

ForeInvestors Choice Variable Annuity C-Share

Sub-Account Performance Summary as of May 31, 2022



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 C-Share, including mortality & expense risk charge of 0.95% 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) 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 05/31/2022

| 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 Growth & Income - Class B | 1.95% | -1.59% | -3.95% | 1.20% | 12.09% | 9.64% | 11.19% | 5.95% | 6/01/1999 |
| American Century VP Disciplined Core Value II | 1.06% | -2.31% | -6.68% | -3.39% | 12.99% | 9.59% | 10.91% | 6.37% | 5/01/2002 |
| American Century VP Value Fund - Class II | 3.36% | 0.35% | 1.27% | 4.05% | 13.57% | 8.57% | 10.56% | 6.69% | 8/14/2001 |
| American Funds Growth Fund - Class 4 | -2.97% | -11.27% | -22.52% | -13.76% | 18.30% | 14.43% | 14.49% | 11.74% | 2/08/1984 |
| American Funds Growth-Income Fund - Class 4 | 1.08% | -5.45% | -12.91% | -4.92% | 10.98% | 9.85% | 11.90% | 9.92% | 2/08/1984 |
| American Funds Washington Mutual Investors Fund - Class 4 | 1.92% | -1.12% | -6.60% | 2.60% | 13.45% | 8.65% | 11.05% | 5.86% | 7/05/2001 |
| BlackRock Basic Value V.I. - Class III | 3.46% | -1.28% | 0.24% | 0.13% | 11.83% | 8.30% | 9.91% | 8.19% | 7/01/1993 |
| BlackRock Capital Appreciation V.I. - Class III | -2.16% | -13.81% | -27.49% | -18.38% | 10.95% | 12.51% | 12.76% | 4.66% | 4/03/2000 |
| BlackRock Equity Dividend V.I. - Class III | 2.95% | -0.80% | -0.25% | 0.03% | 12.31% | 9.18% | 10.08% | 6.58% | 7/01/1993 |
| BlackRock S&P 500 Index V.I. Fund - Class II | 0.04% | -5.50% | -13.28% | -1.74% | 14.77% | 11.73% | 12.64% | 7.37% | 12/13/1996 |
| Calvert VP Nasdaq 100 Index Portfolio - Class F ² | -1.70% | -11.45% | -22.89% | -8.78% | 19.68% | 15.69% | - | 15.27% | 10/30/2015 |
| DFA VA US Large Value Portfolio ⁴ | 4.40% | 0.02% | -1.91% | 0.90% | 11.96% | 7.74% | 11.36% | 7.83% | 1/12/1995 |
| Franklin Rising Dividends Fund - Class 4 | -0.57% | -2.73% | -11.72% | -0.30% | 13.31% | 10.80% | 11.32% | 5.89% | 11/08/1996 |
| Goldman Sachs U.S. Equity Insights Fund - Service Class | -0.90% | -5.72% | -14.55% | -4.01% | 13.25% | 10.14% | 12.47% | 6.87% | 1/09/2006 |
| Invesco V.I. Comstock Fund - Series II | 4.42% | 0.54% | 2.65% | 7.85% | 15.09% | 10.30% | 11.24% | 6.69% | 9/18/2000 |
| Delaware Ivy VIP Core Equity ⁵ | 0.35% | -6.23% | -14.50% | -3.34% | 15.88% | 12.44% | 11.75% | 6.33% | 7/16/1991 |
| Delaware Ivy VIP Value ⁶ | 2.86% | 0.14% | -1.37% | 5.31% | 15.26% | 9.98% | 11.03% | 5.77% | 5/01/2001 |
| MFS® Blended Research Core Equity Portfolio - Service Class | 1.17% | -3.54% | -11.04% | -0.66% | 15.13% | 10.70% | 11.98% | 6.46% | 8/24/2001 |
| MFS Growth Series - Service Class | -1.38% | -11.01% | -24.19% | -13.23% | 11.72% | 12.82% | 13.77% | 4.11% | 5/01/2000 |
| Putnam VT Large Cap Value Fund - Class IB | 2.48% | 0.04% | -2.38% | 3.61% | 15.05% | 10.87% | 12.45% | 9.04% | 4/30/2003 |
| Putnam VT Multi-Cap Core Fund | -0.62% | -5.98% | -11.66% | -3.67% | 16.91% | 12.50% | 13.05% | 5.03% | 4/30/1998 |
| Mid Cap Equity | | | | | | | | | |
| American Century VP Capital Appreciation Fund - Class II | -5.01% | -15.15% | -28.22% | -22.73% | 7.90% | 8.50% | - | 8.10% | 4/25/2014 |
| Calvert VP S&P MidCap 400 Index Portfolio - Class F | 0.61% | -5.51% | -11.60% | -8.07% | 11.43% | 7.76% | 9.95% | 7.57% | 5/03/1999 |
| Goldman Sachs Mid Cap Growth Fund - Service Class ¹³ | -5.04% | -15.64% | -27.80% | -21.20% | 8.81% | 9.38% | 10.09% | 7.88% | 1/09/2006 |
| Goldman Sachs Mid Cap Value Fund - Service Class | 1.25% | -4.12% | -9.06% | 0.34% | 13.00% | 9.15% | 9.98% | 6.58% | 1/09/2006 |
| Lord Abbett Mid-Cap Stock Portfolio - VC Shares | 2.36% | -4.15% | -8.36% | -3.37% | 10.24% | 4.32% | 8.26% | 7.32% | 9/15/1999 |
| MFS® Mid Cap Value Portfolio - Service Class | 3.37% | -2.35% | -5.20% | 1.67% | 13.25% | 8.98% | 11.00% | 8.21% | 3/07/2008 |
| MFS® Mid Cap Growth Series - Service Class | -1.62% | -10.74% | -25.86% | -16.94% | 8.25% | 10.97% | 12.56% | 3.26% | 5/01/2000 |
| Invesco V.I. Discovery Mid Cap Growth Fund - CL 2 | -2.94% | -13.44% | -28.08% | -18.80% | 10.09% | 10.55% | 11.36% | 2.19% | 10/16/2000 |
| Small Cap Equity | | | | | | | | | |
| Calvert VP Russell 2000 Small Cap Index Portfolio - Class F | 0.03% | -8.97% | -17.02% | -18.16% | 7.98% | 5.98% | 8.85% | 5.57% | 4/27/2000 |
| DFA VA US Targeted Value ⁴ | 3.77% | -1.48% | -2.43% | 0.80% | 16.66% | 9.21% | 11.39% | 9.06% | 10/03/1995 |
| Goldman Sachs Small Cap Equity Insights Fund - Service Class | 1.00% | -8.14% | -15.33% | -13.79% | 8.15% | 6.69% | 9.23% | 6.20% | 8/31/2007 |
| MFS® Blended Research Small Cap Equity Portfolio - Service Class | 0.41% | -7.88% | -12.96% | -8.40% | 8.18% | 8.01% | 10.88% | 6.22% | 5/01/2006 |
| Invesco V.I. Main Street Small Cap Fund - CL2 | 0.01% | -8.50% | -13.97% | -11.24% | 12.28% | 8.15% | 10.97% | 7.98% | 7/16/2001 |
| Putnam VT Small Cap Value Fund - Class IB | 1.74% | -3.55% | -5.39% | -3.32% | 14.83% | 7.16% | 10.09% | 7.91% | 4/30/1999 |
| Sector/Theme | | | | | | | | | |
| Franklin Global Real Estate VIP Fund - Class 2 ² | -5.62% | -6.41% | -14.24% | -5.09% | 2.40% | 3.22% | 4.94% | 4.80% | 1/06/1999 |
| Invesco V.I. Global Real Estate Fund - Series II | -5.12% | -5.54% | -14.10% | -5.51% | -0.28% | 1.91% | 4.30% | 5.27% | 4/30/2004 |
| Delaware Ivy VIP Securian Real Estate Securities ⁷ | -6.73% | -4.69% | -14.00% | 3.09% | 7.96% | 6.78% | 7.51% | 6.43% | 5/27/2004 |
| MFS® Global Real Estate Portfolio - Service Class | -4.46% | -5.53% | -15.34% | -3.67% | 5.85% | 6.78% | 8.11% | 5.50% | 2/02/2004 |
| MFS® Utilities Series - Service Class | 2.69% | 6.16% | 2.39% | 10.95% | 9.91% | 8.70% | 8.78% | 6.65% | 4/28/2000 |
| Alternative Investments | | | | | | | | | |
| PIMCO CommodityRealReturn® Strategy Portfolio - Advisor Class ³ | 1.81% | 13.98% | 31.15% | 40.98% | 21.91% | 11.27% | -0.02% | 0.26% | 2/28/2006 |
| PIMCO Real Return Portfolio - Advisor Class ³ | -1.21% | -4.98% | -6.58% | -3.45% | 2.94% | 2.13% | 0.43% | 3.39% | 2/28/2006 |
| Putnam VT Multi-Asset Absolute Return Fund - Class IB | 0.88% | 1.04% | 0.10% | -0.37% | -3.11% | -2.12% | -0.45% | -0.59% | 5/02/2011 |

