

ForeInvestors Choice Variable Annuity B-Share

Sub-Account Performance Summary as of April 30, 2025



PERFORMANCE DATA QUOTED REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. Performance results include reinvestment of all distributions at net value. The investment return and principal value of an investment will fluctuate so that underlying fund shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted.

This material is authorized for distribution only when accompanied or preceded by a prospectus for the annuity being offered. The prospectus contains investment objectives, risks, fees, charges, expenses, and other information regarding the variable annuity contract and the underlying investments, which should be considered carefully before investing. You should read the prospectus carefully before investing money.

Non-Standardized Performance is calculated monthly and reflects hypothetical performance of a \$1,000 investment from the inception date of the underlying fund (including periods predating inception in the separate account), adjusted to reflect the charges and expenses of the ForeInvestors Choice Variable Annuity B-Share, including mortality & expense risk charge of 0.80% and administrative charge of 0.20%. Non-standardized performance does not reflect the impact of additional charges and fees your investment may be subject to, including an annual maintenance fee of \$50.00 (waived for account values of \$50,000.00 or more), contingent deferred sales charge which begins at 9.00% and declines over 5 years, and optional benefit charges. Your performance will be lower than that displayed if optional benefit riders are purchased. Please refer to the variable annuity product Prospectus or Product Guide for more information.

Monthly Non-Standardized Performance as of 04/30/2025

Investment Option	1 Month	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Fund Inception	Fund Inception Date
Large Cap Equity									
AB VPS Relative Value Portfolio - Class B	-3.77%	-6.46%	-2.33%	4.33%	6.58%	12.19%	8.00%	6.10%	6/01/1999
LVIP American Century Disciplined Core Value Fund - Service Class ⁵	-2.63%	-7.62%	-4.65%	2.00%	2.16%	8.64%	6.43%	5.92%	5/01/2002
LVIP American Century Value Fund - Service Class	-4.26%	-4.14%	-0.52%	6.08%	5.59%	12.40%	6.82%	6.56%	8/14/2001
American Funds Growth Fund - Class 4	1.95%	-10.62%	-5.62%	15.35%	13.27%	16.05%	13.87%	12.11%	2/08/1984
American Funds IS Growth-Income - Class 4	-1.36%	-8.35%	-4.66%	10.20%	11.70%	12.97%	9.95%	10.20%	2/08/1984
American Funds Washington Mutual Investors Fund - Class 4	-1.18%	-4.83%	-1.18%	11.21%	9.91%	13.78%	8.58%	6.44%	7/05/2001
BlackRock Basic Value V.I. - Class III	-2.27%	-3.30%	1.15%	5.54%	7.12%	12.77%	6.20%	8.14%	7/01/1993
BlackRock Capital Appreciation V.I. - Class III	2.16%	-10.61%	-9.03%	10.38%	13.23%	12.41%	12.05%	5.90%	4/03/2000
BlackRock Equity Dividend V.I. - Class III	-2.53%	-2.60%	1.57%	4.92%	6.21%	11.33%	7.94%	6.61%	7/01/1993
BlackRock S&P 500 Index V.I. Fund - Class II	-0.81%	-7.80%	-5.35%	10.66%	10.76%	14.15%	10.83%	7.89%	12/13/1996
CVT NASDAQ 100 Index Portfolio - Class F ^{6,2}	1.36%	-9.12%	-7.22%	10.97%	13.92%	15.62%	-	15.31%	10/30/2015
Dimensional VA U.S. Large Value Portfolio - Inst Class ^{12,4}	-4.71%	-7.05%	-3.07%	2.37%	5.81%	12.06%	6.57%	7.64%	1/12/1995
Franklin Rising Dividends Fund - Class 4	-1.53%	-6.29%	-3.20%	3.66%	5.40%	11.06%	8.90%	6.02%	11/08/1996
Goldman Sachs U.S. Equity Insights Fund - Service Class	-0.92%	-9.72%	-8.02%	9.61%	9.45%	13.11%	9.78%	7.49%	1/09/2006
Invesco V.I. Comstock Fund - Series II	-4.42%	-7.21%	-2.07%	5.70%	7.86%	15.99%	7.68%	6.81%	9/18/2000
Macquarie VIP Core Equity Series - Service Class ⁷	-0.95%	-8.42%	-4.36%	10.50%	11.80%	14.72%	10.37%	6.95%	7/16/1991
Macquarie VIP Value Series - Service Class ⁸	-4.15%	-6.50%	-4.59%	-2.20%	1.89%	10.95%	6.17%	5.32%	5/01/2001
MFS® Blended Research Core Equity Portfolio - Service Class	-1.32%	-8.81%	-5.96%	8.06%	11.74%	14.80%	10.07%	7.22%	8/24/2001
MFS Growth Series - Service Class	1.31%	-11.56%	-8.04%	8.15%	12.04%	11.56%	12.46%	5.24%	5/01/2000
Putnam VT Large Cap Value Fund - Class IB	-3.04%	-5.08%	-0.95%	6.75%	10.42%	15.24%	9.51%	9.28%	4/30/2003
Putnam VT Core Equity Fund	-1.70%	-9.44%	-6.81%	9.76%	11.68%	16.52%	11.12%	5.93%	4/30/1998
Mid Cap Equity									
LVIP American Century Capital Appreciation Fund - Service Class ⁹	2.96%	-11.48%	-5.55%	9.80%	9.37%	10.77%	8.43%	9.14%	4/25/2014
CVT S&P MidCap 400 Index Portfolio - Class F ¹⁰	-2.40%	-11.97%	-8.70%	-0.39%	4.61%	11.65%	6.68%	7.36%	5/03/1999
Goldman Sachs Mid Cap Growth Fund - Service Class	3.81%	-11.02%	-5.85%	11.40%	8.04%	9.66%	8.21%	8.37%	1/09/2006
Goldman Sachs Mid Cap Value Fund - Service Class	-2.27%	-9.00%	-6.16%	2.22%	4.27%	12.50%	5.82%	6.32%	1/09/2006
Lord Abbett Mid-Cap Stock Portfolio - VC Shares	-3.46%	-11.16%	-7.41%	0.45%	5.71%	11.79%	4.72%	7.20%	9/15/1999
MFS® Mid Cap Value Portfolio - Service Class	-4.12%	-9.71%	-6.93%	0.88%	4.55%	12.37%	6.63%	7.52%	3/07/2008
MFS® Mid Cap Growth Series - Service Class	2.49%	-9.36%	-4.13%	4.88%	6.75%	8.16%	9.38%	3.88%	5/01/2000
Invesco V.I. Discovery Mid Cap Growth Fund - CL 2	2.00%	-15.31%	-11.13%	-0.43%	3.87%	7.50%	8.28%	2.66%	10/16/2000
Small Cap Equity									
CVT Russell 2000 Small Cap Index Portfolio - Class F ¹¹	-2.44%	-14.12%	-11.98%	-0.64%	1.79%	8.32%	4.73%	5.27%	4/27/2000
Dimensional VA U.S. Targeted Value Portfolio - Inst Class ^{14,4}	-4.98%	-14.57%	-12.13%	-3.44%	3.70%	16.23%	6.37%	8.54%	10/03/1995
Goldman Sachs Small Cap Equity Insights Fund - Service Class	-2.25%	-14.73%	-11.91%	2.20%	5.00%	10.81%	5.98%	6.10%	8/31/2007
MFS® Blended Research Small Cap Equity Portfolio - Service Class	-4.40%	-15.77%	-14.20%	-8.40%	-0.98%	7.59%	4.86%	5.19%	5/01/2006
Invesco V.I. Main Street Small Cap Fund - CL2	-1.28%	-11.34%	-7.47%	1.70%	5.08%	12.33%	6.87%	7.78%	7/16/2001
Putnam VT Small Cap Value Fund - Class IB	-3.86%	-13.04%	-10.99%	-2.58%	2.02%	15.53%	5.64%	7.31%	4/30/1999
Sector/Theme									
Franklin Global Real Estate VIP Fund - Class 2 ²	1.92%	1.41%	2.81%	9.96%	-3.50%	4.01%	1.24%	4.20%	1/06/1999
Invesco V.I. Global Real Estate Fund - Series II	0.97%	0.96%	2.19%	6.72%	-4.42%	2.34%	0.13%	4.24%	4/30/2004
MFS® Global Real Estate Portfolio - Service Class	0.25%	-1.67%	-0.98%	3.97%	-5.18%	3.53%	3.12%	4.30%	2/02/2004
MFS® Utilities Series - Service Class	1.34%	2.08%	2.27%	13.94%	2.82%	7.89%	4.93%	6.24%	4/28/2000
Alternative Investments									
PIMCO CommodityRealReturn® Strategy Portfolio - Advisor Class ³	-4.81%	0.76%	5.00%	4.30%	-6.45%	13.65%	0.86%	-0.79%	2/28/2006
PIMCO Real Return Portfolio - Advisor Class ³	-0.24%	2.69%	4.11%	7.00%	-0.38%	0.80%	1.12%	3.00%	2/28/2006

