

ForeRetirement III Variable Annuity L-Share

Sub-Account Performance Summary as of December 31, 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 III 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 12/31/2024

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	-1.66%	0.54%	12.73%	12.73%	1.03%	3.55%	4.17%	4.96%	9/28/2012
Global Atlantic American Funds Managed Risk Port CI II	-1.86%	-1.13%	9.31%	9.31%	0.20%	3.72%	3.91%	4.12%	10/31/2013
Global Atlantic Balanced Managed Risk Port CI II	-2.58%	-2.07%	6.76%	6.76%	-0.97%	2.26%	2.50%	2.81%	10/31/2013
Global Atlantic BlackRock Selects Managed Risk Portfolio Class II	-2.46%	-1.32%	8.56%	8.56%	-0.40%	3.27%	2.29%	2.14%	10/31/2013
Global Atlantic Franklin Dividend & Income Managed Risk Port CI II ¹	-4.02%	-2.92%	5.19%	5.19%	-1.36%	3.20%	3.76%	3.93%	4/30/2014
Global Atlantic Growth Managed Risk Port CI II ¹	-3.02%	-1.13%	10.75%	10.75%	1.33%	4.38%	3.53%	3.68%	4/30/2014
Global Atlantic Moderate Growth Managed Risk Port CI II	-2.82%	-1.64%	8.77%	8.77%	0.13%	3.36%	3.24%	3.42%	4/30/2014
Global Atlantic Select Advisor Managed Risk Port CI II ¹	-2.91%	-1.64%	10.37%	10.37%	0.36%	3.45%	3.80%	4.11%	10/31/2013
Global Atlantic Wellington Research Managed Risk Port CI II	-2.29%	0.16%	10.58%	10.58%	0.40%	4.21%	4.51%	5.02%	10/31/2013
Large Cap Equity									
LVIP American Century Value Fund - Service Class ⁵	-5.79%	-2.43%	7.58%	7.58%	4.45%	6.75%	6.41%	6.25%	8/14/2001
American Funds Growth-Income Fund - Class 4	-1.41%	1.88%	22.03%	22.03%	7.35%	11.04%	10.32%	10.19%	2/08/1984
American Funds Growth Fund - Class 4	-1.46%	6.49%	29.31%	29.31%	6.42%	16.84%	14.69%	12.16%	2/08/1984
BlackRock Capital Appreciation V.I. Fund - Class III	0.52%	5.69%	29.95%	29.95%	5.01%	14.14%	13.17%	12.76%	6/15/2010
BlackRock Equity Dividend V.I. Fund - Class III	-6.45%	-4.01%	8.00%	8.00%	3.94%	6.32%	7.20%	6.51%	9/30/2004
BlackRock S&P 500 V.I. - Class 3	-2.55%	1.90%	22.62%	22.62%	6.79%	12.41%	11.00%	7.85%	12/13/1996
Franklin Mutual Shares VIP Fund - Class 4	-7.44%	-2.64%	9.43%	9.43%	3.55%	3.96%	4.10%	4.91%	11/08/1996
Franklin Rising Dividends VIP Fund - Class 4	-5.01%	-2.93%	8.96%	8.96%	1.77%	8.54%	8.74%	6.18%	1/27/1992
Hartford Capital Appreciation HLS Fund - Class IB ¹	-2.79%	1.20%	18.98%	18.98%	5.15%	9.50%	8.67%	8.05%	4/02/1998
Hartford Dividend and Growth HLS Fund - Class IB	-5.01%	-2.81%	10.68%	10.68%	3.48%	8.81%	8.69%	10.11%	4/02/1998
Invesco V.I. Core Equity Fund - Series II	-2.93%	2.77%	23.38%	23.38%	5.17%	10.38%	7.52%	6.37%	10/24/2001
Lord Abbett Fundamental Equity Portfolio - VC Shares	-5.88%	-0.73%	14.85%	14.85%	3.87%	7.12%	6.30%	7.71%	4/30/2003
MFS® Growth Series - Service Class	-0.85%	4.17%	29.18%	29.18%	4.83%	12.77%	13.23%	4.83%	5/01/2000
MFS® Investors Trust Series - Service Class	-3.30%	0.40%	17.39%	17.39%	3.91%	9.44%	9.22%	5.30%	5/01/2000
MFS® Value Series - Service Class	-6.51%	-3.62%	9.62%	9.62%	2.33%	6.10%	6.77%	6.61%	1/02/2002
Putnam VT Large Cap Value Fund - Class IB	-6.65%	-2.69%	17.32%	17.32%	8.38%	10.76%	9.26%	9.11%	4/30/2003
Putnam VT Large Cap Growth Fund - Class IB	1.33%	6.41%	31.40%	31.40%	8.42%	16.20%	14.60%	4.00%	2/01/2000
Mid Cap Equity									
LVIP American Century Mid Cap Value Fund - Service Class ⁶	-6.36%	-3.13%	6.82%	6.82%	2.64%	5.48%	6.29%	8.03%	10/29/2004
Invesco V.I. Main Street Mid Cap Fund - Series II	-6.93%	1.71%	14.98%	14.98%	2.77%	7.16%	6.07%	6.08%	9/10/2001
Lord Abbett Growth Opportunities Portfolio - VC Shares	-7.01%	9.27%	28.62%	28.62%	-2.57%	6.02%	7.79%	8.18%	4/30/2003
Small Cap Equity									
Franklin Small Cap Value VIP Fund - Class 4	-8.22%	0.13%	9.85%	9.85%	2.48%	6.59%	6.47%	5.95%	4/30/1998
Invesco V.I. Small Cap Equity Fund - Series II	-7.95%	1.69%	16.03%	16.03%	1.08%	8.94%	6.20%	7.17%	8/29/2003
MFS® New Discovery Series - Service Class	-7.62%	-0.59%	4.76%	4.76%	-6.89%	3.11%	7.37%	4.79%	5/01/2000
International/Global Equity									
American Funds Capital World Growth and Income Fund - Class 4	-1.95%	-2.34%	11.94%	11.94%	2.48%	5.36%	6.58%	5.67%	5/01/2006
American Funds International Fund - Class 4	-4.84%	-8.85%	1.32%	1.32%	-3.70%	-0.66%	2.17%	5.66%	5/01/1990
American Funds New World Fund - Class 4	-1.53%	-7.06%	4.67%	4.67%	-3.14%	2.66%	4.38%	6.07%	6/17/1999
Hartford International Opportunities HLS Fund - Class IB	-2.91%	-5.94%	6.40%	6.40%	-2.20%	3.28%	3.65%	4.93%	4/02/1998
Invesco V.I. EQV International Equity Fund - Series II	-2.34%	-8.01%	-1.24%	-1.24%	-2.86%	1.35%	2.50%	4.94%	9/19/2001
MFS® International Intrinsic Value Portfolio - Service Class	-2.68%	-7.75%	5.30%	5.30%	-3.11%	3.25%	5.70%	7.21%	8/24/2001
PIMCO StocksPLUS Global Portfolio - Advisor Class	-3.14%	-3.77%	11.62%	11.62%	2.49%	7.15%	6.05%	5.45%	4/14/2010
Templeton Foreign VIP Fund - Class 4	-3.90%	-9.95%	-2.65%	-2.65%	1.62%	0.84%	0.65%	2.40%	5/01/1992
Templeton Growth VIP Fund - Class 4	-3.92%	-4.18%	3.69%	3.69%	2.32%	2.84%	2.35%	2.46%	3/15/1994