ForeInvestors Choice Variable Annuity C-Share

Sub-Account Performance Summary as of May 31, 2022



Monthly Non-Standardized Performance as of 05/31/2022

| 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 Global Growth - Class 4 | -0.47% | -10.24% | -22.63% | -17.99% | 10.55% | 8.65% | 10.87% | 8.50% | 4/30/1997 |
| American Funds New World Fund - Class 4 | 0.68% | -8.18% | -18.03% | -21.15% | 5.89% | 4.70% | 5.13% | 6.45% | 6/17/1999 |
| Calvert VP EAFE International Index Portfolio - Class F | 1.75% | -5.19% | -11.81% | -12.03% | 4.73% | 2.50% | 5.10% | 4.33% | 11/12/2002 |
| American Funds International Fund - Class 4 | 1.34% | -6.67% | -15.15% | -21.01% | 1.63% | 1.46% | 5.05% | 6.07% | 5/01/1990 |
| DFA VA International Value Portfolio ⁴ | 4.66% | -0.53% | 0.72% | -1.14% | 7.94% | 3.84% | 5.71% | 4.79% | 10/03/1995 |
| Franklin Mutual Global Discovery VIP Fund - Class 4 | 4.58% | 0.11% | -0.48% | 0.76% | 7.92% | 4.05% | 7.07% | 6.16% | 11/08/1996 |
| Templeton Foreign VIP Fund - Class 4 | 4.78% | -2.67% | -2.99% | -10.89% | 2.59% | -1.01% | 2.94% | 2.58% | 5/01/1992 |
| Goldman Sachs International Equity Insights Fund - Service Class | 1.60% | -4.09% | -9.78% | -10.28% | 5.12% | 1.77% | 4.98% | 1.19% | 1/09/2006 |
| Delaware Ivy VIP International Core Equity ⁶ | 3.41% | -4.85% | -11.10% | -12.34% | 5.96% | 1.71% | 5.77% | 6.02% | 5/19/1992 |
| MFS® Research International Portfolio - Service Class | 1.59% | -6.02% | -14.26% | -13.34% | 6.49% | 4.17% | 5.59% | 4.39% | 8/24/2001 |
| Invesco V.I. Global Fund - CL 2 | -0.46% | -12.02% | -26.15% | -22.16% | 7.08% | 6.21% | 9.33% | 4.92% | 7/13/2000 |
| Invesco Oppenheimer V.I. International Growth Fund - CL 2 | 0.76% | -8.50% | -23.89% | -21.66% | 4.96% | 1.35% | 5.24% | 4.20% | 3/19/2001 |
| Putnam VT International Value Fund - Class IB | 4.16% | -3.09% | -5.31% | -7.90% | 7.86% | 3.09% | 5.37% | 2.21% | 4/06/1998 |
| Asset Allocation | | | | | | | | | |
| American Funds Asset Allocation - Class 4 | 1.12% | -4.84% | -10.27% | -6.32% | 8.11% | 6.31% | 8.26% | 7.13% | 8/01/1989 |
| American Funds Capital Income Builder - Class 4 | 2.09% | -1.52% | -4.22% | -0.80% | 7.25% | 4.26% | - | 3.39% | 5/01/2014 |
| BlackRock Global Allocation V.I. - Class III | 0.77% | -5.60% | -11.48% | -12.16% | 6.92% | 4.43% | 5.13% | 5.33% | 2/28/1992 |
| FTVIP Franklin Income Fund - CL 4 | 1.51% | -1.11% | -1.92% | 2.73% | 6.64% | 4.81% | 5.70% | 6.23% | 1/24/1989 |
| Goldman Sachs Trend Driven Allocation Fund - Service Class ¹² | -0.28% | -5.88% | -11.46% | -6.12% | 3.89% | 3.02% | 3.56% | 3.35% | 4/16/2012 |
| Invesco V.I. Balanced Risk Allocation Fund - Series II | -0.10% | -2.71% | -5.29% | -3.33% | 5.80% | 4.07% | 3.89% | 6.29% | 1/23/2009 |
| Invesco V.I. Equity and Income Fund - Series II | 1.62% | -4.73% | -5.51% | -2.60% | 9.88% | 6.40% | 8.10% | 6.73% | 4/30/2003 |
| Delaware Ivy VIP Asset Strategy ⁹ | 0.59% | -6.29% | -11.78% | -9.01% | 6.50% | 5.91% | 5.00% | 7.25% | 5/01/1995 |
| PIMCO All Asset Portfolio - Advisor Class | -0.10% | -3.22% | -6.30% | -3.28% | 6.69% | 4.58% | 3.78% | 4.37% | 4/30/2004 |
| PIMCO Global Managed Asset Allocation Portfolio - Adv Cl | 0.26% | -6.20% | -13.44% | -9.12% | 6.33% | 4.87% | 3.33% | 4.36% | 4/15/2009 |
| Putnam VT Global Asset Allocation Fund - Class IB | 0.45% | -5.76% | -11.39% | -6.87% | 6.40% | 4.87% | 6.91% | 4.00% | 4/30/1998 |
| Managed Risk | | | | | | | | | |
| American Funds Managed Risk Asset Allocation Fund - Class P2 ² | 0.80% | -5.55% | -10.98% | -7.79% | 4.72% | 3.78% | - | 4.99% | 9/28/2012 |
| Global Atlantic American Funds Managed Risk Port CI II | 0.14% | -5.60% | -12.03% | -8.36% | 5.23% | 4.06% | - | 4.06% | 10/31/2013 |
