

ForeRetirement II Variable Annuity L-Share

Sub-Account Performance Summary as of November 30, 2024



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 II Variable Annuity L-Share, including mortality & expense risk charge of 0.90%, 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 8.00% and declines over 4 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 11/30/2024

| 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 Fund - Class P2 ² | 2.71% | 3.65% | 14.64% | 20.01% | 2.58% | 4.33% | 4.25% | 5.14% | 9/28/2012 |
| Global Atlantic American Funds Managed Risk Port CI II | 2.71% | 2.36% | 11.39% | 16.39% | 1.66% | 4.53% | 3.96% | 4.33% | 10/31/2013 |
| Global Atlantic Balanced Managed Risk Port CI II | 2.96% | 1.74% | 9.59% | 14.28% | 0.65% | 3.02% | 2.71% | 3.08% | 10/31/2013 |
| Global Atlantic BlackRock Selects Managed Risk Portfolio Class II | 3.39% | 2.39% | 11.29% | 15.86% | 1.16% | 4.16% | 2.34% | 2.39% | 10/31/2013 |
| Global Atlantic Franklin Dividend & Income Managed Risk Port CI II ¹ | 3.39% | 2.46% | 9.59% | 13.22% | 1.28% | 4.44% | 4.13% | 4.37% | 4/30/2014 |
| Global Atlantic Growth Managed Risk Port CI II ¹ | 4.15% | 3.06% | 14.20% | 19.69% | 3.40% | 5.43% | 3.74% | 4.01% | 4/30/2014 |
| Global Atlantic Moderate Growth Managed Risk Port CI II | 3.51% | 2.44% | 11.93% | 17.03% | 2.01% | 4.25% | 3.49% | 3.73% | 4/30/2014 |
| Global Atlantic Select Advisor Managed Risk Port CI II ¹ | 3.39% | 2.47% | 13.68% | 18.56% | 2.27% | 4.48% | 4.05% | 4.42% | 10/31/2013 |
| Global Atlantic Wellington Research Managed Risk Port CI II | 4.08% | 3.40% | 13.17% | 17.85% | 2.02% | 5.09% | 4.75% | 5.27% | 10/31/2013 |
| Large Cap Equity | | | | | | | | | |
| LVIP American Century Value Fund - Service Class ⁶ | 4.75% | 3.94% | 14.19% | 20.11% | 8.56% | 8.79% | 7.05% | 6.55% | 8/14/2001 |
| American Funds Growth Fund - Class 4 | 8.19% | 11.80% | 31.20% | 39.45% | 7.31% | 17.89% | 14.78% | 12.20% | 2/08/1984 |
| American Funds Growth-Income Fund - Class 4 | 4.14% | 5.09% | 23.76% | 30.14% | 9.64% | 11.96% | 10.32% | 10.21% | 2/08/1984 |
| BlackRock Capital Appreciation V.I. Fund - Class III | 5.93% | 6.86% | 29.26% | 34.61% | 5.16% | 14.50% | 12.97% | 12.79% | 6/15/2010 |
| BlackRock Equity Dividend V.I. Fund - Class III | 4.24% | 2.30% | 15.44% | 20.59% | 8.21% | 8.32% | 7.96% | 6.89% | 9/30/2004 |
| BlackRock S&P 500 V.I. - Class 3 | 5.69% | 6.63% | 25.82% | 31.35% | 9.26% | 13.63% | 11.23% | 7.97% | 12/13/1996 |
| Franklin Mutual Shares VIP Fund - Class 4 | 6.41% | 5.83% | 18.23% | 24.52% | 8.07% | 6.18% | 4.80% | 5.21% | 11/08/1996 |
| Franklin Rising Dividends VIP Fund - Class 4 | 4.32% | 3.71% | 14.70% | 18.48% | 5.41% | 10.20% | 9.34% | 6.37% | 1/27/1992 |
| Hartford Capital Appreciation HLS Fund - Class IB ¹ | 5.49% | 5.92% | 22.38% | 27.42% | 7.70% | 10.62% | 8.83% | 8.19% | 4/02/1998 |
| Hartford Dividend and Growth HLS Fund - Class IB | 3.64% | 3.02% | 16.51% | 21.97% | 7.64% | 10.59% | 9.20% | 10.36% | 4/02/1998 |
