SEPTEMBER 2021

Fixed, Fixed Index and Income Annuities



Interest Rates

Issued by Forethought Life Insurance Company

SEPTEMBER 15, 2021

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

Choice Accumulation IIAmount5 yr7 yr20 yrInterest Crediting StrategyMSCI EAFE One-Year>oint-to-Point with Cap \geq \$100K2.70%2.75%3.00%Bailout Rate ¹ (2.00%)< \$100K2.20%2.25%2.50%Russell 2000 One-Year>oint-to-Point with Cap \geq \$100K2.70%2.75%3.00%Bailout Rate ¹ (2.00%)< \$100K2.20%2.25%2.50%S&P 500° One-YearPoint-to-Point with Cap \geq \$100K2.70%2.75%3.00%Bailout Rate ¹ (2.00%)< \$100K2.0%2.25%2.50%Monthly Cap \geq \$100K2.70%2.75%3.00%S&P 500° One-Year>2.20%2.25%2.50%Point-to-Point with Acet (0.75%)< \$100K0.85%0.90%0.95%Sallout Rate ¹ (2.00%)< \$100K0.85%0.90%0.95%Participation Rate> \$100K55.00%60.00%70.00%Bailout Rate ¹ (30.00%)< \$100K50.00%55.00%65.00%Performance Trigger> \$100K1.70%1.75%1.80%Bailout Rate ¹ (150%)< \$100K1.55%1.60%1.60%Spread< \$100K7.00%6.75%6.00%5.25%Bailout Rate ¹ (9.00%)< \$100K7.00%6.75%6.00%Spread< \$100K7.00%6.75%6.00%5.25%Bailout Rate ¹ (9.00%)< \$100K7.00%6.75%6.00%Spread <t< th=""><th rowspan="2">Choice Accumulation II</th><th rowspan="2">Premium Amount</th><th colspan="3">Withdrawal Charge Schedule</th></t<>	Choice Accumulation II	Premium Amount	Withdrawal Charge Schedule		
Cap MSCI EAFE One-Year Point-to-Point with Cap ≥ \$100K 2.70% 2.75% 3.00% Bailout Rate ¹ (2.00%) < \$100K 2.20% 2.25% 2.50% Russell 2000 One-Year Point-to-Point with Cap ≥ \$100K 2.70% 2.75% 3.00% Bailout Rate ¹ (2.00%) < \$100K 2.20% 2.25% 2.50% Bailout Rate ¹ (2.00%) < \$100K 2.20% 2.25% 2.50% Bailout Rate ¹ (2.00%) < \$100K 2.70% 2.75% 3.00% Bailout Rate ¹ (2.00%) < \$100K 2.70% 2.75% 3.00% Bailout Rate ¹ (2.00%) < \$100K 2.70% 2.75% 3.00% Bailout Rate ¹ (2.00%) < \$100K 0.85% 0.90% 0.95% Point-to-Point with Monthly Cap > \$100K 0.85% 0.90% 0.95% Participation Rate > \$100K 55.00% 60.00% 70.00% Bailout Rate ¹ (3.0.00%) < \$100K 55.00% 50.00% 55.00% Bailout Rate ¹ (1.50%)			5 yr	7 yr	10 yr ¹
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Point-to-Point with Cap $≥ $100 K$ 2.70% 2.75% 3.00% Sailout Rate ³ (2.00%) < \$100 K 2.20% 2.25% 2.50% Russell 2000 One-Year Point-to-Point with Cap $≥ $100 K$ 2.70% 2.75% 3.00% Sailout Rate ³ (2.00%) < \$100 K 2.20% 2.25% 2.50% SaP 500° One-Year Point-to-Point with Cap $≥ $100 K$ 2.70% 2.75% 3.00% Sailout Rate ³ (2.00%) < \$100 K 2.20% 2.25% 2.50% Monthly Cap SaP 500° One-Year Point-to-Point with Cap $≥ $100 K$ 2.70% 2.75% 3.00% Saliout Rate ³ (2.00%) < \$100 K 2.20% 2.25% 2.50% Monthly Cap SaP 500° One-Year Point-to-Point with