

Interest Rates

Issued by Forethought Life Insurance Company

FEBRUARY 20, 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
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 ¹ Two-Year Point-to-Point With Spread Indexed Strategy	2.25%	1.75%
Barclays ARMOUR II Volatility Control ² Three-Year Point-to-Point With Spread Indexed Strategy	2.75%	2.25%
Guaranteed Minimum Surrender Value	0.00% ³	0.00% ³
Annual Guaranteed Lifetime Income Benefit Rider Charge	1.05%	1.05%

CHOICE ACCUMULATION	5-YEAR	7-YEAR
One-Year Fixed Rate	2.75%	2.90%
One-Year Annual Point-to-Point with Cap based on S&P 500®	5.50%	5.75%
One-Year Monthly Point-to-Point with Cap based on S&P 500®	2.00%	2.15%
BlackRock Diversa™ Volatility Control ¹ Two-Year Point-to-Point With Spread Indexed Strategy	0.50%	0.00%
Barclays ARMOUR II Volatility Control ² Three-Year Point-to-Point With Spread Indexed Strategy	1.00%	0.00%
Guaranteed Minimum Accumulations Value	0.55%	0.75% ³

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 ¹ Two-Year Point-to-Point With Spread Indexed Strategy	4.00%	5.50%	5.50%
Barclays ARMOUR II Volatility Control ² 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

FOR PRODUCER USE ONLY. NOT FOR USE WITH THE PUBLIC.

Interest Rate and Feature update *continued*

FORECERTAIN	ANNUAL ANNUITY PAYMENT - BASED ON \$100,000 PREMIUM	
	IMMEDIATE 1 Month from contract issue ^{4,5}	DEFERRED 10 Years from contract issue ^{4,5}
Income Option (based on Male age 60)		
10-Year Guaranteed Payment Period	\$11,015.79	\$15,087.71
Single Life Annuity	\$5,202.33	\$9,620.76
Single Life Annuity with Cash Refund	\$4,848.18	\$8,230.12
Single Life Annuity with 10 Year Guaranteed Payment Period	\$5,147.45	\$8,800.01
Joint Life Annuity with Cash Refund (Second life based on Female age 60)	\$4,431.46	\$7,258.72

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
	2.50%

SECUREFORE 5	5 YEAR GUARANTEE
	3.00%

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.

¹ Formally known as BlackRock iBLD Diversa™ VC7 ER Index

² Formally known as Barclay's ARMOUR II Gross USD 7% ER® Index

³ In states of AK, IA, HI, LA, MA, MN, MO, NH, NJ, NM, OH, OR, PA, UT, WA, WY, the GMSV rate is 0.10%

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.

This material is intended to provide educational information regarding the features and mechanics of the product and is intended for producer use only. It should not be considered, and does not constitute, personalized investment advice. The issuing insurance company is not an investment adviser nor registered as such with the SEC or any state securities regulatory authority. It's not acting in any fiduciary capacity with respect to any contract and/or investment.

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

FOR PRODUCER USE ONLY. NOT FOR USE WITH THE PUBLIC.

Guarantees are based on the claims-paying ability of Forethought Life Insurance Company and assume compliance with the product's benefit rules, as applicable.

Choice Income fixed index annuity is issued by Forethought Life Insurance Company, 10 West Market Street, Suite 2300, Indianapolis, Indiana. Available in most states with contract FL-FIA-13 and ICC14-FL-FIA.

Choice Accumulation fixed index annuity is issued by Forethought Life Insurance Company, 10 West Market Street, Suite 2300, Indianapolis, Indiana. Available in most states with contract FL-FIA-13 and ICC14-FL-FIA.

Income 150+, fixed index annuities are issued by Forethought Life Insurance Company, 10 West Market Street, Suite 2300, Indianapolis, Indiana. Available in most states with Contract FA1201SPDAX-01, FA1201SPDAX-02, ICC11-FA1201SPDAX-01 and FA1201SPDAXL-02 (certificate series GA1201SPDAX-02, as applicable).

ForeCare annuities are issued by Forethought Life Insurance Company, 10 West Market Street, Suite 2300, Indianapolis, Indiana. Available in most states with Contract FA1101SPDA-01 (certificate GA1101SPDA-01, as applicable) with Rider for Long Term Care Benefits Form LTC2000-01, LTC2000-01-CA, ICC13-LTC2000-01, Optional Inflation Protection Benefit Rider Form LTC2001-01, LTC2001-01-CA, ICC13-LTC2001-01, and Optional Nonforfeiture Benefit Rider Form LTC2002-01, LTC2002-01-CA, ICC13-LTC2002-01 (certificate series LTCG2000-01, LTCG2001-01 and LTCG2002-01, as applicable).

SecureFore fixed annuities are issued by Forethought Life Insurance Company, 10 West Market Street, Suite 2300, Indianapolis, Indiana. Available in most states with contract FA1101SPDA-01, (certificate series GA1101SPDA-01, as applicable).

ForeCertain Income Annuity is issued by Forethought Life Insurance Company, 10 West Market Street, Suite 2300, Indianapolis, Indiana and is available in most states with contract FL-FPA-13, as applicable.