| Global Atlantic Balanced Managed Risk Port CI II ¹⁰ | 0.46% | -5.01% | -10.44% | -7.37% | 3.87% | 2.84% | - | 3.03% | 10/31/2013 |
| Global Atlantic BlackRock Selects Managed Risk Portfolio Class II | 0.26% | -4.65% | -10.86% | -7.66% | 5.30% | 2.95% | - | 1.95% | 10/31/2013 |
| Global Atlantic Franklin Dividend & Income Managed Risk Port CI II ¹ | -0.78% | -3.52% | -11.58% | -3.62% | 6.53% | 5.19% | - | 4.47% | 4/30/2014 |
| Global Atlantic Growth Managed Risk Port CI II ¹ | 0.27% | -4.33% | -10.33% | -5.26% | 6.01% | 4.28% | - | 3.32% | 4/30/2014 |
| Global Atlantic Moderate Growth Managed Risk Port CI II | 0.28% | -4.90% | -10.83% | -6.76% | 4.95% | 3.57% | - | 3.34% | 4/30/2014 |
| Global Atlantic Select Advisor Managed Risk Port CI II ¹ | -0.11% | -5.32% | -11.83% | -7.65% | 5.04% | 4.07% | - | 4.03% | 10/31/2013 |
| Global Atlantic Wellington Research Managed Risk Port CI II ¹¹ | -0.17% | -6.62% | -12.58% | -6.95% | 5.67% | 4.46% | - | 5.04% | 10/31/2013 |
| Fixed Income | | | | | | | | | |
| American Funds The Bond Fund of America - Class 4 | 0.40% | -5.89% | -8.79% | -8.54% | -0.01% | 0.53% | 0.71% | 2.94% | 1/02/1996 |
| BlackRock High Yield V.I. Fund - Class III ² | -0.28% | -4.68% | -8.26% | -6.41% | 2.32% | 2.22% | 3.85% | 6.26% | 4/20/1982 |
| BlackRock Total Return V.I. Fund - Class III | 0.41% | -6.51% | -10.14% | -10.14% | -1.12% | -0.13% | 0.36% | 0.40% | 4/20/1982 |
| Calvert VP Investment Grade Bond Index Portfolio - Class F ² | 0.29% | -6.12% | -9.21% | -9.49% | -1.58% | -0.48% | - | -0.11% | 10/30/2015 |
| DFA VA Global Bond ⁴ | 0.48% | -3.40% | -5.57% | -7.64% | -2.50% | -1.22% | -0.39% | 2.57% | 1/12/1995 |
| Franklin Strategic Income Fund - Class 4 | -0.51% | -5.10% | -8.69% | -8.22% | -1.41% | -0.47% | 1.20% | 3.68% | 6/30/1999 |
| Templeton Global Bond VIP Fund - Class 4 | 0.74% | -2.14% | -2.18% | -5.85% | -5.15% | -2.94% | -0.39% | 4.57% | 1/24/1989 |
| Goldman Sachs Core Fixed Income Fund - Service Class ³ | 0.29% | -6.74% | -10.03% | -10.19% | -1.26% | -0.24% | 0.51% | 1.77% | 1/09/2006 |
| Lord Abbett Bond-Debenture Portfolio - VC Shares | -0.37% | -4.96% | -9.38% | -9.01% | 0.84% | 1.61% | 3.72% | 5.15% | 12/03/2001 |
| Lord Abbett Short Duration Income Portfolio - VC Shares | 0.05% | -2.23% | -3.87% | -4.72% | -0.38% | 0.27% | - | -0.11% | 4/14/2014 |
| MFS® Total Return Bond Series - Service Class ¹ | -0.02% | -6.56% | -10.02% | -9.86% | -0.89% | 0.05% | 0.83% | 3.21% | 4/28/2000 |
| PIMCO Emerging Markets Bond Portfolio - Advisor Class | -0.23% | -5.89% | -13.36% | -14.95% | -2.27% | -0.83% | 1.24% | 3.83% | 3/31/2006 |
| PIMCO International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class | -1.08% | -4.76% | -7.20% | -8.48% | -1.49% | 0.14% | - | 1.45% | 4/30/2014 |
| PIMCO VIT High Yield - Advisor | 0.69% | -4.05% | -7.80% | -6.13% | 1.40% | 1.72% | 3.54% | 5.17% | 3/31/2006 |
| PIMCO Total Return Portfolio - Advisor Class ³ | 0.28% | -7.10% | -10.03% | -10.13% | -1.33% | -0.17% | 0.54% | 2.61% | 2/28/2006 |
| PIMCO Dynamic Bond Portfolio - Advisor Class | 0.12% | -3.09% | -4.37% | -5.29% | -0.06% | 0.72% | - | 0.48% | 4/30/2013 |
| Putnam VT Mortgage Securities Fund - Class IB | 0.30% | -5.04% | -5.11% | -9.51% | -2.45% | -0.80% | -0.49% | 2.58% | 2/01/2000 |
| Putnam VT Income Fund - Class IB | 0.01% | -6.66% | -9.01% | -11.27% | -2.19% | -0.13% | 1.14% | 3.01% | 4/30/1998 |
| Money Market | | | | | | | | | |
| Invesco V.I. Government Money Market Fund ² | -0.08% | -0.25% | -0.45% | -1.18% | -0.79% | -0.41% | -0.80% | 0.81% | 5/05/1993 |
| 7-Day Current Yield (as of 05/31/22)† = -0.78% | | | | | | | | | |
| 7-Day SEC Effective Yield as of (05/31/22)† = -0.77% | | | | | | | | | |
| 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. | | | | | | | | | |