| Invesco V.I. Core Equity Fund - Series II | 5.76% | 7.62% | 27.10% | 31.47% | 7.56% | 11.72% | 7.73% | 6.53% | 10/24/2001 |
| Lord Abbett Fundamental Equity Portfolio - VC Shares | 5.83% | 5.66% | 22.03% | 28.66% | 7.98% | 8.93% | 6.99% | 8.04% | 4/30/2003 |
| MFS® Growth Series - Service Class | 6.03% | 6.65% | 30.27% | 34.50% | 5.68% | 13.53% | 13.18% | 4.88% | 5/01/2000 |
| MFS® Investors Trust Series - Service Class | 4.92% | 4.44% | 21.39% | 26.57% | 6.49% | 10.87% | 9.60% | 5.46% | 5/01/2000 |
| MFS® Value Series - Service Class | 4.68% | 2.67% | 17.25% | 22.63% | 6.67% | 8.12% | 7.51% | 6.94% | 1/02/2002 |
| Putnam VT Large Cap Value Fund - Class IB | 5.25% | 4.74% | 25.67% | 32.00% | 12.74% | 12.98% | 10.00% | 9.49% | 4/30/2003 |
| Putnam VT Large Cap Growth Fund - Class IB | 6.00% | 7.95% | 29.65% | 34.70% | 8.37% | 16.54% | 14.32% | 3.96% | 2/01/2000 |
| Mid Cap Equity | | | | | | | | | |
| LVIP American Century Mid Cap Value Fund - Service Class ⁷ | 5.83% | 4.07% | 14.07% | 20.01% | 7.28% | 7.41% | 7.13% | 8.42% | 10/29/2004 |
| Invesco V.I. Main Street Mid Cap Fund - Series II | 8.69% | 10.58% | 23.55% | 30.36% | 7.37% | 9.40% | 6.78% | 6.43% | 9/10/2001 |
| Lord Abbett Growth Opportunities Portfolio - VC Shares | 13.90% | 22.78% | 38.30% | 44.81% | -0.32% | 7.88% | 8.57% | 8.58% | 4/30/2003 |
| Small Cap Equity | | | | | | | | | |
| Franklin Small Cap Value VIP Fund - Class 4 | 10.43% | 8.09% | 19.69% | 31.95% | 7.68% | 9.13% | 7.48% | 6.31% | 4/30/1998 |
| Invesco V.I. Small Cap Equity Fund - Series II | 12.36% | 12.02% | 26.04% | 36.40% | 5.34% | 11.32% | 7.19% | 7.61% | 8/29/2003 |
| MFS® New Discovery Series - Service Class | 7.86% | 7.07% | 13.40% | 23.85% | -4.94% | 5.43% | 8.21% | 5.15% | 5/01/2000 |
| International/Global Equity | | | | | | | | | |
| American Funds Capital World Growth and Income Fund - Class 4 | 2.11% | 1.50% | 14.16% | 20.18% | 4.72% | 6.63% | 6.57% | 5.69% | 5/01/2006 |
| American Funds International Fund - Class 4 | -0.07% | -3.99% | 6.47% | 12.22% | -1.43% | 1.11% | 2.21% | 5.78% | 5/01/1990 |
| American Funds New World Fund - Class 4 | -1.42% | -1.83% | 6.30% | 10.94% | -2.04% | 3.71% | 3.88% | 6.11% | 6/17/1999 |
| Hartford International Opportunities HLS Fund - Class IB | 1.13% | -2.75% | 9.58% | 13.73% | -0.15% | 4.78% | 3.60% | 5.06% | 4/02/1998 |
| Invesco V.I. EQV International Equity Fund - Series II | -0.72% | -5.15% | 1.12% | 7.31% | -0.52% | 2.54% | 2.41% | 5.06% | 9/19/2001 |
| MFS® International Intrinsic Value Portfolio - Service Class | -0.59% | -4.36% | 8.19% | 12.93% | -0.85% | 4.37% | 5.71% | 7.36% | 8/24/2001 |
| PIMCO StocksPLUS Global Portfolio - Advisor Class | 2.75% | 0.68% | 15.23% | 21.22% | 5.05% | 8.45% | 6.14% | 5.71% | 4/14/2010 |
| Templeton Foreign VIP Fund - Class 4 | -1.01% | -5.20% | 1.30% | 6.39% | 4.03% | 2.55% | 0.62% | 2.54% | 5/01/1992 |
| Templeton Growth VIP Fund - Class 4 | 2.75% | -0.70% | 7.93% | 14.09% | 5.27% | 4.26% | 2.51% | 2.60% | 3/15/1994 |