Monthly Cap $≥ $100 K$ 0.85% 0.90% 0.95% Point-to-Point with Monthly Cap $≥ $100 K$ 0.85% 0.90% 0.85% 0.90% Bailout Rate ³ (0.75%) $< $100 K$ 0.80% 0.85% 0.90% Bailout Rate ³ (3.000%) $< $100 K$ 55.00% 60.00% 70.00% Bailout Rate ³ (3.000%) $< $100 K$ 55.00% 60.00% 70.00% Bailout Rate ³ (3.000%) $< $100 K$ 55.00% 60.00% 70.00% Bailout Rate ³ (3.000%) $< $100 K$ 1.70% 1.75% 1.80% Bailout Rate ³ (1.50%) $< $100 K$ 1.55% 1.60% 1.60% Spread Black Rock Diversa ^a Volatility Control ² Two-Year Point-to-Point with Spread $≥ $100 K$ 6.25% 6.00% 5.25% Bailout Rate ³ (9.00%) $< $100 K$ 7.00% 6.75% 6.00% Franklin US Index Two-Year Point-to-Point with Spread $≥ $100 K$ 6.25% 6.00% 5.25% Bailout Rate ³ (9.00%) $< $100 K$ 7.00% 6.75% 6.00% Franklin US Index Two-Year Point-to-Point with Spread $≥ $100 K$ 7.00% 6.75% 6.00% Franklin US Index Two-Year Point-to-Point with Spread $≥ $100 K$ 7.00% 6.75% 6.00% Franklin US Index Two-Year Point-to-Point with Spread $≥ $100 K$ 7.00% 6.75% 6.00% Franklin US Index Two-Year Point-to-Point with Spread $≥ $100 K$ 7.00% 6.75% 6.00% Fixed Rate $≥ $100 K$ 7.00% 6.75% 6.00% Fixed Rate $≥ $100 K$ 7.00% 6.75% 6.00%	Сар				
Bailout Rate ³ (2.00%) < \$100K	MSCI EAFE One-Year	> ¢100K	2 70%	2 75%	7.00%
Russell 2000 One-Year Point-to-Point with Cap ≥ \$100K 2.70% 2.75% 3.00% Bailout Rate ³ (2.00%) < \$100K	•				
Point-to-Point with Cap ≥ \$100K 2.70% 2.75% 3.00% Bailout Rate ³ (2.00%) < \$100K 2.20% 2.25% 2.50% S&P 500° One-Year Point-to-Point with Cap ≥ \$100K 2.70% 2.75% 3.00% Bailout Rate ³ (2.00%) < \$100K 2.20% 2.25% 2.50% Monthly Cap S&P 500° One-Year Point-to-Point with Monthly Cap ≥ \$100K 0.85% 0.90% 0.95% Point-to-Point with Monthly Cap ≥ \$100K 0.80% 0.85% 0.90% Bailout Rate ³ (0.75%) < \$100K 0.80% 0.85% 0.90% Participation Rate PiMCO Balanced Index One-Year Point-to-Point with Participation Rate ≥ \$100K 55.00% 60.00% 70.00% Bailout Rate ³ (30.00%) < \$100K 55.00% 55.00% 65.00% Performance Trigger S&P 500° One-Year Point-to-Point with Performance Trigger S&P 500° One-Year Point-to-Point with Performance Trigger ≥ \$100K 1.70% 1.75% 1.80% Bailout Rate ³ (1.50%) < \$100K 1.55% 1.60% 1.60% Bailout Rate ³ (9.00%) < \$100K 7.00% 6.75% 6.00% Franklin US Index Two-Year Point-to-Point with Spread ≥ \$100K 6.25% 6.00% 5.25% Bailout Rate ⁴ (9.00%) < \$100K 7.00% 6.75% 6.00% Franklin US Index Two-Year Point-to-Point with Spread ≥ \$100K 7.00% 6.75% 6.00% Franklin US Index Two-Year Point-to-Point with Spread ≥ \$100K 7.00% 6.75% 6.00% Franklin US Index Two-Year Point-to-Point with Spread ≥ \$100K 7.00% 6.75% 6.00% Fixed Rate ⁴ (9.00%) < \$100K 7.00% 6.75% 6.00%		· .			