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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Sub-Account Performance Summary as of May 31, 2022



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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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.

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 C-Share, including mortality & expense risk charge of 0.95%, administrative charge of 0.20% and annual maintenance fee of \$50.

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 C-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 05/31/2022 | | | | | | Standardized Performance as of 03/31/2022 | | | | |
|--|-------------------------------------|---------|--------|---------|----------------------|---------------------|---|--------|---------|--------------------------|-------------------------|
| | 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 Growth & Income - Class B | -8.95% | -3.80% | 4.89% | 7.76% | -0.39% | 6/01/1999 | 6.42% | 5.47% | - | 5.31% | 11/16/2015 |
| American Century VP Disciplined Core Value II | -11.68% | -8.39% | 4.94% | 7.44% | 0.42% | 5/01/2002 | 3.29% | 5.99% | - | 6.61% | 11/16/2015 |
| American Century VP Value Fund - Class II | -3.73% | -0.95% | 3.47% | 7.01% | 1.48% | 8/14/2001 | 6.16% | 2.96% | - | 4.34% | 11/16/2015 |
| American Funds Growth Fund - Class 4 | -27.52% | -18.76% | 10.38% | 11.30% | 10.48% | 2/08/1984 | 0.90% | 15.14% | - | 13.62% | 11/16/2015 |
| American Funds Growth-Income Fund - Class 4 | -17.91% | -9.92% | 5.41% | 8.67% | 8.60% | 2/08/1984 | 3.83% | - | - | 7.46% | 5/01/2017 |
| American Funds Washington Mutual Investors Fund - Class 4 | -11.60% | -2.41% | 3.74% | 7.61% | -1.65% | 7/05/2001 | 7.32% | 4.43% | - | 5.91% | 11/16/2015 |
| BlackRock Basic Value V.I. - Class III | -4.76% | -4.87% | 3.32% | 6.36% | 5.87% | 7/01/1993 | 3.72% | 2.72% | - | 3.15% | 11/16/2015 |
| BlackRock Capital Appreciation V.I. - Class III | -32.49% | -23.38% | 8.69% | 9.50% | - | 4/03/2000 | -2.47% | 13.79% | - | 10.89% | 11/16/2015 |
| BlackRock Equity Dividend V.I. - Class III | -5.25% | -4.97% | 4.37% | 6.28% | 2.97% | 7/01/1993 | 3.42% | 4.83% | - | 5.61% | 11/16/2015 |
| BlackRock S&P 500 Index V.I. Fund - Class II | -18.28% | -6.74% | 7.29% | 9.31% | 3.31% | 12/13/1996 | 8.97% | 9.70% | - | 9.19% | 11/16/2015 |
| Calvert VP Nasdaq 100 Index Portfolio - Class F ² | -27.89% | -13.78% | 11.71% | - | 11.24% | 10/30/2015 | 6.90% | 16.96% | - | 15.07% | 11/16/2015 |
| DFA VA US Large Value Portfolio ⁴ | -6.91% | -4.10% | 2.68% | 8.16% | 5.02% | 1/12/1995 | 4.68% | - | - | 2.98% | 5/01/2017 |
| Franklin Rising Dividends Fund - Class 4 | -16.72% | -5.30% | 6.24% | 7.73% | -2.43% | 11/08/1996 | 8.03% | 8.17% | - | 8.46% | 11/16/2015 |
| Goldman Sachs U.S. Equity Insights Fund - Service Class | -19.55% | -9.01% | 5.62% | 9.30% | 0.24% | 1/09/2006 | 8.41% | 8.19% | - | 7.98% | 11/16/2015 |
| Invesco V.I. Comstock Fund - Series II | -2.35% | 2.85% | 5.34% | 7.73% | 1.30% | 9/18/2000 | 12.04% | 5.01% | - | 5.17% | 11/16/2015 |
| Delaware Ivy VIP Core Equity ⁵ | -19.50% | -8.34% | 8.10% | 8.26% | 2.30% | 7/16/1991 | 7.55% | 10.44% | - | 8.02% | 11/16/2015 |
| Delaware Ivy VIP Value ⁶ | -6.37% | 0.31% | 5.02% | 7.51% | -1.12% | 5/01/2001 | 10.74% | 4.72% | - | 4.63% | 11/16/2015 |
| MFS® Blended Research Core Equity Portfolio - Service Class | -16.04% | -5.66% | 6.07% | 8.63% | -0.85% | 8/24/2001 | 7.46% | 7.79% | - | 7.08% | 11/16/2015 |
| MFS Growth Series - Service Class | -29.19% | -18.23% | 8.92% | 10.68% | - | 5/01/2000 | 1.33% | 13.76% | - | 11.46% | 11/16/2015 |