ForeRetirement II Variable Annuity L-Share

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Monthly Non-Standardized Performance as of 11/30/2024

| Investment Option | 1 Month | 3 Month | YTD | 1 Year | 3 Year | 5 Year | 10 Year | Since Fund Inception | Fund Inception Date |
|--|--|---------|--------|--------|--------|--------|---------|----------------------|---------------------|
| Fixed Income | | | | | | | | | |
| BlackRock High Yield V.I. Fund - Class III ² | 1.00% | 1.20% | 6.53% | 10.23% | 1.92% | 2.86% | 2.88% | 3.78% | 2/15/2012 |
| Franklin Strategic Income VIP Fund - Class 4 | 0.74% | 0.03% | 3.25% | 6.10% | -1.00% | -0.21% | 0.19% | 3.32% | 6/30/1999 |
| Hartford Total Return Bond HLS Fund - Class IB ¹ | 0.82% | -0.93% | 2.04% | 6.05% | -3.48% | -1.31% | 0.20% | 2.72% | 4/02/1998 |
| Lord Abbett Bond-Debenture Portfolio - VC Shares | 1.42% | 1.43% | 6.29% | 9.38% | -1.45% | 0.78% | 2.17% | 4.64% | 12/03/2001 |
| PIMCO Total Return Portfolio - Advisor Class ³ | 1.07% | -0.43% | 2.35% | 6.22% | -3.74% | -1.63% | -0.23% | 2.66% | 2/28/2006 |
| Putnam VT Income Fund - Class IB | 0.99% | -0.52% | 2.60% | 6.60% | -3.81% | -2.74% | -0.42% | 2.42% | 4/30/1998 |
| Templeton Global Bond VIP Fund - Class 4 | -0.45% | -5.12% | -8.01% | -3.01% | -4.48% | -5.16% | -3.41% | 3.76% | 1/24/1989 |
| Asset Allocation | | | | | | | | | |
| BlackRock Global Allocation V.I. Fund - Class III | 2.80% | 1.65% | 10.22% | 14.94% | 0.93% | 5.16% | 3.82% | 5.44% | 11/18/2003 |
| FTVIP Franklin Income Fund - CL 4 | 1.79% | 1.93% | 9.16% | 14.10% | 4.24% | 4.87% | 3.71% | 5.97% | 1/24/1989 |
| Goldman Sachs Trend Driven Allocation Fund - Service Class | 2.73% | 1.65% | 12.39% | 16.46% | 1.53% | 3.82% | 2.74% | 3.54% | 4/16/2012 |
| Invesco V.I. Balanced-Risk Allocation Fund - Series II | 0.58% | -0.56% | 4.79% | 7.98% | -1.89% | 1.72% | 2.20% | 4.93% | 1/23/2009 |
| PIMCO All Asset Portfolio - Advisor Class | 2.18% | 0.59% | 4.94% | 9.19% | 0.00% | 3.82% | 2.61% | 3.76% | 4/30/2004 |
| Money Market | | | | | | | | | |
| Invesco V.I. Government Money Market Fund ² | 0.23% | 0.73% | 2.98% | 3.29% | 1.89% | 0.51% | -0.22% | 0.61% | 5/05/1993 |
| 7-Day Current Yield (as of 11/30/24)† = 2.56% | 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 (11/30/24)† = 2.59% | | | | | | | | | |
| Closed Investment Options | | | | | | | | | |
| Goldman Sachs Multi-Strategy Alternatives Portfolio - Advisor Class ⁴ | 1.52% | -0.07% | 2.90% | 5.70% | 0.72% | 1.76% | -0.02% | -0.14% | 4/25/2014 |

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.