Bailout Rate³ (2.00%) < \$100K 2.20% 2.25% 2.50% S&P 500° One-Year Point-to-Point with Cap ≥ \$100K 2.70% 2.75% 3.00% Bailout Rate³ (2.00%) < \$100K	Point-to-Point with Cap	> \$100K	2.70%	2.75%	3.00%
Point-to-Point with Cap $≥ 100 K 2.70% 2.75% 3.00% Bailout Rate ³ (2.00%) < \$100K 2.20% 2.25% 2.50% Monthly Cap S&P 500° One-Year Point-to-Point with Monthly Cap $≥ 100 K 0.85% 0.90% 0.95% Bailout Rate ³ (0.75%) < \$100K 0.80% 0.85% 0.90% Participation Rate PIMCO Balanced Index One-Year Point-to-Point with Participation Rate $≥ 100 K 55.00% 60.00% 70.00% Bailout Rate ³ (30.00%) < \$100K 55.00% 60.00% 70.00% Bailout Rate ³ (30.00%) < \$100K 55.00% 60.00% 70.00% Bailout Rate ³ (30.00%) < \$100K 55.00% 60.00% 70.00% Bailout Rate ³ (1.50%) < \$100K 1.70% 1.75% 1.80% Bailout Rate ³ (1.50%) < \$100K 1.70% 1.75% 1.80% Bailout Rate ³ (1.50%) < \$100K 1.55% 1.60% 1.60% Bailout Rate ³ (1.50%) < \$100K 5.25% 6.00% 5.25% Bailout Rate ³ (9.00%) < \$100K 7.00% 6.75% 6.00% Franklin US Index Two-Year Point-to-Point with Spread $≥ 100 K 6.25% 6.00% 5.25% Bailout Rate ³ (9.00%) < \$100K 7.00% 6.75% 6.00% Franklin US Index Two-Year	Bailout Rate ³ (2.00%)		2.20%	2.25%	2.50%
Bailout Rate ³ (2.00%) < \$100K	S&P 500® One-Year				
Monthly Cap S&P 500° One-Year Point-to-Point with Monthly Cap Saliout Rate ³ (0.75%) $2 \$100$ K 0.85% 0.80% 0.90% 0.85% 0.90% 0.95% 0.90% Participation Rate PIMCO Balanced Index One-Year Point-to-Point with Participation Rate $2 \$100$ K 5.00% 60.00% 55.00% 70.00% 65.00% Participation Rate PIMCO Balanced Index One-Year Point-to-Point with Participation Rate $2 \$100$ K 55.00% 50.00% 60.00% 55.00% 70.00% 65.00% Participation Rate $2 \$100$ K 55.00% 50.00% 60.00% 70.00% Bailout Rate ³ (30.00\%) $4 \$100$ K 55.00% 50.00% 60.00% 55.00% 70.00% 65.00% Bailout Rate ³ (30.00\%) $4 \$100$ K 1.70% 1.75% 1.80% 1.60% Bailout Rate ³ (1.50\%) $4 \$100$ K 1.55% 1.60% 1.60% Bailout Rate ³ (1.50\%) $4 \$100$ K 6.25% 6.00% 6.00% 5.25% Bailout Rate ³ (9.00\%) $5 \$100$ K 6.25% 6.00% 6.00% 5.25% Bailout Rate ³ (9.00\%) $5 \$100$ K 6.25% 6.00% 6.00% 5.25% Franklin US Index Two-Year Point-to-Point with Spread $2 \$100$ K 6.25% 6.00% 6.00% 5.25% 6.00% Franklin US Index Two-Year Point-to-Point with Spread $2 \$100$ K 6.25% 6.00% 6.00% 5.25% 6.00% Franklin US Index Two-Year Point-to-Point with Spread $2 \$100$ K 6.25% 6	Point-to-Point with Cap				
