

ForeRetirement IV 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 ForeRetirement IV Variable Annuity B-Share, including mortality & expense risk charge of 0.45%, administrative charge of 0.20% and premium based charge of 0.50%. 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 8.50% and declines over 7 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
Managed Risk									
American Funds Managed Risk Asset Allocation - Class P2 ²	-1.44%	-4.80%	-2.52%	7.77%	4.96%	4.98%	4.24%	5.09%	9/28/2012
Global Atlantic American Funds Managed Risk Portfolio Class II	-2.30%	-5.57%	-3.18%	4.83%	4.05%	4.91%	3.85%	4.18%	10/31/2013
Global Atlantic Balanced Managed Risk Portfolio Class II	-2.29%	-4.49%	-3.12%	3.77%	2.35%	3.04%	2.52%	2.91%	10/31/2013
Global Atlantic BlackRock Selects Managed Risk Portfolio Class II	-1.97%	-4.76%	-2.83%	4.64%	3.12%	4.27%	2.09%	2.29%	10/31/2013
Global Atlantic Franklin Dividend and Income Managed Risk Portfolio Class II ¹	-3.52%	-6.58%	-4.56%	0.20%	1.45%	4.66%	3.81%	3.84%	4/30/2014
Global Atlantic Growth Managed Risk Portfolio Class II ¹	-2.48%	-6.58%	-4.83%	3.37%	4.00%	5.47%	3.47%	3.57%	4/30/2014
Global Atlantic Moderate Growth Managed Risk Portfolio Class II	-2.50%	-5.62%	-4.05%	3.63%	3.24%	4.28%	3.17%	3.39%	4/30/2014
Global Atlantic Select Advisor Managed Risk Portfolio Class II ¹	-3.38%	-7.01%	-4.53%	2.76%	3.56%	4.88%	3.69%	4.05%	10/31/2013
Global Atlantic Wellington Research Managed Risk Portfolio Class II	-1.58%	-6.03%	-4.70%	3.06%	3.82%	4.64%	4.28%	4.91%	10/31/2013
Large Cap Equity									
LVIP American Century Value Fund - Service Class	-4.27%	-4.18%	-0.56%	5.96%	5.46%	12.42%	6.79%	6.63%	8/14/2001
American Funds Growth Fund - Class 4	1.94%	-10.67%	-5.68%	15.25%	13.16%	16.09%	13.94%	12.40%	2/08/1984
BlackRock S&P 500 Index V.I. - Class 2	-0.82%	-7.85%	-5.40%	10.56%	10.65%	14.17%	10.86%	8.02%	12/13/1996
FTVIP Franklin Rising Dividends VIP Fund - Class 4	-1.54%	-6.33%	-3.25%	3.53%	5.28%	11.07%	8.91%	6.06%	11/08/1996
MFS VIT Growth - Service Class	1.30%	-11.61%	-8.10%	8.04%	11.94%	11.55%	12.53%	4.91%	5/01/2000
Putnam VT Large Cap Value Fund - Class IB	-3.06%	-5.12%	-1.00%	6.63%	10.32%	15.28%	9.50%	9.41%	4/30/2003
Mid Cap Equity									
LVIP American Century Capital Appreciation Fund - Service Class ⁴	2.95%	-11.52%	-5.61%	9.68%	9.26%	10.77%	8.42%	9.18%	4/25/2014
CVT S&P MidCap 400 Index Portfolio - Class F ⁵	-2.41%	-12.01%	-8.76%	-0.51%	4.49%	11.68%	6.67%	7.49%	5/03/1999
MFS VIT III Mid Cap Value - Service Class	-4.14%	-9.75%	-6.98%	0.76%	4.42%	12.41%	6.60%	7.56%	3/07/2008
MFS VIT Mid Cap Growth Series - Service Class	2.48%	-9.40%	-4.19%	4.76%	6.62%	8.14%	9.41%	3.61%	5/01/2000