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Investment Option	1 Month	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Fund Inception	Fund Inception Date
International/Global Equity									
American Funds International Fund - Class 4	1.76%	-3.05%	0.76%	-1.85%	3.12%	4.52%	2.01%	5.93%	5/01/1990
American Funds Global Growth - Class 4	1.46%	-4.70%	-1.58%	3.59%	8.53%	9.47%	8.29%	8.69%	4/30/1997
American Funds New World Fund - Class 4	1.92%	0.69%	3.26%	5.56%	5.56%	7.30%	4.72%	6.49%	6/17/1999
CVT EAFE International Index Portfolio - Class F ¹⁵	3.93%	6.68%	11.77%	11.83%	8.87%	9.83%	3.87%	5.00%	11/12/2002
Dimensional VA International Value Portfolio - Inst Class ^{17,4}	1.99%	7.95%	13.12%	13.60%	11.03%	15.52%	4.57%	5.43%	10/03/1995
Franklin Mutual Global Discovery VIP Fund - Class 4	-2.31%	0.91%	5.76%	7.10%	8.82%	12.38%	4.77%	6.43%	11/08/1996
Templeton Foreign VIP Fund - Class 4	-0.74%	4.36%	7.54%	4.09%	7.45%	8.33%	1.08%	3.02%	5/01/1992
Goldman Sachs International Equity Insights Fund - Service Class	4.48%	8.47%	13.65%	14.44%	10.31%	11.44%	3.92%	2.61%	1/09/2006
Macquarie VIP International Core Equity Series - Service Class ¹⁶	3.08%	4.39%	9.99%	10.32%	8.47%	10.12%	3.34%	6.29%	5/19/1992
MFS® Research International Portfolio - Service Class	2.92%	3.69%	7.53%	8.17%	5.62%	7.57%	3.74%	4.63%	8/24/2001
Invesco V.I. Global Fund - CL 2	0.55%	-9.80%	-5.36%	2.07%	9.44%	9.90%	7.09%	5.64%	7/13/2000
Invesco Oppenheimer V.I. International Growth Fund - CL 2	4.48%	0.24%	4.76%	2.17%	5.09%	5.80%	2.80%	4.43%	3/19/2001
Putnam VT International Value Fund - Class IB	2.36%	8.80%	13.58%	15.12%	12.14%	14.07%	4.84%	3.26%	4/06/1998
Asset Allocation									
American Funds Asset Allocation - Class 4	0.16%	-3.53%	-0.88%	10.81%	7.39%	8.21%	6.64%	7.28%	8/01/1989
American Funds Capital Income Builder - Class 4	0.23%	2.15%	5.12%	13.98%	6.37%	7.94%	4.28%	4.14%	5/01/2014
BlackRock Global Allocation V.I. - Class III	2.24%	-0.70%	1.99%	8.85%	5.01%	6.31%	4.05%	5.44%	2/28/1992
FTVIP Franklin Income Fund - CL 4	-2.12%	-1.57%	-0.19%	5.87%	3.21%	7.11%	3.88%	6.09%	1/24/1989
Goldman Sachs Trend Driven Allocation Fund - Service Class	-2.46%	-5.41%	-3.57%	3.58%	3.23%	4.41%	2.60%	3.49%	4/16/2012
Invesco V.I. Balanced Risk Allocation Fund - Series II	-1.51%	-3.05%	-0.21%	-0.17%	-1.30%	3.54%	2.19%	5.02%	1/23/2009
Invesco V.I. Equity and Income Fund - Series II	-2.85%	-6.72%	-3.15%	4.04%	4.78%	9.52%	5.58%	6.55%	4/30/2003
Macquarie VIP Asset Strategy Series - Service Class ¹⁸	0.77%	-1.28%	2.03%	9.70%	7.22%	8.65%	4.22%	7.40%	5/01/1995
PIMCO All Asset Portfolio - Advisor Class	-0.30%	1.02%	2.74%	6.41%	1.56%	6.49%	3.25%	4.12%	4/30/2004
PIMCO Global Managed Asset Allocation Portfolio - Adv CI	0.12%	-2.10%	0.64%	9.38%	4.86%	6.64%	4.14%	4.59%	4/15/2009
Putnam VT Global Asset Allocation Fund - Class IB	0.56%	-3.09%	-0.79%	10.08%	7.79%	8.22%	5.54%	4.55%	4/30/1998
Managed Risk									
American Funds Managed Risk Asset Allocation - Class P2 ²	-1.43%	-4.76%	-2.47%	7.89%	5.10%	5.07%	4.30%	5.10%	9/28/2012
Global Atlantic American Funds Managed Risk Port CI II	-2.29%	-5.53%	-3.13%	4.95%	4.19%	4.99%	3.93%	4.23%	10/31/2013
Global Atlantic Balanced Managed Risk Port CI II	-2.28%	-4.45%	-3.07%	3.90%	2.49%	3.14%	2.62%	2.98%	10/31/2013