| Putnam VT Large Cap Value Fund - Class IB | -7.38% | -1.39% | 6.16% | 9.22% | 5.37% | 4/30/2003 | 8.64% | 6.64% | - | 6.71% | 11/16/2015 |
| Putnam VT Multi-Cap Core Fund | -16.66% | -8.67% | 8.06% | 9.78% | - | 4/30/1998 | 7.07% | 10.05% | - | 9.45% | 11/16/2015 |
| Mid Cap Equity | | | | | | | | | | | |
| American Century VP Capital Appreciation Fund - Class II | -33.22% | -27.73% | 4.25% | - | 3.44% | 4/25/2014 | -11.37% | 8.82% | - | 7.18% | 11/16/2015 |
| Calvert VP S&P MidCap 400 Index Portfolio - Class F | -16.60% | -13.07% | 2.88% | 6.36% | 3.66% | 5/03/1999 | -2.14% | 4.08% | - | 5.71% | 11/16/2015 |
| Goldman Sachs Mid Cap Growth Fund - Service Class ¹³ | -32.80% | -26.20% | 5.20% | 6.58% | 3.15% | 1/09/2006 | -9.83% | 10.07% | - | 8.04% | 11/16/2015 |
| Goldman Sachs Mid Cap Value Fund - Service Class | -14.06% | -4.66% | 4.20% | 6.32% | 0.90% | 1/09/2006 | 7.94% | 4.82% | - | 4.61% | 11/16/2015 |
| Lord Abbett Mid-Cap Stock Portfolio - VC Shares | -13.36% | -8.37% | -1.28% | 4.53% | 4.28% | 9/15/1999 | 2.63% | -0.40% | - | 1.39% | 11/16/2015 |
| MFS® Mid Cap Value Portfolio - Service Class | -10.20% | -3.33% | 3.98% | 7.55% | 2.73% | 3/07/2008 | 6.05% | 4.24% | - | 4.94% | 11/16/2015 |
| MFS® Mid Cap Growth Series - Service Class | -30.86% | -21.94% | 7.01% | 9.44% | - | 5/01/2000 | -7.57% | 11.32% | - | 9.34% | 11/16/2015 |
| Invesco V.I. Discovery Mid Cap Growth Fund - CL 2 | -33.08% | -23.80% | 6.47% | 7.91% | - | 10/16/2000 | -8.69% | 10.83% | - | 9.02% | 11/16/2015 |
| Small Cap Equity | | | | | | | | | | | |
| Calvert VP Russell 2000 Small Cap Index Portfolio - Class F | -22.02% | -23.16% | 1.18% | 5.25% | -0.47% | 4/27/2000 | -12.26% | 2.81% | - | 4.53% | 11/16/2015 |
| DFA VA US Targeted Value ⁴ | -7.43% | -4.20% | 3.92% | 7.97% | 6.41% | 10/03/1995 | 5.47% | - | - | 3.42% | 5/01/2017 |
| Goldman Sachs Small Cap Equity Insights Fund - Service Class | -20.33% | -18.79% | 1.94% | 5.63% | 0.29% | 8/31/2007 | -5.86% | 2.92% | - | 4.54% | 11/16/2015 |
| MFS® Blended Research Small Cap Equity Portfolio - Service Class | -17.96% | -13.40% | 3.36% | 7.61% | -0.18% | 5/01/2006 | 0.18% | 4.82% | - | 6.22% | 11/16/2015 |
| Invesco V.I. Main Street Small Cap Fund - CL2 | -18.97% | -16.24% | 3.35% | 7.67% | 4.03% | 7/16/2001 | -4.62% | 4.73% | - | 6.07% | 11/16/2015 |
| Putnam VT Small Cap Value Fund - Class IB | -10.39% | -8.32% | 1.56% | 6.40% | 4.63% | 4/30/1999 | 7.16% | 1.66% | - | 4.63% | 11/16/2015 |
| Sector/Theme | | | | | | | | | | | |
| Franklin Global Real Estate VIP Fund - Class 2 ² | -19.24% | -10.09% | -2.06% | 0.41% | 0.50% | 1/06/1999 | 9.87% | 0.60% | - | -0.39% | 11/16/2015 |
| Invesco V.I. Global Real Estate Fund - Series II | -19.10% | -10.51% | -3.43% | -0.25% | 1.51% | 4/30/2004 | 5.71% | -1.14% | - | -2.22% | 5/02/2016 |
| Delaware Ivy VIP Securian Real Estate Securities ⁷ | -19.00% | -1.91% | 1.64% | 3.20% | 1.75% | 5/27/2004 | 20.61% | 3.98% | - | 3.18% | 11/16/2015 |
| MFS® Global Real Estate Portfolio - Service Class | -20.34% | -8.67% | 1.92% | 4.18% | 0.30% | 2/02/2004 | 8.85% | 4.04% | - | 4.00% | 11/16/2015 |
| MFS® Utilities Series - Service Class | -2.61% | 5.95% | 3.81% | 4.82% | 0.61% | 4/28/2000 | 9.93% | 4.58% | - | 4.56% | 11/16/2015 |
| Alternative Investments | | | | | | | | | | | |
| PIMCO CommodityRealReturn® Strategy Portfolio - Advisor Class ³ | 26.15% | 35.98% | 5.47% | -12.59% | - | 2/28/2006 | 45.82% | 3.06% | - | 1.88% | 11/16/2015 |
| PIMCO Real Return Portfolio - Advisor Class ³ | -11.58% | -8.45% | -3.18% | -6.55% | -1.90% | 2/28/2006 | -2.54% | -2.51% | - | -2.96% | 11/16/2015 |
| Putnam VT Multi-Asset Absolute Return Fund - Class IB | -4.90% | -5.37% | -7.97% | -6.90% | -8.55% | 5/02/2011 | -3.84% | -7.91% | - | -8.45% | 11/16/2015 |