Invesco V.I. Discovery Mid Cap Growth Fund - CL 2	1.99%	-15.37%	-11.19%	-0.55%	3.73%	7.48%	8.30%	2.20%	10/16/2000
Small Cap Equity									
CVT Russell 2000 Small Cap Index Portfolio - Class F ⁶	-2.46%	-14.17%	-12.04%	-0.75%	1.65%	8.33%	4.69%	5.31%	4/27/2000
MFS VIT III Blended Research Small Cap Equity - Service Class	-4.42%	-15.81%	-14.26%	-8.53%	-1.12%	7.60%	4.83%	5.17%	5/01/2006
Invesco V.I. Main Street Small Cap Fund - CL2	-1.29%	-11.38%	-7.52%	1.57%	4.95%	12.38%	6.84%	7.90%	7/16/2001
Putnam VT Small Cap Value Fund - Class IB	-3.87%	-13.09%	-11.05%	-2.70%	1.88%	15.62%	5.59%	7.47%	4/30/1999
Sector/Theme									
Invesco V.I. Global Real Estate Fund - Series II	0.96%	0.93%	2.14%	6.60%	-4.65%	2.25%	-0.01%	4.34%	4/30/2004
Alternative Investments									
PIMCO VIT CommodityRealReturn Strategy - Advisor ³	-4.83%	0.72%	4.97%	4.16%	-6.71%	13.72%	0.63%	-1.06%	2/28/2006
PIMCO VIT Real Return Portfolio - Advisor ³	-0.25%	2.66%	4.07%	6.87%	-0.56%	0.66%	0.99%	3.02%	2/28/2006
International/Global Equity									
American Funds IS Global Growth - Class 4	1.45%	-4.74%	-1.63%	3.46%	8.43%	9.45%	8.29%	8.88%	4/30/1997
American Funds New World Fund - Class 4	1.90%	0.65%	3.21%	5.42%	5.43%	7.26%	4.66%	6.61%	6/17/1999
CVT EAFE International Index Portfolio - Class F ⁷	3.92%	6.64%	11.73%	11.70%	8.74%	9.80%	3.74%	5.08%	11/12/2002
Goldman Sachs VIT International Equity Insights - Service Class	4.47%	8.44%	13.61%	14.31%	10.19%	11.42%	3.79%	2.46%	1/09/2006
Fixed Income									
BlackRock Total Return V.I. - Class 3	0.09%	1.90%	2.39%	5.81%	0.33%	-1.73%	0.08%	0.42%	4/20/1982
CVT Investment Grade Bond Index Portfolio - Class F ^{9,2}	0.21%	2.14%	2.57%	6.00%	0.31%	-2.22%	-	0.01%	10/30/2015
FTVIP Templeton Global Bond VIP Fund - Class 4	3.50%	6.26%	8.63%	4.65%	-2.30%	-3.51%	-2.58%	4.28%	1/24/1989
Lord Abbett Series Fund - Bond Debenture VC	-0.67%	-1.42%	-0.19%	5.02%	1.67%	2.71%	2.25%	4.98%	12/03/2001
Lord Abbett Series Fund - Short Duration Income VC	0.36%	1.09%	1.53%	5.22%	2.30%	1.48%	1.01%	0.52%	4/14/2014
PIMCO VIT International Bond (U.S. Dollar-Hedged) - Advisor	0.81%	0.30%	0.69%	5.02%	2.21%	0.36%	1.24%	1.83%	4/30/2014
PIMCO VIT Total Return Portfolio - Advisor ³	0.01%	2.54%	2.99%	7.18%	0.80%	-1.55%	0.32%	2.47%	2/28/2006
Asset Allocation									
American Funds IS Asset Allocation - Class 4	0.14%	-3.57%	-0.93%	10.70%	7.26%	8.16%	6.61%	7.48%	8/01/1989
BlackRock Global Allocation V.I. - Class 3	2.23%	-0.73%	1.94%	8.72%	4.87%	6.25%	3.96%	5.58%	2/28/1992
FTVIP Franklin Income VIP Fund - Class 4	-2.13%	-1.60%	-0.24%	5.74%	3.07%	7.06%	3.79%	6.28%	1/24/1989

