

Interest Rates

Issued by Forethought Life Insurance Company

AUGUST 7, 2017

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	2.15%	2.30%
One-Year Annual Point-to-Point with Cap based on S&P 500®	4.35%	4.60%
One-Year Monthly Point-to-Point with Cap based on S&P 500®	1.75%	1.90%
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

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Interest Rate and Feature update *continued*

INCOME 125+	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 Plus Rider Charge	0.55%	0.55%	0.55%
Annual Death Benefit Rider Charge	1.25%	1.25%	1.25%

INDEX BONUS 115	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 Plus Rider Charge	0.95%	0.95%	0.95%
Annual Death Benefit Rider Charge	1.25%	1.25%	1.25%

FORECERTAIN	ANNUAL ANNUITY PAYMENT - BASED ON \$100,000 PREMIUM	
Income Option (based on Male age 60)	IMMEDIATE 1 Month from contract issue ^{4,5}	DEFERRED 10 Years from contract issue ^{4,5}
10-Year Guaranteed Payment Period	\$10,919.67	\$15,627.61
Single Life Annuity	\$5,584.66	\$10,388.60
Single Life Annuity with Cash Refund	\$5,204.74	\$9,015.25
Single Life Annuity with 10 Year Guaranteed Payment Period	\$5,447.28	\$9,617.44
Joint Life Annuity with Cash Refund (Second life based on Female age 60)	\$4,822.98	\$8,099.21

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Interest Rate and Feature update *continued*

FORECARE	\$200,000 plus	\$35,000-\$199,999
Banding is based on premium less optional rider charges	2.50%	2.25%
SECUREFORE 3	3 YEAR GUARANTEE	
	2.00%	
SECUREFORE 5	5 YEAR GUARANTEE	
	2.55%	

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, 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.

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