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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 ForeRetirement II Variable Annuity L-Share, including mortality & expense risk charge of 0.90%, 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+ |
|--------|-------|-------|-------|-------|-------|
| Charge | 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 ForeRetirement II Variable Annuity L-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 11/30/2024 | | | | | | Standardized Performance as of 09/30/2024 | | | | |
|---|-------------------------------------|--------|--------|---------|----------------------|---------------------|---|--------|---------|--------------------------|-------------------------|
| | 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 Fund - Class P2 ² | 1.64% | 7.01% | -1.06% | -1.39% | -0.31% | 9/28/2012 | 8.34% | -0.81% | -1.54% | -1.89% | 5/05/2014 |
| Global Atlantic American Funds Managed Risk Port CI II | -1.61% | 3.39% | -0.71% | -1.80% | -1.79% | 10/31/2013 | 7.12% | -0.09% | -1.54% | -1.73% | 5/05/2014 |
| Global Atlantic Balanced Managed Risk Port CI II | -3.41% | 1.28% | -2.39% | -3.39% | -3.52% | 10/31/2013 | 4.16% | -2.20% | -3.13% | -3.46% | 5/05/2014 |
| Global Atlantic BlackRock Selects Managed Risk Portfolio Class II | -1.71% | 2.86% | -1.07% | -4.29% | -5.16% | 10/31/2013 | 5.47% | -0.76% | -4.45% | -4.91% | 5/05/2014 |
| Global Atlantic Franklin Dividend & Income Managed Risk Port CI II ¹ | -3.41% | 0.22% | -0.70% | -1.54% | -1.47% | 4/30/2014 | 3.23% | -0.67% | -1.17% | -1.59% | 5/05/2014 |
| Global Atlantic Growth Managed Risk Port CI II ¹ | 1.20% | 6.69% | 0.20% | -2.44% | -2.26% | 4/30/2014 | 8.63% | 0.39% | -2.29% | -2.44% | 5/05/2014 |
| Global Atlantic Moderate Growth Managed Risk Port CI II | -1.07% | 4.03% | -1.07% | -2.49% | -2.39% | 4/30/2014 | 6.69% | -0.87% | -2.25% | -2.52% | 5/05/2014 |
| Global Atlantic Select Advisor Managed Risk Port CI II ¹ | 0.68% | 5.56% | -0.85% | -1.76% | -1.73% | 10/31/2013 | 8.66% | -0.38% | -1.48% | -1.66% | 5/05/2014 |
| Global Atlantic Wellington Research Managed Risk Port CI II | 0.17% | 4.85% | -0.08% | -0.71% | -0.36% | 10/31/2013 | 7.24% | 0.04% | -0.36% | -0.60% | 5/05/2014 |
| Large Cap Equity | | | | | | | | | | | |
| LVIP American Century Value Fund - Service Class ⁶ | 1.19% | 7.11% | 3.89% | 1.98% | 0.74% | 8/14/2001 | 7.31% | 4.21% | 1.84% | 2.05% | 5/05/2014 |