The "S&P 500 Index" is a product of S&P Dow Jones Indices LLC ("SPDJI") and has been licensed for use by Forethought Life Insurance Company. Standard & Poor's®, S&P® and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Forethought Life Insurance Company. Forethought Fixed Index Annuity is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P or any of their respective affiliates (collectively, "S&P Dow Jones Indices"). S&P Dow Jones Indices makes no representation or warranty, express or implied, to the owners of the Forethought Fixed Index Annuity or any member of the public regarding the advisability of investing in securities generally or in Forethought Fixed Index Annuity particularly or the ability of the S&P 500 Index to track general market performance. S&P Dow Jones Indices only relationship to Forethought Life Insurance Company with respect to the S&P 500 Index is the licensing of the Index and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices or its licensors. The S&P 500 Index is determined, composed and calculated by S&P Dow Jones Indices without regard to Forethought Life Insurance Company or the Forethought Fixed Index Annuity. S&P Dow Jones Indices have no obligation to take the needs of Forethought Life Insurance Company or the owners of Forethought Fixed Index Annuity into consideration in determining, composing or calculating the S&P 500 Index. S&P Dow Jones Indices is not responsible for and has not participated in the determination of the prices, and amount of Forethought Fixed Index Annuity or the timing of the issuance or sale of Forethought Fixed Index Annuity or in the determination or calculation of the equation by which Forethought Fixed Index Annuity is to be converted into cash, surrendered or redeemed, as the case may be. S&P Dow Jones Indices has no obligation or liability in connection with the administration, marketing or trading of Forethought Fixed Index Annuity. There is no assurance that investment products based on the S&P 500 Index will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment advisor. Inclusion of a security within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, nor is it considered to be investment advice. Notwithstanding the foregoing, CME Group Inc. and its affiliates may independently issue and/or sponsor financial products unrelated to Forethought Fixed Index Annuity currently being issued by Forethought Life Insurance Company, but which may be similar to and competitive with Forethought Fixed Index Annuity. In addition, CME Group Inc. and its affiliates may trade financial products which are linked to the performance of the S&P 500 Index.

S&P DOW JONES INDICES DOES NOT GUARANTEE THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE S&P 500 INDEX OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY FORETHOUGHT LIFE INSURANCE COMPANY, OWNERS OF THE FORETHOUGHT FIXED INDEX ANNUITY, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE S&P 500 INDEX OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE. THERE ARE NO THIRD PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN S&P DOW JONES INDICES AND FORETHOUGHT LIFE INSURANCE COMPANY, OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES.

BlackRock, Inc. and its affiliates ("BlackRock") is not the issuer or producer of any annuity product associated with Forethought Life Insurance Company and BlackRock has no responsibilities, obligations or duties to purchasers of such products. The BlackRock iBLD Diversa™ VC7 ER Index is a product of BlackRock Index Services, LLC and has been licensed for use by Forethought Life Insurance Company. BLACKROCK, BlackRock iBLD Diversa™ VC7 ER Index, and the corresponding logos are registered and unregistered trademarks of BlackRock. While Forethought Life Insurance Company may for itself execute transactions with BlackRock in or relating to the BlackRock iBLD Diversa™ VC7 ER Index in connection with its annuity products purchasers acquire all such annuity products from Forethought Life Insurance Company and neither acquire any interest in the BlackRock iBLD Diversa™ VC7 ER Index nor enter into any relationship of any kind with BlackRock upon purchasing such products. Forethought annuity products are not sponsored, endorsed, sold or promoted by BlackRock. BlackRock makes no representation or warranty, express or implied, to the owners of any Forethought annuity product or any member of the public regarding the advisability of purchasing such products nor does it have any liability for any errors, omissions or interruptions of the BlackRock iBLD Diversa™ VC7 ER Index. BlackRock shall not be liable in any way to the issuer, purchasers, or any other party in respect of the use or accuracy of the BlackRock iBLD Diversa™ VC7 ER Index or any data included therein.

Barclays ARMOUR II Volatility Control Index is a trademark of Barclays Bank PLC or its affiliates and has been licensed for use in connection with the issuance and distribution of a Fixed Index Annuity. The Fixed Index Annuity is not sponsored by, endorsed, sold or promoted by Barclays, and Barclays makes no representation regarding the advisability of purchasing the Fixed Index Annuity.

Barclays Bank PLC and its affiliates ("Barclays") is not the issuer or producer of a Fixed Index Annuity and Barclays has no responsibilities, obligations or duties to purchasers of in a Fixed Index Annuity. The Barclays ARMOUR II Volatility Control Index is a trademark owned by Barclays Bank PLC and licensed for use by Forethought Life Insurance Company as the Issuer of the Fixed Index Annuity. While Forethought Life Insurance Company may for itself execute transaction(s) with Barclays in or relating to the Barclays ARMOUR II Volatility Control Index in connection with a Fixed Index Annuity, purchasers, acquire a Fixed Index Annuity from Forethought Life Insurance Company and purchasers neither acquire any interest in Barclays ARMOUR II Volatility Control Index nor enter into any relationship of any kind whatsoever with Barclays upon purchasing a Fixed Index Annuity. A Fixed Index Annuity is not sponsored, endorsed, sold or promoted by Barclays and Barclays makes no representation regarding the advisability of the Fixed Index Annuity or use of the Barclays ARMOUR II Volatility Control Index or any data included therein. Barclays shall not be liable in any way to the Issuer, purchasers, or to other third parties in respect of the use or accuracy of Barclays ARMOUR II Volatility Control Index or any data included therein.

Indices are unmanaged and not available for direct investment.

Global Atlantic Financial Group (Global Atlantic) is the marketing name for Global Atlantic Financial Group Limited and its subsidiaries, including Forethought Life Insurance Company and Accordia Life and Annuity Company. Each subsidiary is responsible for its own financial and contractual obligations.

Products and features are subject to state availability and variations. Read the Contract for complete details.

FOR PRODUCER USE ONLY. NOT FOR USE WITH THE PUBLIC.