Global Atlantic BlackRock Selects Managed Risk Portfolio Class II	-1.96%	-4.72%	-2.78%	4.76%	3.27%	4.36%	2.22%	2.39%	10/31/2013
Global Atlantic Franklin Dividend & Income Managed Risk Port CI II ¹	-3.51%	-6.54%	-4.51%	0.33%	1.59%	4.73%	3.88%	3.90%	4/30/2014
Global Atlantic Growth Managed Risk Port CI II ¹	-2.46%	-6.54%	-4.78%	3.49%	4.13%	5.54%	3.57%	3.65%	4/30/2014
Global Atlantic Moderate Growth Managed Risk Port CI II	-2.49%	-5.58%	-4.00%	3.75%	3.38%	4.36%	3.26%	3.46%	4/30/2014
Global Atlantic Select Advisor Managed Risk Port CI II ¹	-3.37%	-6.97%	-4.48%	2.88%	3.70%	4.96%	3.77%	4.09%	10/31/2013
Global Atlantic Wellington Research Managed Risk Port CI II	-1.57%	-5.99%	-4.65%	3.19%	3.95%	4.72%	4.34%	4.93%	10/31/2013
Fixed Income									
American Funds The Bond Fund of America - Class 4	0.35%	2.38%	2.86%	6.83%	0.44%	-1.14%	0.59%	2.82%	1/02/1996
BlackRock High Yield V.I. Fund - Class III ²	0.16%	-0.72%	0.63%	6.63%	4.84%	4.99%	3.36%	6.33%	4/20/1982
BlackRock Total Return V.I. Fund - Class III	0.11%	1.93%	2.43%	5.94%	0.49%	-1.54%	0.22%	0.54%	4/20/1982
CVT Investment Grade Bond Index Portfolio - Class F ^{21,2}	0.23%	2.18%	2.61%	6.14%	0.47%	-2.03%	-	0.15%	10/30/2015
Dimensional VA Global Bond Portfolio - Inst Class ^{19,4}	0.30%	0.69%	0.99%	3.55%	2.27%	-0.37%	0.16%	2.67%	1/12/1995
Franklin Strategic Income Fund - Class 4	0.02%	0.61%	1.28%	5.64%	2.33%	2.11%	0.84%	3.69%	6/30/1999
Templeton Global Bond VIP Fund - Class 4	3.51%	6.30%	8.67%	4.79%	-2.12%	-3.30%	-2.36%	4.13%	1/24/1989
Goldman Sachs Core Fixed Income Fund - Service Class ³	0.22%	2.04%	2.70%	6.49%	0.39%	-1.90%	0.23%	1.67%	1/09/2006
Lord Abbett Bond-Debenture Portfolio - VC Shares	-0.65%	-1.38%	-0.14%	5.15%	1.83%	2.82%	2.34%	4.89%	12/03/2001
Lord Abbett Short Duration Income Portfolio - VC Shares	0.37%	1.12%	1.58%	5.35%	2.44%	1.62%	1.14%	0.68%	4/14/2014
MFS® Total Return Bond Series - Service Class ¹	0.09%	1.95%	2.40%	6.94%	1.21%	-0.51%	0.71%	3.11%	4/28/2000
PIMCO Emerging Markets Bond Portfolio - Advisor Class	-0.33%	0.42%	1.86%	8.73%	4.53%	2.63%	2.00%	4.10%	3/31/2006
PIMCO International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class	0.83%	0.34%	0.74%	5.15%	2.37%	0.52%	1.36%	1.92%	4/30/2014
PIMCO VIT High Yield - Advisor	-0.12%	-0.39%	0.73%	6.63%	4.61%	4.06%	3.12%	5.20%	3/31/2006
PIMCO Total Return Portfolio - Advisor Class ³	0.03%	2.58%	3.04%	7.32%	0.96%	-1.36%	0.46%	2.47%	2/28/2006
PIMCO Dynamic Bond Portfolio - Advisor Class	-0.01%	1.11%	1.76%	6.04%	2.96%	2.33%	1.57%	1.20%	4/30/2013
Putnam VT Mortgage Securities Fund - Class IB	0.26%	2.77%	4.17%	9.66%	1.93%	0.73%	0.01%	2.64%	2/01/2000
Putnam VT Income Fund - Class IB	0.17%	2.30%	2.72%	6.97%	0.37%	-2.05%	0.13%	2.86%	4/30/1998
Money Market									
Invesco V.I. Government Money Market Fund ^{20,2}	0.25%	0.73%	0.99%	3.51%	3.07%	1.39%	0.58%	1.16%	5/05/1993
7-Day Current Yield (as of 04/30/25)† = 2.96%	An investment in a Money Market Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the portfolio seeks to preserve the value of your investment at \$1.00 per share (unit), it is possible to lose money by investing in the fund.								
7-Day SEC Effective Yield as of (04/30/25)† = 3.01%									