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Sub-Account Performance Summary as of April 30, 2025



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
Money Market									
Invesco V.I. Government Money Market Fund - Series I ^{8,2}	0.23%	0.69%	0.94%	3.37%	2.93%	1.24%	0.42%	1.12%	5/05/1993
7-Day Current Yield (as of 04/30/25)† = 3.31%	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)† = 3.37%									

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.

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.

ForeRetirement IV 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.

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 ForeRetirement IV Variable Annuity B-Share, including mortality & expense risk charge of 0.45%, administrative charge of 0.20%, premium based charge of 0.50%, annual maintenance fee of \$50 and contract surrender charge in accordance with the following schedule:

Year	1	2	3	4	5	6	7	8+
Charge	8.50%	7.50%	6.50%	5.50%	4.50%	3.50%	2.50%	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 ForeRetirement IV 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
Managed Risk												
American Funds Managed Risk Asset Allocation - Class P2 ²	-16.02%	-5.73%	-0.96%	-1.22%	0.01%	9/28/2012		-8.11%	0.31%	-	0.24%	5/02/2016
Global Atlantic American Funds Managed Risk Portfolio Class II	-16.68%	-8.67%	-0.92%	-1.71%	-1.53%	10/31/2013		-9.75%	0.71%	-	-0.25%	5/02/2016
Global Atlantic Balanced Managed Risk Portfolio Class II	-16.62%	-9.73%	-3.11%	-3.41%	-3.24%	10/31/2013		-11.18%	-1.73%	-	-2.25%	5/02/2016
Global Atlantic BlackRock Selects Managed Risk Portfolio Class II	-16.33%	-8.86%	-1.64%	-4.43%	-4.73%	10/31/2013		-10.51%	-0.25%	-	-1.95%	5/02/2016
Global Atlantic Franklin Dividend and Income Managed Risk Portfolio Class II ¹	-18.06%	-13.30%	-0.97%	-1.60%	-1.62%	4/30/2014		-13.89%	0.69%	-	0.08%	5/02/2016
Global Atlantic Growth Managed Risk Portfolio Class II ¹	-18.33%	-10.13%	-0.23%	-2.40%	-2.29%	4/30/2014		-11.97%	1.21%	-	-0.21%	5/02/2016
Global Atlantic Moderate Growth Managed Risk Portfolio Class II	-17.55%	-9.88%	-1.64%	-2.63%	-2.33%	4/30/2014		-11.33%	-0.20%	-	-1.09%	5/02/2016
Global Atlantic Select Advisor Managed Risk Portfolio Class II ¹	-18.03%	-10.74%	-0.90%	-1.91%	-1.70%	10/31/2013		-10.67%	0.81%	-	-0.18%	5/02/2016
Global Atlantic Wellington Research Managed Risk Portfolio Class II	-18.20%	-10.44%	-1.22%	-1.07%	-0.36%	10/31/2013		-12.32%	0.35%	-	0.09%	5/02/2016
Large Cap Equity												
LVIP American Century Value Fund - Service Class	-14.06%	-7.54%	7.99%	1.89%	1.38%	8/14/2001		-7.43%	12.15%	-	3.56%	5/02/2016
American Funds Growth Fund - Class 4	-19.18%	1.75%	11.74%	10.29%	11.23%	2/08/1984		-6.36%	15.21%	-	12.25%	5/02/2016
BlackRock S&P 500 Index V.I. - Class 2	-18.90%	-2.94%	9.65%	6.73%	4.11%	12/13/1996		-6.76%	13.16%	-	8.48%	5/02/2016
FTVIP Franklin Rising Dividends VIP Fund - Class 4	-16.75%	-9.97%	6.46%	4.71%	-3.88%	11/08/1996		-13.16%	9.82%	-	6.05%	5/02/2016
MFS VIT Growth - Service Class	-21.60%	-5.46%	6.54%	8.87%		5/01/2000		-11.85%	9.76%	-	10.31%	5/02/2016
Putnam VT Large Cap Value Fund - Class IB	-14.50%	-6.87%	10.96%	4.94%	6.03%	4/30/2003		-6.43%	14.87%	-	7.40%	5/02/2016