| American Funds Growth Fund - Class 4 | 18.20% | 26.45% | 14.07% | 11.07% | 10.96% | 2/08/1984 | 25.61% | 14.41% | 10.51% | 10.36% | 5/05/2014 |
| American Funds Growth-Income Fund - Class 4 | 10.76% | 17.14% | 7.29% | 5.88% | 8.90% | 2/08/1984 | 21.92% | 7.69% | 5.86% | 5.99% | 5/05/2014 |
| BlackRock Capital Appreciation V.I. Fund - Class III | 16.26% | 21.61% | 10.28% | 8.99% | 9.33% | 6/15/2010 | 28.88% | 10.53% | 9.23% | 9.33% | 5/05/2014 |
| BlackRock Equity Dividend V.I. Fund - Class III | 2.44% | 7.59% | 3.36% | 3.27% | 2.34% | 9/30/2004 | 9.93% | 3.76% | 3.26% | 3.09% | 5/05/2014 |
| BlackRock S&P 500 V.I. - Class 3 | 12.82% | 18.35% | 9.23% | 6.91% | 3.74% | 12/13/1996 | 20.86% | 9.33% | - | 7.81% | 4/20/2018 |
| Franklin Mutual Shares VIP Fund - Class 4 | 5.23% | 11.52% | 0.66% | -1.09% | -0.58% | 11/08/1996 | 9.80% | 0.13% | -1.58% | -1.82% | 5/05/2014 |
| Franklin Rising Dividends VIP Fund - Class 4 | 1.70% | 5.48% | 5.75% | 4.95% | -0.40% | 1/27/1992 | 9.15% | 5.57% | 5.34% | 4.79% | 5/05/2014 |
| Hartford Capital Appreciation HLS Fund - Class IB ¹ | 9.38% | 14.42% | 5.99% | 4.08% | 4.52% | 4/02/1998 | 18.12% | 6.09% | 3.97% | 3.77% | 5/05/2014 |
| Hartford Dividend and Growth HLS Fund - Class IB | 3.51% | 8.97% | 5.98% | 4.64% | 8.41% | 4/02/1998 | 12.01% | 6.18% | 4.80% | 4.78% | 5/05/2014 |
| Invesco V.I. Core Equity Fund - Series II | 14.10% | 18.47% | 7.10% | 2.34% | -0.21% | 10/24/2001 | 18.72% | 6.68% | 1.79% | 1.60% | 5/05/2014 |
| Lord Abbett Fundamental Equity Portfolio - VC Shares | 9.03% | 15.66% | 3.88% | 1.80% | 4.56% | 4/30/2003 | 14.82% | 3.08% | 1.38% | 1.39% | 5/05/2014 |
| MFS® Growth Series - Service Class | 17.27% | 21.50% | 9.19% | 9.31% | | 5/01/2000 | 26.23% | 9.22% | 9.50% | 9.27% | 5/05/2014 |
| MFS® Investors Trust Series - Service Class | 8.39% | 13.57% | 6.29% | 5.10% | | 5/01/2000 | 16.90% | 6.09% | 5.28% | 5.16% | 5/05/2014 |
| MFS® Value Series - Service Class | 4.25% | 9.63% | 3.18% | 2.71% | 1.75% | 1/02/2002 | 10.90% | 3.16% | 2.94% | 2.78% | 5/05/2014 |
| Putnam VT Large Cap Value Fund - Class IB | 12.67% | 19.00% | 8.35% | 5.28% | 5.84% | 4/30/2003 | 18.66% | 8.43% | 5.28% | 5.22% | 5/05/2014 |
| Putnam VT Large Cap Growth Fund - Class IB | 16.65% | 21.70% | 12.48% | 10.42% | | 2/01/2000 | 28.50% | 12.61% | - | 14.11% | 11/18/2016 |
| Mid Cap Equity | | | | | | | | | | | |