This material is intended to provide educational information regarding the features and mechanics of the product and is intended for use with the general public. It should not be considered, and does not constitute, personalized investment advice. The issuing insurance company is not an investment adviser nor registered as such with the SEC or any state regulatory authority. It's not acting in any fiduciary capacity with respect to any contract and/or investment.

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Since inception returns are cumulative for investment options in existence for less than one year. Total return includes capital appreciation (depreciation), realized gains (losses), plus dividends or interest income.

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This material is authorized for distribution only when accompanied or preceded by a prospectus for the annuity being offered. The prospectus contains investment objectives, risks, fees, charges, expenses, and other information regarding the variable annuity contract and the underlying investments, which should be considered carefully before investing. You should read the prospectus carefully before investing money.

Annualized Returns are calculated monthly and reflect hypothetical performance of a \$1,000 investment from the inception date of the underlying fund (including periods predating inception in the separate account), adjusted to reflect the charges and expenses of the ForeInvestors Choice Variable Annuity B-Share, including mortality & expense risk charge of 0.80%, administrative charge of 0.20%, annual maintenance fee of \$50 and contract surrender charge in accordance with the following schedule:

Year	1	2	3	4	5	6+
Charge	9.00%	8.00%	7.00%	6.00%	5.00%	0.00%

Standardized Performance is calculated quarterly and reflects performance of a \$1,000 investment from the inception date of the sub-account, based on the underlying funds' performance (including total annual fund operating expenses) adjusted to reflect the charges and expenses of the ForeInvestors Choice Variable Annuity B-Share as described above. Performance will be lower than that displayed if optional benefit riders are purchased. Please refer to the variable annuity product Prospectus or Product Guide for more information.