ForeInvestors Choice Variable Annuity C-Share

Sub-Account Performance Summary as of May 31, 2022



| Investment Option | Annualized Returns as of 05/31/2022 | | | | | | Standardized Performance as of 03/31/2022 | | | | |
|--|-------------------------------------|---------|--------|---------|----------------------|---------------------|---|--------|---------|--------------------------|-------------------------|
| | 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 | -20.15% | -26.01% | -3.65% | 0.92% | 3.20% | 5/01/1990 | -16.10% | -1.00% | - | -0.60% | 11/16/2015 |
| American Funds Global Growth - Class 4 | -27.63% | -22.99% | 4.25% | 7.54% | 5.74% | 4/30/1997 | -9.19% | 8.21% | - | 6.32% | 11/16/2015 |
| American Funds New World Fund - Class 4 | -23.03% | -26.15% | -0.11% | 0.48% | 2.82% | 6/17/1999 | -13.02% | 2.44% | - | 2.69% | 11/16/2015 |
| Calvert VP EAFE International Index Portfolio - Class F | -16.81% | -17.03% | -2.81% | 0.80% | -0.06% | 11/12/2002 | -6.48% | -0.47% | - | -1.10% | 11/16/2015 |
| DFA VA International Value Portfolio ⁴ | -4.28% | -6.14% | -1.75% | 1.27% | 0.06% | 10/03/1995 | 1.50% | - | - | -1.26% | 5/01/2017 |
| Franklin Mutual Global Discovery VIP Fund - Class 4 | -5.48% | -4.24% | -1.54% | 3.01% | 2.14% | 11/08/1996 | 0.62% | -1.83% | - | -0.35% | 11/16/2015 |
| Templeton Foreign VIP Fund - Class 4 | -7.99% | -15.89% | -7.07% | -1.80% | -4.64% | 5/01/1992 | -11.07% | -6.12% | - | -4.54% | 11/16/2015 |
| Goldman Sachs International Equity Insights Fund - Service Class | -14.78% | -15.28% | -3.75% | 0.70% | -9.92% | 1/09/2006 | -4.41% | -0.88% | - | -2.19% | 11/16/2015 |
| Delaware Ivy VIP International Core Equity ⁸ | -16.10% | -17.34% | -3.86% | 1.70% | 3.16% | 5/19/1992 | -7.12% | -2.08% | - | -1.97% | 11/16/2015 |
| MFS® Research International Portfolio - Service Class | -19.26% | -18.34% | -0.88% | 1.23% | -0.83% | 8/24/2001 | -7.48% | 2.02% | - | 0.58% | 11/16/2015 |
| Invesco V.I. Global Fund - CL 2 | -31.15% | -27.16% | 1.68% | 5.94% | -3.36% | 7/13/2000 | -10.37% | 5.81% | - | 4.51% | 11/16/2015 |
| Invesco Oppenheimer V.I. International Growth Fund - CL 2 | -28.89% | -26.66% | -3.94% | 1.19% | -2.39% | 3/19/2001 | -14.64% | -0.26% | - | -1.25% | 11/16/2015 |
| Putnam VT International Value Fund - Class IB | -10.31% | -12.90% | -2.46% | 0.95% | - | 4/06/1998 | -3.59% | -0.67% | - | -1.24% | 11/16/2015 |
| Asset Allocation | | | | | | | | | | | |
| American Funds Asset Allocation - Class 4 | -15.27% | -11.32% | 1.48% | 4.40% | 4.33% | 8/01/1989 | -1.49% | 2.96% | - | 3.04% | 11/16/2015 |
| American Funds Capital Income Builder - Class 4 | -9.22% | -5.80% | -1.06% | - | -3.03% | 5/01/2014 | 1.08% | 0.13% | - | -0.54% | 11/16/2015 |
| BlackRock Global Allocation V.I. - Class III | -16.48% | -17.16% | -0.60% | 0.45% | 1.24% | 2/28/1992 | -8.58% | 0.92% | - | 0.25% | 11/16/2015 |
| FTVIP Franklin Income Fund - CL 4 | -6.92% | -2.27% | -0.44% | 1.06% | 3.22% | 1/24/1989 | 4.56% | 0.39% | - | 1.09% | 11/16/2015 |
| Goldman Sachs Trend Driven Allocation Fund - Service Class ¹² | -16.46% | -11.12% | -2.15% | -1.57% | -2.43% | 4/16/2012 | -2.11% | -0.56% | - | -1.02% | 11/16/2015 |
| Invesco V.I. Balanced Risk Allocation Fund - Series II | -10.29% | -8.33% | -1.11% | -1.44% | 2.28% | 1/23/2009 | 0.25% | -0.16% | - | 0.51% | 11/16/2015 |
| Invesco V.I. Equity and Income Fund - Series II | -10.51% | -7.60% | 1.31% | 4.10% | 2.57% | 4/30/2003 | 1.53% | 2.03% | - | 2.70% | 11/16/2015 |
| Delaware Ivy VIP Asset Strategy ⁹ | -16.78% | -14.01% | 1.14% | 0.29% | 4.29% | 5/01/1995 | -3.33% | 2.59% | - | 0.10% | 11/16/2015 |
| PIMCO All Asset Portfolio - Advisor Class | -11.30% | -8.28% | -0.63% | -1.74% | -1.01% | 4/30/2004 | 0.73% | 0.42% | - | 1.51% | 11/16/2015 |
| PIMCO Global Managed Asset Allocation Portfolio - Adv CI | -18.44% | -14.12% | -0.11% | -2.42% | -0.89% | 4/15/2009 | -3.12% | 1.79% | - | 0.89% | 11/16/2015 |
| Putnam VT Global Asset Allocation Fund - Class IB | -16.39% | -11.87% | -0.11% | 2.82% | -5.69% | 4/30/1998 | -1.76% | 1.57% | - | 1.19% | 11/16/2015 |
| Managed Risk | | | | | | | | | | | |
| American Funds Managed Risk Asset Allocation Fund - Class P2 ² | -15.98% | -12.79% | -1.25% | - | 0.10% | 9/28/2012 | -4.47% | 0.00% | - | 1.06% | 5/02/2016 |
