# **Schedule of Commissions for Annuity Sales**

Level - EGA

Forethought Life Insurance Company

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 <sup>1</sup>	Annual Trail <sup>2</sup>		
Income 150+ SE	A	55-75 76-85	7.00% 5.00%	No Annual Trail		
	Ö F B	55-75	4.50%	0.50%		
	Q C	76-85 55-75	2.50% 2.00%	0.50% 1.00%		
		76-85	1.25%	1.00%		
Choice Accumulation II - (5 Year)	A A	0-80 81-85	4.00% 1.75%	No Annual Trail		
	NOIT40	0-80 81-85	2.50% 1.50%	0.40% 0.40%		
	C	0-80 81-85	1.00% 0.75%	0.75% 0.75%		
Choice Accumulation II - (7 Year)	_ A	0-80 81-85	5.00% 2.75%	No Annual Trail		
	NOILAO	0-80 81-85	3.00% 1.75%	0.40% 0.40%		
	O C	0-80 81-85	1.50% 1.00%	0.75% 0.75%		
Choice Accumulation II - (10 Year)	A A	0-80 81-85	7.00% 4.00%	No Annual Trail		
	NOILGO	0-80 81-85	4.50% 2.25%	0.40% 0.40%		
	С	0-80 81-85	2.00% 1.50%	0.75% 0.75%		
Choice Income II - (7 Year)	Z A	45-80 81-85	5.00% 2.75%	No Annual Trail		
	NOITGO	45-80 81-85	2.75% 1.50%	0.50% 0.50%		
	С	45-80 81-85	1.00% 1.00%	1.00% 1.00%		
Choice Income II - (10 Year)	Z A	45-80 81-85	7.00% 5.00%	No Annual Trail		
	NOITGO	45-80 81-85	4.50% 2.50%	0.50% 0.50%		
	o c	45-80 81-85	2.00% 1.25%	1.00% 1.00%		





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Fixed Annuity Products				
Product	Age	Commission Rate <sup>1</sup>		
ForeCare	50-75 76-80	7.00% 3.50%		
SecureFore – (3 Year)	0-80 81-85	1.80% 0.90%		
SecureFore – (5 Year)	0-80 81-85	2.50% 1.25%		
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%		

<sup>&</sup>lt;sup>1</sup>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.

Income 150+ SE, Choice Accumulation II & Choice Income II Contract Series numbers – ICC17-FA1801SPDA-01 and FA1801SPDA-01 ForeCare & SecureFore 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**

#### 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 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 Choice Income II, 3) a Free Withdrawal Amount for Choice Accumulation II, Choice Income II, Income 150+ SE, or SecureFore and 4) a Monthly Benefit Payment for Qualified Long-Term-Care Services for ForeCare, 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 t issued by FLIC or any of its affiliates.	he total or partial replacement of a contract
ACCEPTED AND AGREED TO:	
Agent/Agency Signature	Date (mm/dd/yyyy)

<sup>&</sup>lt;sup>2</sup>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 inforce as of the trail payment date.