Investment Option	Annualized Returns as of 04/30/2025						Standardized Performance as of 03/31/2025				
	YTD	1 Year	5 Year	10 Year	Since Fund Inception	Fund Inception Date	1 Year	5 Year	10 Year	Since Sub-Acct Inception	Sub-Acct Inception Date
Large Cap Equity											
AB VPS Relative Value Portfolio - Class B	-16.33%	-9.67%	7.61%	3.57%	0.05%	6/01/1999	-10.71%	11.65%	-	4.61%	11/16/2015
LVIP American Century Disciplined Core Value Fund - Service Class ⁵	-18.65%	-12.00%	3.68%	1.81%	0.45%	5/01/2002	-14.63%	7.15%	-	3.64%	11/16/2015
LVIP American Century Value Fund - Service Class	-14.52%	-7.92%	7.93%	2.04%	1.65%	8/14/2001	-7.78%	12.05%	-	3.58%	11/16/2015
American Funds Growth Fund - Class 4	-19.62%	1.35%	11.66%	10.28%	10.95%	2/08/1984	-6.74%	15.08%	-	11.10%	11/16/2015
American Funds IS Growth-Income - Class 4	-18.66%	-3.80%	8.17%	5.77%	8.97%	2/08/1984	-6.50%	11.64%	-	6.74%	5/01/2017
American Funds Washington Mutual Investors Fund - Class 4	-15.18%	-2.79%	9.18%	4.03%	-0.81%	7/05/2001	-5.89%	12.89%	-	5.64%	11/16/2015
BlackRock Basic Value V.I. - Class III	-12.85%	-8.46%	8.28%	0.99%	6.00%	7/01/1993	-9.01%	11.80%	-	2.93%	11/16/2015
BlackRock Capital Appreciation V.I. - Class III	-23.03%	-3.62%	7.46%	8.24%		4/03/2000	-11.44%	10.70%	-	8.86%	11/16/2015
BlackRock Equity Dividend V.I. - Class III	-12.43%	-9.08%	6.64%	3.59%	3.23%	7/01/1993	-8.78%	9.75%	-	4.54%	11/16/2015
BlackRock S&P 500 Index V.I. Fund - Class II	-19.35%	-3.34%	9.59%	6.78%	4.14%	12/13/1996	-7.13%	13.05%	-	7.92%	11/16/2015
CVT NASDAQ 100 Index Portfolio - Class F ^{6,2}	-21.22%	-3.03%	11.15%	-	11.84%	10/30/2015	-9.54%	14.73%	-	12.22%	11/16/2015
Dimensional VA U.S. Large Value Portfolio - Inst Class ^{12,4}	-17.07%	-11.63%	7.55%	1.78%	5.04%	1/12/1995	-11.38%	11.93%	-	2.25%	5/01/2017
Franklin Rising Dividends Fund - Class 4	-17.20%	-10.34%	6.40%	4.78%	-1.95%	11/08/1996	-13.52%	9.72%	-	6.17%	11/16/2015
Goldman Sachs U.S. Equity Insights Fund - Service Class	-22.02%	-4.39%	8.44%	5.61%	1.28%	1/09/2006	-7.96%	12.04%	-	6.63%	11/16/2015
Invesco V.I. Comstock Fund - Series II	-16.07%	-8.31%	11.91%	2.76%	1.73%	9/18/2000	-6.98%	16.18%	-	4.95%	11/16/2015
Macquarie VIP Core Equity Series - Service Class ⁷	-18.36%	-3.50%	10.21%	6.02%	3.21%	7/16/1991	-7.11%	13.64%	-	7.40%	11/16/2015
Macquarie VIP Value Series - Service Class ⁸	-18.59%	-16.20%	6.51%	1.38%	-1.06%	5/01/2001	-16.91%	10.53%	-	2.61%	11/16/2015
MFS® Blended Research Core Equity Portfolio - Service Class	-19.96%	-5.94%	10.30%	5.73%	0.33%	8/24/2001	-9.44%	13.89%	-	6.92%	11/16/2015
MFS Growth Series - Service Class	-22.04%	-5.85%	6.52%	8.86%		5/01/2000	-12.23%	9.68%	-	9.27%	11/16/2015
Putnam VT Large Cap Value Fund - Class IB	-14.95%	-7.25%	10.89%	5.05%	6.00%	4/30/2003	-6.80%	14.75%	-	6.82%	11/16/2015
Putnam VT Core Equity Fund	-20.81%	-4.24%	12.30%	6.94%		4/30/1998	-7.14%	16.05%	-	8.66%	11/16/2015
Mid Cap Equity											
CVT S&P MidCap 400 Index Portfolio - Class F ¹⁰	-22.70%	-14.39%	7.24%	2.06%	3.82%	5/03/1999	-18.22%	11.33%	-	3.73%	11/16/2015
Goldman Sachs Mid Cap Growth Fund - Service Class	-19.85%	-2.60%	4.61%	3.69%	4.01%	1/09/2006	-13.42%	7.69%	-	5.29%	11/16/2015
Goldman Sachs Mid Cap Value Fund - Service Class	-20.16%	-11.78%	8.15%	0.53%	0.95%	1/09/2006	-15.56%	11.79%	-	2.81%	11/16/2015
Lord Abbett Mid-Cap Stock Portfolio - VC Shares	-21.41%	-13.55%	7.29%	-0.74%	4.35%	9/15/1999	-15.66%	11.40%	-	1.01%	11/16/2015
LVIP American Century Capital Appreciation Fund - Service Class ⁹	-19.55%	-4.20%	5.88%	3.94%	4.86%	4/25/2014	-12.97%	9.23%	-	5.14%	11/16/2015
MFS® Mid Cap Value Portfolio - Service Class	-20.93%	-13.12%	8.00%	1.85%	2.49%	3/07/2008	-13.56%	12.21%	-	3.55%	11/16/2015
MFS® Mid Cap Growth Series - Service Class	-18.13%	-9.12%	2.93%	5.45%		5/01/2000	-17.99%	5.63%	-	6.07%	11/16/2015
Invesco V.I. Discovery Mid Cap Growth Fund - CL 2	-25.13%	-14.43%	2.39%	4.19%		10/16/2000	-21.59%	5.43%	-	4.90%	11/16/2015
Small Cap Equity											
CVT Russell 2000 Small Cap Index Portfolio - Class F ¹¹	-25.98%	-14.64%	3.54%	-0.19%	-0.57%	4/27/2000	-19.41%	7.55%	-	1.49%	11/16/2015
Dimensional VA U.S. Targeted Value Portfolio - Inst Class ^{14,4}	-26.13%	-17.44%	12.53%	1.41%	6.12%	10/03/1995	-18.90%	17.88%	-	1.80%	5/01/2017
Goldman Sachs Small Cap Equity Insights Fund - Service Class	-25.91%	-11.80%	6.21%	1.21%	0.47%	8/31/2007	-16.35%	10.26%	-	2.68%	11/16/2015
MFS® Blended Research Small Cap Equity Portfolio - Service Class	-28.20%	-22.40%	2.83%	0.19%	-0.67%	5/01/2006	-24.20%	7.30%	-	2.15%	11/16/2015
Invesco V.I. Main Street Small Cap Fund - CL2	-21.47%	-12.30%	8.00%	2.17%	4.12%	7/16/2001	-16.03%	12.30%	-	3.85%	11/16/2015
Putnam VT Small Cap Value Fund - Class IB	-24.99%	-16.58%	11.76%	0.54%	4.33%	4/30/1999	-18.37%	16.45%	-	2.22%	11/16/2015
Sector/Theme											
Franklin Global Real Estate VIP Fund - Class 2 ²	-11.19%	-4.04%	-1.70%	-4.96%	-0.09%	1/06/1999	-13.33%	-0.50%	-	-4.33%	11/16/2015
Invesco V.I. Global Real Estate Fund - Series II	-11.81%	-7.28%	-3.66%	-6.40%	0.65%	4/30/2004	-14.88%	-2.53%	-	-5.98%	5/02/2016
MFS® Global Real Estate Portfolio - Service Class	-14.98%	-10.03%	-2.08%	-1.97%	-0.84%	2/02/2004	-18.30%	-0.42%	-	-1.14%	11/16/2015
MFS® Utilities Series - Service Class	-11.73%	-0.06%	2.63%	-0.51%	0.51%	4/28/2000	-1.34%	3.99%	-	2.27%	11/16/2015
Alternative Investments											
PIMCO CommodityRealReturn® Strategy Portfolio - Advisor Class ³	-9.00%	-9.70%	9.75%	-7.24%		2/28/2006	-2.78%	11.00%	-	-1.72%	11/16/2015
PIMCO Real Return Portfolio - Advisor Class ³	-9.89%	-7.00%	-5.93%	-5.19%	-2.57%	2/28/2006	-8.58%	-5.04%	-	-4.51%	11/16/2015