| Global Atlantic American Funds Managed Risk Port CI II | -17.03% | -13.36% | -0.93% | - | -1.35% | 10/31/2013 | -5.13% | 0.57% | - | 0.20% | 11/16/2015 |
| Global Atlantic Balanced Managed Risk Port CI II ¹⁰ | -15.44% | -12.37% | -2.31% | - | -2.61% | 10/31/2013 | -5.45% | -1.03% | - | -1.69% | 11/16/2015 |
| Global Atlantic BlackRock Selects Managed Risk Portfolio Class II | -15.86% | -12.66% | -2.28% | - | -4.35% | 10/31/2013 | -4.70% | -0.85% | - | -2.22% | 11/16/2015 |
| Global Atlantic Franklin Dividend & Income Managed Risk Port CI II ¹¹ | -16.58% | -8.62% | 0.21% | - | -1.42% | 4/30/2014 | 0.55% | 1.59% | - | 1.55% | 11/16/2015 |
| Global Atlantic Growth Managed Risk Port CI II ¹ | -15.33% | -10.26% | -0.78% | - | -2.89% | 4/30/2014 | -1.62% | 0.76% | - | -0.36% | 11/16/2015 |
| Global Atlantic Moderate Growth Managed Risk Port CI II | -15.83% | -11.76% | -1.54% | - | -2.69% | 4/30/2014 | -3.91% | -0.10% | - | -0.78% | 11/16/2015 |
| Global Atlantic Select Advisor Managed Risk Port CI II ¹¹ | -16.83% | -12.65% | -0.95% | - | -1.41% | 10/31/2013 | -3.73% | 0.66% | - | 0.07% | 11/16/2015 |
| Global Atlantic Wellington Research Managed Risk Port CI II ¹¹ | -17.58% | -11.95% | -0.53% | - | -0.04% | 10/31/2013 | -2.55% | 1.19% | - | 0.64% | 11/16/2015 |
| Fixed Income | | | | | | | | | | | |
| American Funds The Bond Fund of America - Class 4 | -13.79% | -13.54% | -4.79% | -5.50% | -3.40% | 1/02/1996 | -9.53% | -3.81% | - | -4.61% | 11/16/2015 |
| BlackRock High Yield V.I. Fund - Class III ² | -13.26% | -11.41% | -3.02% | -1.05% | 4.28% | 4/20/1982 | -6.46% | -1.90% | - | -1.17% | 11/16/2015 |
| BlackRock Total Return V.I. Fund - Class III | -15.14% | -15.14% | -5.48% | -5.87% | - | 4/20/1982 | -10.98% | -4.45% | - | -5.16% | 11/16/2015 |
| Calvert VP Investment Grade Bond Index Portfolio - Class F ² | -14.21% | -14.49% | -5.87% | - | -6.13% | 10/30/2015 | -10.55% | -4.90% | - | -5.65% | 11/16/2015 |
| DFA VA Global Bond ⁴ | -10.57% | -12.64% | -6.77% | -6.90% | -3.35% | 1/12/1995 | -11.82% | - | - | -6.66% | 5/01/2017 |
| Franklin Strategic Income Fund - Class 4 | -13.69% | -13.22% | -6.00% | -4.48% | -1.24% | 6/30/1999 | -8.56% | -5.10% | - | -4.65% | 11/16/2015 |
| Templeton Global Bond VIP Fund - Class 4 | -7.18% | -10.85% | -8.75% | -6.37% | 0.70% | 1/24/1989 | -7.51% | -8.74% | - | -8.34% | 11/16/2015 |
| Goldman Sachs Core Fixed Income Fund - Service Class ³ | -15.03% | -15.19% | -5.59% | -5.59% | -5.04% | 1/09/2006 | -10.86% | -4.58% | - | -5.29% | 11/16/2015 |
| Lord Abbett Bond-Debenture Portfolio - VC Shares | -14.38% | -14.01% | -3.62% | -1.14% | 0.82% | 12/03/2001 | -9.73% | -2.66% | - | -1.59% | 11/16/2015 |
| Lord Abbett Short Duration Income Portfolio - VC Shares | -8.87% | -9.72% | -5.18% | - | -7.34% | 4/14/2014 | -8.61% | -4.99% | - | -5.47% | 11/16/2015 |
| MFS® Total Return Bond Series - Service Class ¹ | -15.02% | -14.86% | -5.30% | -5.17% | -2.26% | 4/28/2000 | -10.08% | -4.16% | - | -4.61% | 11/16/2015 |
| PIMCO Emerging Markets Bond Portfolio - Advisor Class | -18.36% | -19.95% | -6.25% | -4.39% | -0.87% | 3/31/2006 | -11.62% | -4.63% | - | -2.85% | 11/16/2015 |
| PIMCO International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class | -12.20% | -13.48% | -5.17% | - | -4.68% | 4/30/2014 | -10.68% | -4.44% | - | -4.42% | 11/16/2015 |
| PIMCO VIT High Yield - Advisor | -12.80% | -11.13% | -3.56% | -1.45% | 0.68% | 3/31/2006 | -7.43% | - | - | -2.84% | 5/01/2017 |
| PIMCO Total Return Portfolio - Advisor Class ³ | -15.03% | -15.13% | -5.51% | -5.57% | -3.07% | 2/28/2006 | -10.66% | -4.42% | - | -5.00% | 11/16/2015 |
| PIMCO Dynamic Bond Portfolio - Advisor Class | -9.37% | -10.29% | -4.66% | - | -6.73% | 4/30/2013 | -8.64% | -4.26% | - | -4.34% | 11/16/2015 |
| Putnam VT Mortgage Securities Fund - Class IB | -10.11% | -14.51% | -6.31% | -7.20% | -3.29% | 2/01/2000 | -13.92% | -5.57% | - | -6.58% | 11/16/2015 |
| Putnam VT Income Fund - Class IB | -14.01% | -16.27% | -5.37% | -4.50% | -3.78% | 4/30/1998 | -12.58% | -4.22% | - | -4.90% | 11/16/2015 |
| Money Market | | | | | | | | | | | |
| Invesco V.I. Government Money Market Fund ² | -5.45% | -6.18% | -6.02% | -7.93% | - | 5/05/1993 | -6.22% | -6.01% | - | -7.23% | 11/16/2015 |