Mid Cap Equity												
LVIP American Century Capital Appreciation Fund - Service Class ⁴	-19.11%	-3.82%	5.92%	3.83%	4.81%	4/25/2014		-12.61%	9.33%	-	6.00%	5/02/2016
CVT S&P MidCap 400 Index Portfolio - Class F ⁵	-22.26%	-14.01%	7.32%	1.93%	3.79%	5/03/1999		-17.87%	11.46%	-	3.71%	5/02/2016
MFS VIT III Mid Cap Value - Service Class	-20.48%	-12.74%	8.09%	1.69%	2.28%	3/07/2008		-13.21%	12.33%	-	3.45%	5/02/2016
MFS VIT Mid Cap Growth Series - Service Class	-17.69%	-8.74%	2.96%	5.41%		5/01/2000		-17.64%	5.70%	-	6.85%	5/02/2016
Invesco V.I. Discovery Mid Cap Growth Fund - CL 2	-24.69%	-14.05%	2.43%	4.14%		10/16/2000		-21.24%	5.52%	-	5.76%	5/02/2016
Small Cap Equity												
CVT Russell 2000 Small Cap Index Portfolio - Class F ⁶	-25.54%	-14.25%	3.61%	-0.35%	-1.11%	4/27/2000		-19.05%	7.67%	-	2.13%	5/02/2016
MFS VIT III Blended Research Small Cap Equity - Service Class	-27.76%	-22.03%	2.91%	0.05%	-1.16%	5/01/2006		-23.85%	7.41%	-	2.28%	5/02/2016
Invesco V.I. Main Street Small Cap Fund - CL2	-21.02%	-11.93%	8.10%	2.03%	4.07%	7/16/2001		-15.68%	12.44%	-	4.34%	5/02/2016
Putnam VT Small Cap Value Fund - Class IB	-24.55%	-16.20%	11.90%	0.35%	4.39%	4/30/1999		-18.02%	16.64%	-	2.97%	5/02/2016
Sector/Theme												
Invesco V.I. Global Real Estate Fund - Series II	-11.36%	-6.90%	-3.70%	-6.81%	0.65%	4/30/2004		-14.53%	-2.54%	-	-6.32%	5/02/2016
Alternative Investments												
PIMCO VIT CommodityRealReturn Strategy - Advisor ³	-8.53%	-9.35%	9.87%	-7.97%		2/28/2006		-2.42%	11.12%	-	-2.13%	5/02/2016
PIMCO VIT Real Return Portfolio - Advisor ³	-9.43%	-6.63%	-6.04%	-5.57%	-2.86%	2/28/2006		-8.23%	-5.13%	-	-4.76%	5/02/2016
International/Global Equity												
American Funds IS Global Growth - Class 4	-15.13%	-10.04%	4.49%	3.84%	6.32%	4/30/1997		-15.20%	7.31%	-	6.18%	5/02/2016
American Funds New World Fund - Class 4	-10.29%	-8.08%	2.04%	-0.67%	3.01%	6/17/1999		-11.90%	4.48%	-	1.60%	5/02/2016
CVT EAFE International Index Portfolio - Class F ⁷	-1.77%	-1.80%	4.75%	-2.55%	0.49%	11/12/2002		-9.62%	5.63%	-	-0.01%	5/02/2016
Goldman Sachs VIT International Equity Insights - Service Class	0.11%	0.81%	6.50%	-2.78%		1/09/2006		-7.97%	7.45%	-	-0.66%	5/02/2016
Fixed Income												
BlackRock Total Return V.I. - Class 3	-11.11%	-7.69%	-9.15%	-6.71%		4/20/1982		-10.41%	-8.33%	-	-6.45%	5/02/2016
CVT Investment Grade Bond Index Portfolio - Class F ^{9,2}	-10.93%	-7.50%	-9.84%	-	-7.13%	10/30/2015		-10.49%	-9.39%	-	-6.93%	5/02/2016
FTVIP Templeton Global Bond VIP Fund - Class 4	-4.87%	-8.85%	-11.34%	-10.83%	0.27%	1/24/1989		-17.03%	-11.98%	-	-9.33%	5/02/2016
Lord Abbett Series Fund - Bond Debenture VC	-13.69%	-8.48%	-3.47%	-3.64%	0.53%	12/03/2001		-9.20%	-2.25%	-	-2.59%	5/02/2016
Lord Abbett Series Fund - Short Duration Income VC	-11.97%	-8.28%	-5.15%	-5.61%	-7.83%	4/14/2014		-8.93%	-4.49%	-	-5.29%	5/02/2016
PIMCO VIT International Bond (U.S. Dollar-Hedged) - Advisor	-12.81%	-8.48%	-6.62%	-5.12%	-4.22%	4/30/2014		-10.39%	-6.18%	-	-4.87%	5/02/2016
PIMCO VIT Total Return Portfolio - Advisor ³	-10.51%	-6.32%	-9.01%	-6.39%	-4.07%	2/28/2006		-8.95%	-8.40%	-	-6.03%	5/02/2016