$\begin{array}{c c} S&P 500^{\circ} \mbox{One-Year} \\ \hline \mbox{Point-to-Point with Monthly Cap} \\ \hline \mbox{Sailout Rate}^3 (0.75\%) & \leq $100 K \\ \hline \mbox{Sailout Rate}^3 (0.75\%) & < $100 K \\ \hline \mbox{Sailout Rate}^3 (0.75\%) & < $100 K \\ \hline \mbox{Sailout Rate}^3 (0.75\%) & < $100 K \\ \hline \mbox{Subsection} \\ \hline \mbox{Sailout Rate}^3 (0.00\%) & < $100 K \\ \hline \mbox{Subsection} \\ \hline \mbox{Subsection} \\ \hline \mbox{Sailout Rate}^3 (30.00\%) & < $100 K \\ \hline \mbox{Subsection} \\$	Bailout Rate ³ (2.00%)	< \$100K	2.20%	2.25%	2.50%
Point-to-Point with Monthly Cap Bailout Rate³ (0.75%) $$$100 K$ 0.85% 0.80% 0.90% 0.85% 0.90% 0.90%Participation Rate PIMCO Balanced Index One-Year $$$100 K$ 55.00% 50.00% 60.00% 55.00% 70.00% 65.00%Participation Rate Point-to-Point with Participation Rate Bailout Rate³ (30.00%) $$$100 K$ 55.00% 50.00% 60.00% 55.00% 70.00% 65.00%Performance Trigger S&P 500° One-Year Point-to-Point with Performance Trigger Bailout Rate³ (1.50%) $$$100 K$ 1.70% 1.75% 1.80% 1.60%Spread BlackRock Diversa® Volatility Control² Two-Year Point-to-Point with Spread Bailout Rate³ (9.00%) $$$100 K$ 6.25% 6.00% 6.00% 5.25%Franklin US Index Two-Year Point-to-Point with Spread Bailout Rate³ (9.00%) $$$100 K$ 6.25% 6.00% 6.00% 5.25%Franklin US Index Two-Year Point-to-Point with Spread Bailout Rate³ (9.00%) $$$100 K$ 6.25% 6.00% 6.00% 5.25%Fixed Rate $$$100 K$ $$1.10\%$ 1.15% 1.20%	Monthly Cap				
Bailout Rate ³ (0.75%) < \$100K		> \$100K	0.85%	0.90%	0.95%
$\begin{tabular}{l l l l l l l l l l l l l l l l l l l $	Bailout Rate ³ (0.75%)		0.80%	0.85%	0.90%
$\begin{tabular}{l l l l l l l l l l l l l l l l l l l $	Participation Rate				
Bailout Rate ³ (30.00%) < \$100K 50.00% 55.00% 65.00% Performance Trigger \geq \$100K 1.70% 1.75% 1.80% S&P 500° One-Year Point-to-Point \geq \$100K 1.70% 1.75% 1.80% Bailout Rate ³ (1.50%) \leq \$100K 1.55% 1.60% 1.60% Spread Spread Spread Spread Spread Spread BlackRock Diversa® Volatility Control ² \leq \$100K 6.25% 6.00% 5.25%	PIMCO Balanced Index One-Year				
Performance TriggerS&P 500° One-Year Point-to-Pointwith Performance Trigger \geq \$100K1.70%1.75%1.80%Bailout Rate³ (1.50%) $<$ \$100K1.55%1.60%1.60%SpreadBlackRock Diversa® Volatility Control²Two-Year Point-to-Point with Spread \geq \$100K6.25%6.00%5.25%Bailout Rate³ (9.00%) $<$ \$100K7.00%6.75%6.00%Franklin US Index Two-YearPoint-to-Point with Spread \geq \$100K6.25%6.00%5.25%Bailout Rate³ (9.00%) $<$ \$100K7.00%6.75%6.00%Franklin US Index Two-YearPoint-to-Point with Spread \geq \$100K6.25%6.00%5.25%Bailout Rate³ (9.00%) $<$ \$100K7.00%6.75%6.00%Fixed Rate \ge \$100K1.10%1.15%1.20%	Point-to-Point with Participation Rate				