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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
Fixed Income									
BlackRock High Yield V.I. Fund - Class III ²	-0.45%	-0.19%	6.05%	6.05%	1.13%	2.43%	3.04%	3.72%	2/15/2012
Franklin Strategic Income VIP Fund - Class 4	-0.89%	-1.78%	2.33%	2.33%	-1.60%	-0.53%	0.27%	3.28%	6/30/1999
Hartford Total Return Bond HLS Fund - Class IB ¹	-1.61%	-3.60%	0.40%	0.40%	-3.99%	-1.64%	0.07%	2.65%	4/02/1998
Lord Abbett Bond-Debenture Portfolio - VC Shares	-1.19%	-1.18%	5.04%	5.04%	-1.93%	0.28%	2.14%	4.57%	12/03/2001
PIMCO Total Return Portfolio - Advisor Class ³	-1.66%	-3.28%	0.65%	0.65%	-4.22%	-1.89%	-0.32%	1.87%	2/28/2006
Putnam VT Income Fund - Class IB	-1.85%	-3.42%	0.69%	0.69%	-4.24%	-3.03%	-0.57%	2.34%	4/30/1998
Templeton Global Bond VIP Fund - Class 4	-5.27%	-12.53%	-12.87%	-12.87%	-6.31%	-6.53%	-3.75%	3.60%	1/24/1989
Asset Allocation									
BlackRock Global Allocation V.I. Fund - Class III	-2.72%	-2.57%	7.22%	7.22%	-0.73%	4.10%	3.73%	5.28%	11/18/2003
FTVIP Franklin Income Fund - CL 4	-3.45%	-3.02%	5.39%	5.39%	1.49%	3.53%	3.55%	5.86%	1/24/1989
Invesco V.I. Balanced-Risk Allocation Fund - Series II	-2.73%	-5.45%	1.93%	1.93%	-3.59%	0.90%	1.98%	4.72%	1/23/2009
PIMCO All Asset Portfolio - Advisor Class	-2.86%	-3.95%	1.94%	1.94%	-2.10%	2.69%	2.65%	3.60%	4/30/2004
Money Market									
Invesco V.I. Government Money Market Fund ²	0.22%	0.70%	3.21%	3.21%	2.01%	0.57%	-0.18%	0.62%	5/05/1993
7-Day Current Yield (as of 12/31/24)† = 2.46%	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 (12/31/24)† = 2.49%									