ForeInvestors Choice Variable Annuity B-Share

Sub-Account Performance Summary as of April 30, 2025



Investment Option	Annualized Returns as of 04/30/2025						Standardized Performance as of 03/31/2025				
	YTD	1 Year	5 Year	10 Year	Since Fund Inception	Fund Inception Date	1 Year	5 Year	10 Year	Since Sub-Acct Inception	Sub-Acct Inception Date
International/Global Equity											
American Funds International Fund - Class 4	-13.24%	-15.85%	-1.11%	-3.91%	3.28%	5/01/1990	-19.01%	0.41%	-	-2.13%	11/16/2015
American Funds Global Growth - Class 4	-15.58%	-10.41%	4.46%	3.93%	6.19%	4/30/1997	-15.56%	7.24%	-	4.67%	11/16/2015
American Funds New World Fund - Class 4	-10.74%	-8.44%	2.02%	-0.46%	3.03%	6/17/1999	-12.26%	4.42%	-	0.99%	11/16/2015
CVT EAFE International Index Portfolio - Class F ¹⁵	-2.23%	-2.17%	4.74%	-2.19%	0.60%	11/12/2002	-9.97%	5.59%	-	-0.83%	11/16/2015
Dimensional VA International Value Portfolio - Inst Class ^{17,4}	-0.88%	-0.40%	11.21%	-1.78%	0.84%	10/03/1995	-4.36%	12.47%	-	0.40%	5/01/2017
Franklin Mutual Global Discovery VIP Fund - Class 4	-8.24%	-6.90%	7.72%	-1.04%	2.62%	11/08/1996	-8.47%	10.45%	-	0.99%	11/16/2015
Templeton Foreign VIP Fund - Class 4	-6.46%	-9.91%	3.12%	-6.20%	-4.14%	5/01/1992	-10.29%	5.23%	-	-3.43%	11/16/2015
Goldman Sachs International Equity Insights Fund - Service Class	-0.35%	0.44%	6.48%	-2.39%	-11.54%	1/09/2006	-8.32%	7.40%	-	-1.27%	11/16/2015
Macquarie VIP International Core Equity Series - Service Class ¹⁶	-4.01%	-3.68%	5.13%	-2.91%	3.65%	5/19/1992	-10.26%	6.53%	-	-1.52%	11/16/2015
MFS® Research International Portfolio - Service Class	-6.47%	-5.83%	2.28%	-2.09%	-0.58%	8/24/2001	-12.19%	3.25%	-	-0.42%	11/16/2015
Invesco V.I. Global Fund - CL 2	-19.36%	-11.93%	4.93%	2.39%	-2.55%	7/13/2000	-16.60%	7.88%	-	3.50%	11/16/2015
Invesco Oppenheimer V.I. International Growth Fund - CL 2	-9.24%	-11.83%	0.34%	-2.98%	-2.16%	3/19/2001	-20.24%	1.49%	-	-2.52%	11/16/2015
Putnam VT International Value Fund - Class IB	-0.42%	1.12%	9.51%	-1.33%		4/06/1998	-3.32%	10.29%	-	0.40%	11/16/2015
Asset Allocation											
American Funds Asset Allocation - Class 4	-14.88%	-3.19%	2.76%	1.89%	4.68%	8/01/1989	-7.36%	4.95%	-	2.43%	11/16/2015
American Funds Capital Income Builder - Class 4	-8.88%	-0.02%	2.45%	-1.46%	-1.71%	5/01/2014	-3.61%	4.09%	-	-0.46%	11/16/2015
BlackRock Global Allocation V.I. - Class III	-12.01%	-5.15%	0.71%	-1.53%	1.54%	2/28/1992	-11.59%	2.32%	-	-0.66%	11/16/2015
FTVIP Franklin Income Fund - CL 4	-14.19%	-8.13%	1.74%	-1.68%	3.27%	1/24/1989	-8.09%	3.43%	-	0.02%	11/16/2015
Goldman Sachs Trend Driven Allocation Fund - Service Class	-17.57%	-10.42%	-1.55%	-3.42%	-2.45%	4/16/2012	-11.31%	-0.84%	-	-1.73%	11/16/2015
Invesco V.I. Balanced Risk Allocation Fund - Series II	-14.21%	-14.17%	-2.26%	-3.55%	1.03%	1/23/2009	-15.55%	-1.21%	-	-2.01%	11/16/2015
Invesco V.I. Equity and Income Fund - Series II	-17.15%	-9.96%	4.60%	0.56%	2.74%	4/30/2003	-10.49%	7.52%	-	1.74%	11/16/2015
Macquarie VIP Asset Strategy Series - Service Class ¹⁸	-11.97%	-4.30%	3.36%	-1.79%	4.68%	5/01/1995	-8.48%	5.57%	-	0.03%	11/16/2015
PIMCO All Asset Portfolio - Advisor Class	-11.26%	-7.59%	1.11%	-2.45%	-0.99%	4/30/2004	-9.92%	2.60%	-	-0.41%	11/16/2015
PIMCO Global Managed Asset Allocation Portfolio - Adv CI	-13.36%	-4.62%	1.07%	-1.45%	-0.68%	4/15/2009	-9.28%	3.24%	-	-0.22%	11/16/2015
Putnam VT Global Asset Allocation Fund - Class IB	-14.79%	-3.92%	2.74%	0.34%	-4.90%	4/30/1998	-8.12%	4.57%	-	1.07%	11/16/2015
Managed Risk											
American Funds Managed Risk Asset Allocation - Class P2 ²	-16.47%	-6.11%	-0.91%	-1.00%	0.17%	9/28/2012	-8.48%	0.35%	-	0.39%	5/02/2016