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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
Asset Allocation											
American Funds IS Asset Allocation - Class 4	-14.43%	-2.80%	2.75%	1.74%	4.79%	8/01/1989	-6.99%	4.97%	-	2.83%	5/02/2016
BlackRock Global Allocation V.I. - Class 3	-11.56%	-4.78%	0.69%	-1.80%	1.46%	2/28/1992	-11.23%	2.34%	-	-0.19%	5/02/2016
FTVIP Franklin Income VIP Fund - Class 4	-13.74%	-7.76%	1.74%	-1.95%	3.36%	1/24/1989	-7.73%	3.44%	-	0.41%	5/02/2016
Money Market											
Invesco V.I. Government Money Market Fund - Series I ^{8,2}	-12.56%	-10.13%	-5.53%	-6.68%		5/05/1993	-10.07%	-5.61%	-	-6.14%	5/02/2016
7-Day Current Yield (as of 04/30/25)† = 3.31%	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)† = 3.37%											

The ForeRetirement IV 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.

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%.

⁴Effective April 26, 2024, American Century VP Capital Appreciation Fund reorganized into the LVIP American Century Capital Appreciation Fund.

⁵Effective May 1, 2024, Calvert VP S&P MidCap 400 Index Portfolio was renamed CVT S&P MidCap 400 Index Portfolio.

⁶Effective May 1, 2024, Calvert VP Russell 2000 Small Cap Index Portfolio was renamed CVT Russell 2000 Small Cap Index Portfolio.

⁷Effective May 1, 2024, Calvert VP EAFE International Index Portfolio was renamed CVT EAFE International Index Portfolio.

⁸Effective April 14, 2025, Goldman Sachs Multi-Strategy Alternatives Portfolio was liquidated and proceeds were allocated to Invesco V.I. Government Money Market Fund.

⁹Effective May 1, 2024, Calvert VP Investment Grade Bond Index Portfolio was renamed CVT Investment Grade Bond Index Portfolio.

[†]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.

ForeRetirement 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. ForeRetirement is underwritten and distributed by Global Atlantic Distributors, LLC.

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