| LVIP American Century Mid Cap Value Fund - Service Class ⁷ | 1.07% | 7.01% | 2.39% | 2.38% | 4.53% | 10/29/2004 | 8.31% | 2.25% | 2.52% | 2.70% | 5/05/2014 |
| Invesco V.I. Main Street Mid Cap Fund - Series II | 10.55% | 17.36% | 4.52% | 1.46% | 1.37% | 9/10/2001 | 11.49% | 3.32% | 0.21% | -0.17% | 5/05/2014 |
| Lord Abbett Growth Opportunities Portfolio - VC Shares | 25.30% | 31.81% | 3.05% | 4.04% | 4.95% | 4/30/2003 | 15.19% | 1.10% | 2.88% | 2.50% | 5/05/2014 |
| Small Cap Equity | | | | | | | | | | | |
| Franklin Small Cap Value VIP Fund - Class 4 | 6.69% | 18.95% | 4.16% | 2.55% | -0.41% | 4/30/1998 | 9.46% | 2.99% | 2.17% | 0.61% | 5/05/2014 |
| Invesco V.I. Small Cap Equity Fund - Series II | 13.04% | 23.40% | 6.81% | 1.92% | 3.32% | 8/29/2003 | 10.96% | 5.27% | 1.64% | 0.70% | 5/05/2014 |
| MFS® New Discovery Series - Service Class | 0.40% | 10.85% | 0.72% | 3.96% | | 5/01/2000 | 2.77% | 0.77% | 3.61% | 2.33% | 5/05/2014 |
| International/Global Equity | | | | | | | | | | | |
| American Funds Capital World Growth and Income Fund - Class 4 | 1.16% | 7.18% | 1.51% | 1.48% | -0.65% | 5/01/2006 | 14.64% | 2.30% | 1.80% | 1.35% | 5/05/2014 |
| American Funds International Fund - Class 4 | -6.53% | -0.78% | -4.52% | -3.92% | 2.73% | 5/01/1990 | 8.67% | -2.76% | -3.24% | -4.24% | 5/05/2014 |
| American Funds New World Fund - Class 4 | -6.70% | -2.06% | -1.33% | -1.79% | 2.17% | 6/17/1999 | 9.07% | 0.91% | -1.65% | -2.50% | 5/05/2014 |
| Hartford International Opportunities HLS Fund - Class IB | -3.42% | 0.73% | -0.19% | -2.22% | 0.29% | 4/02/1998 | 10.92% | 1.21% | -1.94% | -3.10% | 5/05/2014 |
| Invesco V.I. EQV International Equity Fund - Series II | -11.88% | -5.69% | -2.75% | -3.85% | 0.54% | 9/19/2001 | 7.66% | -1.04% | -3.05% | -3.97% | 5/05/2014 |
| MFS® International Intrinsic Value Portfolio - Service Class | -4.81% | -0.07% | -0.67% | 0.88% | 3.80% | 8/24/2001 | 11.99% | 1.24% | 1.66% | 0.80% | 5/05/2014 |
| PIMCO StocksPLUS Global Portfolio - Advisor Class | 2.23% | 8.22% | 3.60% | 0.52% | -0.13% | 4/14/2010 | 16.01% | 4.67% | 0.19% | -0.40% | 5/05/2014 |
| Templeton Foreign VIP Fund - Class 4 | -11.70% | -6.61% | -3.11% | -6.86% | | 5/01/1992 | 4.30% | -1.13% | -7.79% | -9.45% | 5/05/2014 |
| Templeton Growth VIP Fund - Class 4 | -5.07% | 1.09% | -1.20% | -4.04% | | 3/15/1994 | 7.26% | -0.18% | -4.63% | -5.79% | 5/05/2014 |