Global Atlantic American Funds Managed Risk Port CI II	-17.13%	-9.05%	-0.88%	-1.47%	-1.30%	10/31/2013	-10.11%	0.73%	-	-0.44%	11/16/2015
Global Atlantic Balanced Managed Risk Port CI II	-17.07%	-10.10%	-3.05%	-3.12%	-2.95%	10/31/2013	-11.54%	-1.69%	-	-2.44%	11/16/2015
Global Atlantic BlackRock Selects Managed Risk Portfolio Class II	-16.78%	-9.24%	-1.60%	-4.06%	-4.32%	10/31/2013	-10.87%	-0.23%	-	-2.63%	11/16/2015
Global Atlantic Franklin Dividend & Income Managed Risk Port CI II ¹	-18.51%	-13.67%	-0.95%	-1.38%	-1.39%	4/30/2014	-14.24%	0.69%	-	0.18%	11/16/2015
Global Atlantic Growth Managed Risk Port CI II ¹	-18.78%	-10.51%	-0.20%	-2.12%	-2.01%	4/30/2014	-12.33%	1.22%	-	-0.81%	11/16/2015
Global Atlantic Moderate Growth Managed Risk Port CI II	-18.00%	-10.25%	-1.59%	-2.36%	-2.06%	4/30/2014	-11.70%	-0.17%	-	-1.39%	11/16/2015
Global Atlantic Select Advisor Managed Risk Port CI II ¹	-18.48%	-11.12%	-0.87%	-1.66%	-1.46%	10/31/2013	-11.04%	0.83%	-	-0.52%	11/16/2015
Global Atlantic Wellington Research Managed Risk Port CI II	-18.65%	-10.81%	-1.18%	-0.86%	-0.19%	10/31/2013	-12.69%	0.37%	-	-0.31%	11/16/2015
Fixed Income											
American Funds The Bond Fund of America - Class 4	-11.14%	-7.17%	-8.47%	-5.78%	-4.04%	1/02/1996	-10.39%	-7.87%	-	-5.84%	11/16/2015
BlackRock High Yield V.I. Fund - Class III ²	-13.37%	-7.37%	-0.95%	-2.30%	4.48%	4/20/1982	-8.43%	0.27%	-	-1.35%	11/16/2015
BlackRock Total Return V.I. Fund - Class III	-11.57%	-8.06%	-8.99%	-6.30%		4/20/1982	-10.77%	-8.20%	-	-6.31%	11/16/2015
CVT Investment Grade Bond Index Portfolio - Class F ^{21,2}	-11.39%	-7.86%	-9.67%	-	-6.74%	10/30/2015	-10.85%	-9.23%	-	-6.70%	11/16/2015
Dimensional VA Global Bond Portfolio - Inst Class ^{19,4}	-13.01%	-10.45%	-7.60%	-6.56%	-3.72%	1/12/1995	-10.36%	-7.53%	-	-6.22%	5/01/2017
Franklin Strategic Income Fund - Class 4	-12.72%	-8.36%	-4.37%	-5.69%	-1.34%	6/30/1999	-10.06%	-3.93%	-	-5.00%	11/16/2015
Templeton Global Bond VIP Fund - Class 4	-5.33%	-9.21%	-11.15%	-10.18%	0.35%	1/24/1989	-17.37%	-11.80%	-	-10.47%	11/16/2015
Goldman Sachs Core Fixed Income Fund - Service Class ³	-11.30%	-7.51%	-9.49%	-6.25%	-6.06%	1/09/2006	-10.55%	-8.70%	-	-6.48%	11/16/2015
Lord Abbett Bond-Debtenture Portfolio - VC Shares	-14.14%	-8.85%	-3.41%	-3.35%	0.64%	12/03/2001	-9.56%	-2.21%	-	-2.59%	11/16/2015
Lord Abbett Short Duration Income Portfolio - VC Shares	-12.42%	-8.65%	-5.04%	-5.23%	-7.26%	4/14/2014	-9.29%	-4.40%	-	-5.39%	11/16/2015
MFS® Total Return Bond Series - Service Class ¹	-11.60%	-7.06%	-7.70%	-5.65%	-2.62%	4/28/2000	-9.77%	-6.79%	-	-5.58%	11/16/2015
PIMCO Emerging Markets Bond Portfolio - Advisor Class	-12.14%	-5.27%	-3.90%	-3.98%	-0.68%	3/31/2006	-7.16%	-3.21%	-	-3.10%	11/16/2015
PIMCO International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class	-13.26%	-8.85%	-6.49%	-4.77%	-3.91%	4/30/2014	-10.74%	-6.06%	-	-4.77%	11/16/2015
PIMCO VIT High Yield - Advisor	-13.27%	-7.37%	-2.10%	-2.50%	0.79%	3/31/2006	-8.30%	-0.97%	-	-2.69%	5/01/2017
PIMCO Total Return Portfolio - Advisor Class ³	-10.96%	-6.68%	-8.85%	-5.99%	-3.66%	2/28/2006	-9.30%	-8.25%	-	-6.02%	11/16/2015
PIMCO Dynamic Bond Portfolio - Advisor Class	-12.24%	-7.96%	-4.18%	-4.67%	-5.82%	4/30/2013	-8.59%	-3.59%	-	-4.31%	11/16/2015
Putnam VT Mortgage Securities Fund - Class IB	-9.83%	-4.34%	-6.19%	-7.00%	-3.73%	2/01/2000	-6.91%	-6.20%	-	-6.98%	11/16/2015
Putnam VT Income Fund - Class IB	-11.28%	-7.03%	-9.72%	-6.43%	-3.95%	4/30/1998	-10.03%	-9.16%	-	-6.17%	11/16/2015
Money Market											
Invesco V.I. Government Money Market Fund ^{20,2}	-13.01%	-10.49%	-5.41%	-6.22%		5/05/1993	-10.42%	-5.49%	-	-6.50%	11/16/2015