S&P 500° One-Year Point-to-Pointwith Performance Trigger \geq \$100K 1.70% 1.75% 1.80% Bailout Rate³ (1.50%) $<$ \$100K 1.55% 1.60% 1.60% SpreadBlackRock Diversa® Volatility Control2Two-Year Point-to-Point with Spread \geq \$100K 6.25% 6.00% 5.25% Bailout Rate³ (9.00%) $<$ \$100K 7.00% 6.75% 6.00% Franklin US Index Two-Year \geq \$100K 6.25% 6.00% 5.25% Point-to-Point with Spread \geq \$100K 6.25% 6.00% 5.25% Bailout Rate³ (9.00%) $<$ \$100K 7.00% 6.75% 6.00% Fixed Rate \ge \$100K 1.10% 1.15% 1.20%	Bailout Rate ³ (30.00%)	< \$100K	50.00%	55.00%	65.00%
with Performance Trigger \geq \$100K1.70%1.75%1.80%Bailout Rate³ (1.50%)< \$100K	Performance Trigger				
Bailout Rate ³ (1.50%) < \$100K	S&P 500 [®] One-Year Point-to-Point	× #1001/	1 70%		1 000/
SpreadBlackRock Diversa® Volatility Control2Two-Year Point-to-Point with Spread $\geq 100 K 6.25% 6.00% 5.25% Bailout Rate³ (9.00%) $< 100 K 7.00% 6.75% 6.00% Franklin US Index Two-YearPoint-to-Point with Spread $\geq 100 K 6.25% 6.00% 5.25% Bailout Rate³ (9.00%) $< 100 K 6.25% 6.00% 5.25% Bailout Rate³ (9.00%) $< 100 K 7.00% 6.75% 6.00% Fixed Rate $\geq 100 K 1.10% 1.15% 1.20%					
BlackRock Diversa® Volatility Control2Two-Year Point-to-Point with Spread \geq \$100K6.25%6.00%5.25%Bailout Rate³ (9.00%) $<$ \$100K7.00%6.75%6.00%Franklin US Index Two-Year \geq \$100K6.25%6.00%5.25%Point-to-Point with Spread \geq \$100K6.25%6.00%5.25%Bailout Rate³ (9.00%) $<$ \$100K7.00%6.75%6.00%Fixed Rate \geq \$100K1.10%1.15%1.20%			1.00%	1.00%	1.00%
Two-Year Point-to-Point with Spread \geq \$100K 6.25% 6.00% 5.25% Bailout Rate ³ (9.00%) $<$ \$100K 7.00% 6.75% 6.00% Franklin US Index Two-Year \geq \$100K 6.25% 6.00% 5.25% Point-to-Point with Spread \geq \$100K 6.25% 6.00% 5.25% Bailout Rate ³ (9.00%) $<$ \$100K 7.00% 6.75% 6.00% Fixed Rate \geq \$100K 1.10% 1.15% 1.20%					
Bailout Rate³ (9.00%) < \$100K		> \$100K	6.25%	6.00%	5.25%
Point-to-Point with Spread \geq \$100K 6.25% 6.00% 5.25% Bailout Rate ³ (9.00%) $<$ \$100K 7.00% 6.75% 6.00% Fixed Rate \geq \$100K 1.10% 1.15% 1.20%	Bailout Rate ³ (9.00%)		7.00%	6.75%	6.00%
Bailout Rate³ (9.00%) < \$100K 7.00% 6.75% 6.00% Fixed Rate ≥ \$100K 1.10% 1.15% 1.20%	Franklin US Index Two-Year				
Fixed Rate ≥ \$100K 1.10% 1.15% 1.20%	Point-to-Point with Spread		6.25%	6.00%	5.25%
	Bailout Rate ³ (9.00%)	< \$100K	7.00%	6.75%	6.00%
Bailout Rate³ (1.00%)< \$100K1.05%1.10%1.15%	Fixed Rate	<u>></u> \$100K	1.10%	1.15%	1.20%
	Bailout Rate ³ (1.00%)	< \$100K	1.05%	1.10%	1.15%

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

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