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Sub-Account Performance Summary as of November 30, 2024



| Investment Option | Annualized Returns as of 11/30/2024 | | | | | | Standardized Performance as of 09/30/2024 | | | | |
|--|--|---------|---------|---------|----------------------|---------------------|---|---------|---------|--------------------------|-------------------------|
| | 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 |
| Fixed Income | | | | | | | | | | | |
| BlackRock High Yield V.I. Fund - Class III ² | -6.47% | -2.77% | -2.58% | -3.14% | -1.80% | 2/15/2012 | -0.10% | -2.60% | -3.04% | -3.89% | 5/05/2014 |
| Franklin Strategic Income VIP Fund - Class 4 | -9.75% | -6.90% | -6.06% | -6.80% | -2.83% | 6/30/1999 | -3.19% | -6.11% | -6.77% | -7.55% | 5/05/2014 |
| Hartford Total Return Bond HLS Fund - Class IB ¹ | -10.96% | -6.95% | -7.20% | -6.48% | -4.33% | 4/02/1998 | -1.65% | -6.81% | -6.01% | -6.69% | 5/05/2014 |
| Lord Abbett Bond-Debenture Portfolio - VC Shares | -6.71% | -3.62% | -4.85% | -3.70% | -0.03% | 12/03/2001 | -0.62% | -4.94% | -3.58% | -4.30% | 5/05/2014 |
| PIMCO Total Return Portfolio - Advisor Class ³ | -10.65% | -6.78% | -7.58% | -7.10% | -2.70% | 2/28/2006 | -2.27% | -7.39% | -6.61% | -7.28% | 5/05/2014 |
| Putnam VT Income Fund - Class IB | -10.40% | -6.40% | -8.96% | -7.35% | -7.44% | 4/30/1998 | -1.90% | -8.58% | -7.16% | -7.70% | 5/05/2014 |
| Templeton Global Bond VIP Fund - Class 4 | -21.01% | -16.01% | -11.77% | -12.06% | -0.73% | 1/24/1989 | -4.49% | -10.55% | -11.43% | -11.71% | 5/05/2014 |
| Asset Allocation | | | | | | | | | | | |
| BlackRock Global Allocation V.I. Fund - Class III | -2.78% | 1.94% | 0.21% | -1.99% | 0.92% | 11/18/2003 | 7.30% | 0.75% | -2.05% | -2.44% | 5/05/2014 |
| FTVIP Franklin Income Fund - CL 4 | -3.84% | 1.10% | -0.39% | -2.32% | 2.76% | 1/24/1989 | 3.61% | -0.69% | -2.65% | -3.26% | 5/05/2014 |
| Goldman Sachs Trend Driven Allocation Fund - Service Class | -0.61% | 3.46% | -1.61% | -3.68% | -2.52% | 4/16/2012 | 6.88% | -1.48% | -3.50% | -3.82% | 5/05/2014 |
| Invesco V.I. Balanced-Risk Allocation Fund - Series II | -8.21% | -5.02% | -3.63% | -3.82% | 0.82% | 1/23/2009 | -0.01% | -2.85% | -3.21% | -3.76% | 5/05/2014 |
| PIMCO All Asset Portfolio - Advisor Class | -8.06% | -3.81% | -1.31% | -3.69% | -2.23% | 4/30/2004 | -0.10% | -0.96% | -3.75% | -4.44% | 5/05/2014 |
| Money Market | | | | | | | | | | | |
| Invesco V.I. Government Money Market Fund ² | -10.02% | -9.71% | -5.25% | -7.63% | | 5/05/1993 | -9.63% | -5.36% | -7.73% | -8.66% | 5/05/2014 |
| 7-Day Current Yield (as of 11/30/24)† = 2.56% | 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 (11/30/24)† = 2.59% | | | | | | | | | | | |
| Closed Investment Options | | | | | | | | | | | |
| Goldman Sachs Multi-Strategy Alternatives Portfolio - Advisor Class ⁴ | -10.10% | -7.30% | -3.70% | -7.62% | -8.52% | 4/25/2014 | -2.58% | -3.38% | -7.69% | -8.51% | 5/05/2014 |

The ForeRetirement II 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.

The BlackRock S&P 500 Index V.I. Fund did not offer Class III shares prior to 2/14/18. Hypothetical performance that predates the inception of the BlackRock S&P 500 Index V.I. Fund in the separate account is computed by deducting the additional Class III 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 III fund will be lower than the Class I fund 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 May 1, 2015, the Goldman Sachs Multi-Strategy Alternatives Portfolio is closed to new and subsequent Premium Payments and transfers of Contract Value.

⁵Effective March 26, 2024, American Century VP Growth Fund was liquidated and proceeds were allocated to Invesco V.I. Government Money Market Fund.

⁶Effective April 26, 2024, American Century VP Value Fund reorganized into the LVIP American Century Value Fund.

⁷Effective April 26, 2024, American Century VP Mid Cap Value Fund reorganized into the LVIP American Century Mid Cap Value 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.

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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