

This Schedule of Commissions for Annuity Sales (“Schedule”) is an addendum to the Insurance Selling Agreement (“Agreement”). This schedule applies to Forethought Life Insurance Company (“FLIC”) annuity contracts sold under the Agreement with application signed dates on or after the Schedule Effective Date. This Schedule amends the Agreement and applies only to new annuity contracts with application signed dates on or after the Schedule Effective Date of April 6th, 2026.

Fixed-Indexed Annuity Products

Product				Age	Commission Rate At Issue ¹	Annual Trail ²
ForeAccumulation II	5 Year	OPTIONS	A	0 – 80	3.75%	No Annual Trail
				81 – 85	1.75%	No Annual Trail
			B	0 – 80	1.00%	0.50%
				81 – 85	0.75%	0.50%
			C	0 – 80	0.75%	0.75%
				81 – 85	N/A	No Annual Trail
	7 Year	OPTIONS	A	0 – 80	5.00%	No Annual Trail
				81 – 85	2.50%	No Annual Trail
			B	0 – 80	2.50%	0.50%
				81 – 85	1.25%	0.50%
			C	0 – 80	1.00%	0.75%
				81 – 85	0.75%	0.75%
	10 Year	OPTIONS	A	0 – 80	7.00%	No Annual Trail
				81 – 85	3.50%	No Annual Trail
			B	0 – 80	3.00%	0.50%
				81 – 85	1.50%	0.50%
			C	0 – 80	1.00%	0.85%
				81 – 85	0.85%	0.85%
ForeIncome II	5 Year	OPTIONS	A	0 – 80	3.50%	No Annual Trail
				81 – 85	1.75%	No Annual Trail
			B	0 – 80	1.50%	0.50%
				81 – 85	1.00%	0.50%
			C	0 – 80	1.00%	0.75%
				81 – 85	0.75%	0.75%
	7 Year	OPTIONS	A	0 – 80	5.00%	No Annual Trail
				81 – 85	2.50%	No Annual Trail
			B	0 – 80	3.50%	0.50%
				81 – 85	2.00%	0.50%
			C	0 – 80	1.00%	1.00%
				81 – 85	1.00%	1.00%
	10 Year	OPTIONS	A	0 – 80	7.00%	No Annual Trail
				81 – 85	3.50%	No Annual Trail
			B	0 – 80	3.50%	0.50%
				81 – 85	2.00%	0.50%
			C	0 – 80	1.00%	1.00%
				81 – 85	1.00%	1.00%



Fixed-Indexed Annuity Products (continued)

Product			Age	Commission Rate At Issue ¹	Annual Trail ²
Income 150+ SE	7 Year	A	0 – 80	5.00%	No Annual Trail
			81 – 85	2.50%	No Annual Trail
		B	0 – 80	3.50%	0.50%
			81 – 85	2.00%	0.50%
		C	0 – 80	1.00%	1.00%
			81 – 85	1.00%	1.00%
	10 Year	A	0 – 80	7.00%	No Annual Trail
			81 – 85	3.50%	No Annual Trail
		B	0 – 80	3.50%	0.50%
			81 – 85	2.00%	0.50%
		C	0 – 80	1.00%	1.00%
			81 – 85	1.00%	1.00%

Fixed Annuity – Products

Product		Age	Commission Rate At Issue ¹
SecureFore / SecureFore II	3 Year	0 – 80	1.80%
		81 – 85	0.90%
	5 Year	0 – 80	2.50%
		81 – 85	1.25%
	7 Year	0 – 80	3.00%
		81 – 85	1.50%

Long-Term Care Annuity Products

Product				Age	Commission Rate At Issue ¹	Annual Trail ³
ForeCare	9 Year	OPTIONS	A	50 – 75	7.00%	No Annual Trail
				76 - 80	3.50%	No Annual Trail
			C	50 – 75	1.00%	1.00%
				76 - 80	N/A	N/A

Additional Products

Product	Age	Commission Rates at Issue ¹
ForeCertain All Annuity Income Options except Guaranteed Payment Period only elections less than 10 years (Annuity Commencement Date within 12 months of Issue Date)	0 – 90	3.00%
ForeCertain Guaranteed Payment Period Annuity Income Option only elections of less than 10 years (Annuity Commencement Date within 12 months of Issue Date)	0 – 90	2.00%
ForeCertain All Annuity Income Options except Guaranteed Payment Period only elections less than 10 years (Annuity Commencement Date greater than 12 months from Issue Date)	0 – 90	4.00%
ForeCertain Guaranteed Payment Period Annuity Income Option only elections of less than 10 years (Annuity Commencement Date greater than 12 months from Issue Date)	0 – 90	3.00%

¹ Commissions are expressed as a percentage of the initial premium or deposit and are paid based on the issue age of the Oldest Owner. ForeCare commissions are paid based on the issue age of the Oldest Insured.

² Commissions are calculated as a percent of Contract Value in force for policies in the 13th contract month or later and are paid quarterly. For eligible contracts, the trail commission is calculated as a percentage, equal to ¼ of the applicable percentage from the table above, of the total Contract Value. Trail commission payments will not be paid unless the contract is in force as of the trail payment date.

³ Commissions are calculated as a percent of Contract Value at Contract Anniversary in force for policies in the 13th contract month or later and are paid monthly. For eligible contracts, the trail commission is calculated as a percentage, equal to 1/12 of the applicable percentage from the table above, of the total Contract Value at Contract Anniversary. Trail commission payments will not be paid unless the contract is in force as of the trail payment date and the Contract Value at the beginning of the Contract Year is greater than \$0.00.

- Income 150+ SE, ForeAccumulation II & ForeIncome II Contract Series numbers – ICC17-FA1801SPDA-01 and FA1801SPDA-01
- ForeCare, SecureFore & SecureFore II Contract Series numbers – ICC17-FA1101SPDA-01, FA1101SPDA-01 and GA51101SPDA-01
- ForeCertain Contract Series numbers - FL-FPA-13

FLIC, in its discretion, may pay to any agent below you in the agent hierarchy the commissions due such agent. Your effective commission rate will depend on the agents in the hierarchy. Commissions at issue are paid daily as earned.

Commission Chargebacks

Withdrawals are subject to commission chargeback, regardless of whether withdrawal charges are incurred. A commission chargeback will be applied as provided below:

If the Owner dies there will be a chargeback against commissions paid. The chargeback is 100% for months 1 through 6. If the contract has a partial or total withdrawal, within one year following the issue date, there will be a 100% chargeback against commissions paid. Any rescission, regardless of contract year, will result in 100% commission chargeback. A commission chargeback will not apply to:

- 1) a Required Minimum Distribution;
- 2) a Lifetime Annual Payment for Income 150+ SE or ForeIncome II;
- 3) a Free Withdrawal Amount for ForeAccumulation II, ForeIncome II, Income 150+ SE, SecureFore, or SecureFore II;
- 4) a Monthly Benefit Payment for Qualified Long-Term-Care Services for ForeCare; or
- 5) any Annuity Payments received from the ForeCertain product.

Termination of the Agreement shall not terminate FLIC's right to chargeback commissions.

Large Case Commission Hold Policy

Please check with your Marketing Organization for details on the commission cap amount that may be in place for large cases. The portion of the commission that exceeds the cap will be released forty-five (45) days after policy issue date.

No commission shall be paid on the sale of a contract which involves the total or partial replacement of a contract issued by FLIC or any of its affiliates.

Accepted and Agreed To:

Sign Here	Agent/Agency Signature	Agent/Agency Printed Name	Date (mm/dd/yyyy)