Rate for the Index Strategy plus the Minimum Guaranteed Index Participation Rate Enhancement. The Minimum Guaranteed Index Participation Rate Enhancement is 15.00%.

We may cease to offer some or all Indexed Strategies with Growth Accelerator or cease to accept Transfers to some or all Indexed Strategies with Growth Accelerator at any time. If an Indexed Strategy with Growth Accelerator is no longer available, the Strategy Value allocated to an Indexed Strategy with Growth Accelerator will be automatically transferred to the underlying Indexed Strategy without Growth Accelerator, unless We have received a Written Request from You for Transfer to another available Indexed Strategy.

If this Rider is elected, the optional Enhanced Death Benefit Rider is not available. Growth Accelerator Strategies are not available if the Premium Enhancement Rider is elected.

This Rider will terminate on the date on which the termination of the Contract occurs.

There is no guarantee that electing an Index Crediting Strategy with Growth Accelerator will result in interest crediting greater than electing the same Index Crediting Strategy without Growth Accelerator, and as a result of the Rider Charge, the interest crediting of an Index Crediting Strategy with Growth Accelerator may be less than the interest crediting of the same Index Crediting Strategy without Growth Accelerator.

Withdrawal Charges, Fees, Expenses and Other Charges

What happens if I take out some or all of the money from my annuity?

You can't take any of the money out of your annuity after the payout begins. Before it begins, you can take out all of your Annuity's value (**full surrender**) or part of it (**partial surrender**). You can take a partial surrender as long as the amount you take is at least \$1,000 and you leave at least \$2,500 in the account.

Withdrawal provisions

Withdrawal provisions give you access to your Contract Value. Depending on the Withdrawal Charge Period you elect on the application, Withdrawals taken during the Withdrawal Charge Period are subject to Withdrawal Charges, Market Value Adjustment (MVA) and Premium Enhancement Recapture Charge. You may make cumulative withdrawals each Contract Year of up to the Free Withdrawal Amount, which is 10% multiplied by the sum of Premium Payment and Premium Enhancement if applicable (Year 1) or 10% of Contract Value on Previous Anniversary (Year2+) without incurring Withdrawal Charges or MVA or Premium Enhancement Recapture Charge.

Market Value Adjustment Rider (ICC17-FA4112-01): Cumulative withdrawals in any Contract year that exceed the Free Withdrawal Amount will 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.

Withdrawal Charge Waiver (ICC23-RA23-WCW-01): 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, Market Value Adjustment and Premium Enhancement Recapture Charge, 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 or Premium Enhancement Recapture Charge as stated in the Contract will apply if there are no Qualifying Crediting Rates for any Eligible Strategies. There is no charge for this benefit.

Withdrawal Charge: We take a withdrawal charge from amounts you withdraw in excess of your free withdrawal amount before the end of the Withdrawal Charge Period.

Withdrawal Charge Percentages are as follows:

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
5 Year WC Period	8%	8%	7%	6%	5%	0%	0%	0%	0%	0%	0%
7 Year WC Period	8%	8%	7%	6%	5%	4%	3%	0%	0%	0%	0%
10 Year WC Period	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

Example: If you choose the 10-year withdrawal charge period and you withdraw \$5,000 from your Annuity in the third contract year and you have a free withdrawal of \$500, your withdrawal charge is $\$5,000 - \$500 = \$4,500 \times 0.08 = \360 . If you take out any amount after the end of the tenth contract year, there's no charge. The example assumes the Premium Enhancement was not elected at Issue.

Exceptions: In some cases, we may waive the withdrawal charge and MVA and Premium Enhancement Recapture Charge. For example, there's no withdrawal charge or MVA if we pay the remaining value of your annuity to a beneficiary after your death. Also, there is no withdrawal charge or MVA and Premium Enhancement Recapture Charge in the year of a Qualifying Credited Rate, as described above in the Withdrawal Charge Waiver paragraph.

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

If you fully surrender your Annuity, you will receive the **Surrender Value**. The Surrender Value is the greater of (1) the Contract Value less Withdrawal Charges and less MVA and less Premium Enhancement Recapture Charge and less any premium taxes and (2) the Minimum Nonforfeiture Amount defined in the contract.

Do I pay any other fees or charges? There are no annual administrative fees, front-end sales charges or loads or expense charges, but there may be rider charges for the Enhanced Death Benefit and/or Growth Accelerator rider.

Taxes

How will payouts and withdrawals from my annuity be taxed? This annuity is tax-deferred, which means you don't pay taxes on the interest it earns until the money is paid to you. When you take payouts or make a withdrawal, you pay ordinary income taxes on the earned interest. You also pay a 10% Federal tax penalty on earnings you withdraw before age 59½. There may be exceptions to the penalty. Before purchasing this annuity Contract, you should seek competent tax advice both as to the tax treatment of the Contract and the suitability for your long-term needs.

You can exchange one tax-deferred annuity for another without paying taxes on the earnings when you make the exchange. Before you do, compare the benefits, features, and costs of the two annuities. You may pay a withdrawal charge if you make the exchange during the withdrawal charge period. Also, you may pay a withdrawal charge if you make withdrawals from the new annuity during the first years you own it.

Does buying an annuity in a qualified plan provide extra tax benefits? Buying an annuity within an IRA, 401(k), or other tax deferred qualified plan doesn't give you any extra tax benefits. Choose your annuity based on its other features and benefits as well as its risks and costs, not its tax benefits.

Other Information

What else do I need to know?

Changes to your contract

We may change your annuity contract from time to time to follow federal or state laws and regulations. If we do, we'll tell you about the changes in writing.

Compensation: We pay the financial professional or firm for selling the annuity to you. They may receive more compensation for selling this annuity contract than for selling other annuity contracts.

Free look: The owner shall be given at least a 30-day notice of cancellation to return the annuity and receive a prompt refund of any premium paid and not previously withdrawn. The annuity will then be void from the start.

What should I know about Forethought? Forethought Life Insurance Company is a subsidiary of Global Atlantic Financial Group Limited, a multi-line insurance and reinsurance company. We offer a wide variety of retirement and financial security products. Our web address is www.globalatlantic.com.

This annuity contract is subject to regulatory oversight by the New Jersey Department of Banking and Insurance and consumers may contact the Department at (609) 272-7272 or (800) 446-7467 or at www.njdoib.org for assistance.

Definitions

Owner: The person(s) entitled to the ownership rights under this Contract. If Joint Owners are named, all references to Owner shall mean Joint Owners.

Annuitant: The person whose lifetime is used to measure the length of time annuitized payments are payable under an annuity contract.

Beneficiary: The person You name to receive a death benefit payable under this Contract upon the death of the Owner or Joint Owner, or in certain circumstances, upon the death of an Annuitant or a Joint Annuitant.

Disclosure Statement - Owner Statement Signature Page

I certify that:

- I have received and read the ForeAccumulation II New Jersey Disclosure Statement and I have kept a copy of it.
- I have received a copy of the NAIC Annuity Buyer's Guide.

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

Disclosure Statement – Financial Professional Statement Signature Page

I certify that:

- I gave a copy of the Disclosure Statement to the Owner.
- I gave a copy of the Buyer's Guide to the Owner(s).
- 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, thresholds, 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