

This Schedule of Commissions for Annuity Sales ("Schedule") is an addendum to the Insurance Selling Agreement ("Agreement"). This Schedule is for Forethought Life Insurance Company ("FLIC") annuity contracts sold under the Agreement which are issued on or after the Schedule Effective Date.

| Fixed-Indexed Annuity Products | | | | | |
|--------------------------------|----------|-------|---------------------------------------|---------------------------|--|
| Product | | Age | Commission Rate At Issue ¹ | Annual Trail ² | |
| Income 150+ | OPTION A | 55-75 | 9.40% | No Annual Trail | |
| | | 76-80 | 6.90% | | |
| | OPTION B | 55-75 | 6.90% | 0.50% | |
| | | 76-80 | 4.40% | | |
| | OPTION C | 55-75 | 4.40% | 1.00% | |
| | | 76-80 | 3.15% | | |
| Choice Accumulation - (5 Year) | OPTION A | 0-80 | 5.15% | No Annual Trail | |
| | | 81-85 | 3.15% | | |
| | OPTION B | 0-80 | 3.65% | 0.40% | |
| | | 81-85 | 2.65% | | |
| | OPTION C | 0-80 | 2.15% | 0.75% | |
| | | 81-85 | 1.90% | | |
| Choice Accumulation - (7 Year) | OPTION A | 0-80 | 6.65% | No Annual Trail | |
| | | 81-85 | 4.40% | | |
| | OPTION B | 0-80 | 4.65% | 0.40% | |
| | | 81-85 | 3.40% | | |
| | OPTION C | 0-80 | 3.15% | 0.75% | |
| | | 81-85 | 2.65% | | |
| Choice Income - (7 Year) | OPTION A | 0-80 | 7.40% | No Annual Trail | |
| | | 81-85 | 4.65% | | |
| | OPTION B | 0-80 | 5.15% | 0.50% | |
| | | 81-85 | 3.40% | | |
| | OPTION C | 0-80 | 3.40% | 1.00% | |
| | | 81-85 | 2.90% | | |
| Choice Income - (10 Year) | OPTION A | 50-80 | 9.40% | No Annual Trail | |
| | | 81-85 | 6.90% | | |
| | OPTION B | 50-80 | 6.90% | 0.50% | |
| | | 81-85 | 4.40% | | |
| | OPTION C | 50-80 | 4.40% | 1.00% | |
| | | 81-85 | 3.15% | | |

| Fixed Annuity Products | | |
|------------------------|-------|------------------------------|
| Product | Age | Commission Rate ¹ |
| ForeCare | 50-75 | 8.15% |
| | 76-80 | 4.65% |
| SecureFore 3 | 0-80 | 2.40% |
| | 81-85 | 1.40% |
| SecureFore 5 | 0-80 | 3.40% |
| | 81-85 | 1.90% |



| Fixed Annuity Products | | |
|---|------------|------------------------------------|
| Product | Age | Commission Rate¹ |
| ForeCertain All Annuity Income Options except Guaranteed Payment Period only elections less than 10 years (<i>Annuity Commencement Date within 12 months of Issue Date</i>) | 0-90 | 4.15% |
| ForeCertain Guaranteed Payment Period Annuity Income Option only elections of less than 10 years (<i>Annuity Commencement Date within 12 months of Issue Date</i>) | 0-90 | 3.15% |
| ForeCertain All Annuity Income Options except Guaranteed Payment Period only elections less than 10 years (<i>Annuity Commencement Date greater than 12 months from Issue Date</i>) | 0-90 | 5.15% |
| ForeCertain Guaranteed Payment Period Annuity Income Option only elections of less than 10 years (<i>Annuity Commencement Date greater than 12 months from Issue Date</i>) | 0-90 | 4.15% |

¹Commissions 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.

²Commissions 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.

Income 150+ Contract Series numbers – FA1201SPDAX-01, FA1201SPDAX-02, GA1201SPDAX-02 and FA1201SPDAXL-02

Choice Accumulation & Choice Income Contract Series numbers – FL-FIA-13

ForeCare & SecureFore 3 & 5 Contract Series numbers – 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

For All Products

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 or if the contract has a partial or total withdrawal, within one year following the issue date, there will be a chargeback against commissions paid. The chargeback is 100% for months 1 through 6. 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 Guaranteed Lifetime Annual Income payment for Income 150+, 3) a Lifetime Annual Payment for Choice Income, 4) a Free Withdrawal Amount for Choice Accumulation or Choice Income and 5) a Monthly Benefit Payment for Qualified Long-Term-Care Services for ForeCare, 6) Any withdrawals taken 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:

 Agent/Agency Signature

 Date (mm/dd/yyyy)