7-Day Current Yield (as of 05/31/22)† = -0.78%
7-Day SEC Effective Yield as of (05/31/22)† = -0.77%

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 C-Share

Sub-Account Performance Summary as of May 31, 2022



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 Global Allocation V.I. Fund, 11/18/2003; 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%.

⁵Name change effective July 1, 2021. Formerly known as Ivy VIP Core Equity.

⁶Name change effective July 1, 2021. Formerly known as Ivy VIP Value.

⁷Name change effective July 1, 2021. Formerly known as Ivy VIP Securian Real Estate Securities.

⁸Name change effective July 1, 2021. Formerly known as Ivy VIP International Core Equity.

⁹Name change effective July 1, 2021. Formerly known as Ivy VIP Asset Strategy.

¹⁰Effective August 20, 2021, the Global Atlantic Goldman Sachs Dynamic Trends Allocation Portfolio merged into the Global Atlantic Balanced Managed Risk Portfolio.

¹¹Effective August 20, 2021, the Global Atlantic PIMCO Tactical Allocation Portfolio merged into the Global Atlantic Wellington Research Managed Risk Portfolio.

¹²Effective December 31, 2021, Goldman Sachs Global Trends Allocation Fund was renamed Goldman Sachs Trend Driven Allocation Fund.

¹³Effective April 29, 2022, Goldman Sachs Growth Opportunities Fund was renamed Goldman Sachs Mid Cap Growth Fund.

[^]Value 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-NCDSC-12, FL-FPVA-NCDSC-12CA, FL-FPVA-NCDSC-12CT, FL-FPVA-NCDSC-12FL, FLFPVA-NCDSC-12MT, ICC12-FLICVA-NCDSC. ForeInvestors Choice is underwritten and distributed by Global Atlantic Distributors, LLC.

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