7-Day Current Yield (as of 04/30/25)† = 2.96%
7-Day SEC Effective Yield as of (04/30/25)† = 3.01%

An investment in a Money Market Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the portfolio seeks to preserve the value of your investment at \$1.00 per share (unit), it is possible to lose money by investing in the fund.

The ForeInvestors Choice Variable Annuity is available in multiple share classes, which each have different fees and charges as described in the prospectus. Your financial professional's commission may also differ depending upon the share class selected. You should discuss which share class is right for you with your financial professional based on the available options. Important share class considerations include, but are not limited to, your investment holding period and investment flexibility.

ForeInvestors Choice Variable Annuity B-Share

Sub-Account Performance Summary as of April 30, 2025



Since inception returns are cumulative for investment options in existence for less than one year. Total return includes capital appreciation (depreciation), realized gains (losses), plus dividends or interest income.

Each American Funds Insurance Series Class 4 fund did not offer Class 4 shares prior to 12/14/2012. Hypothetical performance that predates the inception of each American Funds Insurance Series Class 4 fund in the separate account is computed by deducting the additional Class 4 total annual fund operating expenses and the Separate Account Annual Expenses from the performance of the Class 1 fund performance. The performance of the Class 4 funds will be lower than the Class 1 funds because of these higher fees and expenses.

Each BlackRock Class III fund did not offer Class III shares prior to the following dates: BlackRock Basic Value V.I. Fund, 5/25/2004; BlackRock Equity Dividend V.I. Fund, 9/30/2004; BlackRock Global Allocation V.I. Fund, 11/18/2003; BlackRock High Yield V.I. Fund, 2/15/2012; BlackRock Capital Appreciation V.I. Fund, 6/15/2010; BlackRock Total Return V.I. Fund, 8/14/2012; The BlackRock S&P 500 Index V.I. Fund did not offer Class II shares prior to 9/30/2004. Hypothetical performance that predates the inception of each BlackRock fund in the separate account is computed by deducting the additional Class II or III (as applicable) total annual fund operating expenses and the Separate Account Annual Expenses from the performance of the Class I fund performance. The performance of the Class II and Class III funds will be lower than the Class I funds because of these higher fees and expenses.

Each Franklin Class 4 fund did not offer Class 4 shares prior to 5/1/2008. Hypothetical performance that predates the inception of each Franklin Class 4 fund in the separate account is computed by deducting the additional Class 4 total annual fund operating expenses and the Separate Account Annual Expenses from the performance of the Class 1 fund performance. The performance of the Class 4 funds will be lower than the Class 1 funds because of these higher fees and expenses.

Investing in an annuity through a tax-advantaged retirement plan such as an IRA provides no additional tax advantage from the annuity, and should only be considered if it makes sense because of the annuity's other features, such as lifetime income payments or death benefit protection.

This information is written in connection with the promotion or marketing of the matter(s) addressed in this material. The information cannot be used or relied upon for the purpose of avoiding IRS penalties. These materials are not intended to provide tax, accounting or legal advice. As with all matters of a tax or legal nature, your clients should consult their own tax or legal counsel for advice.

The investment options listed have certain associated risks. For more information about these risks, and to learn more about each investment option's investment objective, charges and expenses, please refer to the prospectus.

¹Returns reflect the deduction of an annual fund facilitation fee of 0.05%.

²Returns reflect the deduction of an annual fund facilitation fee of 0.10%.

³Returns reflect the deduction of an annual fund facilitation fee of 0.15%.

⁴Returns reflect the deduction of an annual fund facilitation fee of 0.35%.

⁵Effective April 26, 2024, American Century VP Disciplined Core Value Fund reorganized into the LVIP American Century Disciplined Core Value Fund.

⁶Effective May 1, 2024, Calvert VP Nasdaq 100 Index Portfolio was renamed CVT NASDAQ 100 Index Portfolio.

⁷Effective May 1, 2024, Delaware Ivy VIP Core Equity was renamed Macquarie VIP Core Equity Series.

⁸Effective May 1, 2024, Delaware Ivy VIP Value was renamed Macquarie VIP Value Series.

⁹Effective April 26, 2024, American Century VP Capital Appreciation Fund reorganized into the LVIP American Century Capital Appreciation Fund.

¹⁰Effective May 1, 2024, Calvert VP S&P MidCap 400 Index Portfolio was renamed CVT S&P MidCap 400 Index Portfolio.

¹¹Effective May 1, 2024, Calvert VP Russell 2000 Small Cap Index Portfolio was renamed CVT Russell 2000 Small Cap Index Portfolio.

¹²Effective November 15, 2024, DFA VA US Large Value Portfolio was renamed Dimensional VA U.S. Large Value Portfolio.

¹³Effective April 30, 2024, Delaware VIP Real Estate Securities was liquidated and proceeds were allocated to Invesco V.I. Government Money Market Fund.

¹⁴Effective November 15, 2024, DFA VA US Targeted Value Portfolio was renamed Dimensional VA U.S. Targeted Value Portfolio.

¹⁵Effective May 1, 2024, Calvert VP EAFE International Index Portfolio was renamed CVT EAFE International Index Portfolio.

¹⁶Effective May 1, 2024, Delaware Ivy VIP International Core Equity was renamed Macquarie VIP International Core Equity Series.

¹⁷Effective November 15, 2024, DFA VA International Value Portfolio was renamed Dimensional VA International Value Portfolio.

¹⁸Effective May 1, 2024, Delaware Ivy VIP Asset Strategy was renamed Macquarie VIP Asset Strategy Series.

¹⁹Effective November 15, 2024, DFA VA Global Bond Portfolio was renamed Dimensional VA Global Bond Portfolio.

²⁰Effective April 14, 2025, Goldman Sachs Multi-Strategy Alternatives Portfolio was liquidated and proceeds were allocated to Invesco V.I. Government Money Market Fund.

²¹Effective May 1, 2024, Calvert VP Investment Grade Bond Index Portfolio was renamed CVT Investment Grade Bond Index Portfolio.

^aValue is incalculable as a result of market performance and fees which when applied to the initial investment amount (as described above) resulted in exhaustion of the account value during the reported time period.

[†]The 7-Day SEC Effective Yield more closely reflects current earnings of the Invesco V.I. Government Money Market Fund - Series I.

ForeInvestors Choice is a flexible premium variable annuity issued by Forethought Life Insurance Company, 10 West Market Street, Suite 2300, Indianapolis, IN: FL-FPVA-12, FL-FPVA-12CA, FL-FPVA-12CT, FL-FPVA-12FL, FLFPVA-12MT, ICC12-FLICVA. ForeInvestors Choice is underwritten and distributed by Global Atlantic Distributors, LLC.

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