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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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 III 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 III 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 12/31/2024						Standardized Performance as of 12/31/2024				
	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	-0.27%	-0.27%	-1.84%	-1.37%	-0.45%	9/28/2012	-0.27%	-1.84%	-	-1.71%	5/04/2015
Global Atlantic American Funds Managed Risk Port CI II	-3.69%	-3.69%	-1.52%	-1.73%	-1.95%	10/31/2013	-3.69%	-1.52%	-	-2.17%	5/04/2015
Global Atlantic Balanced Managed Risk Port CI II	-6.24%	-6.24%	-3.13%	-3.54%	-3.74%	10/31/2013	-6.24%	-3.13%	-	-3.91%	5/04/2015
Global Atlantic BlackRock Selects Managed Risk Portfolio Class II	-4.44%	-4.44%	-1.98%	-4.15%	-5.35%	10/31/2013	-4.44%	-1.98%	-	-5.04%	5/04/2015
Global Atlantic Franklin Dividend & Income Managed Risk Port CI II ¹	-7.81%	-7.81%	-1.95%	-1.88%	-1.86%	4/30/2014	-7.81%	-1.95%	-	-1.96%	5/04/2015
Global Atlantic Growth Managed Risk Port CI II ¹	-2.25%	-2.25%	-0.85%	-2.54%	-2.54%	4/30/2014	-2.25%	-0.85%	-	-2.77%	5/04/2015
Global Atlantic Moderate Growth Managed Risk Port CI II	-4.23%	-4.23%	-1.95%	-2.69%	-2.66%	4/30/2014	-4.23%	-1.95%	-	-3.03%	5/04/2015
Global Atlantic Select Advisor Managed Risk Port CI II ¹	-2.63%	-2.63%	-1.90%	-1.94%	-1.99%	10/31/2013	-2.63%	-1.90%	-	-2.23%	5/04/2015
Global Atlantic Wellington Research Managed Risk Port CI II	-2.42%	-2.42%	-0.98%	-0.92%	-0.58%	10/31/2013	-2.42%	-0.98%	-	-1.36%	5/04/2015
Large Cap Equity											
LVIP American Century Value Fund - Service Class ⁵	-5.42%	-5.42%	1.83%	1.34%	0.47%	8/14/2001	-5.42%	1.83%	-	1.17%	5/04/2015
American Funds Growth Fund - Class 4	16.31%	16.31%	12.95%	10.98%	10.92%	2/08/1984	16.31%	12.95%	-	10.58%	5/04/2015
American Funds Growth-Income Fund - Class 4	9.03%	9.03%	6.35%	5.95%	8.88%	2/08/1984	9.03%	6.35%	-	5.61%	5/04/2015
BlackRock Capital Appreciation V.I. Fund - Class III	16.95%	16.95%	9.81%	9.19%	9.31%	6/15/2010	16.95%	9.81%	-	8.91%	5/04/2015
BlackRock Equity Dividend V.I. Fund - Class III	-5.00%	-5.00%	1.35%	2.50%	1.98%	9/30/2004	-5.00%	1.35%	-	2.59%	5/04/2015
BlackRock S&P 500 V.I. - Class 3	9.62%	9.62%	7.95%	6.68%	3.56%	12/13/1996	9.62%	7.95%	-	7.83%	4/20/2018
Franklin Mutual Shares VIP Fund - Class 4	-3.57%	-3.57%	-1.54%	-1.67%	-0.86%	11/08/1996	-3.57%	-1.54%	-	-2.57%	5/04/2015
Franklin Rising Dividends VIP Fund - Class 4	-4.04%	-4.04%	4.06%	4.30%	-0.56%	1/27/1992	-4.04%	4.06%	-	4.48%	5/04/2015
Hartford Capital Appreciation HLS Fund - Class IB ¹	5.98%	5.98%	4.86%	3.98%	4.40%	4/02/1998	5.98%	4.86%	-	3.28%	5/04/2015
Hartford Dividend and Growth HLS Fund - Class IB	-2.32%	-2.32%	4.19%	4.16%	8.17%	4/02/1998	-2.32%	4.19%	-	4.00%	5/04/2015
Invesco V.I. Core Equity Fund - Series II	10.38%	10.38%	5.68%	2.15%	-0.35%	10/24/2001	10.38%	5.68%	-	2.06%	5/04/2015
Lord Abbett Fundamental Equity Portfolio - VC Shares	1.85%	1.85%	2.09%	1.09%	4.25%	4/30/2003	1.85%	2.09%	-	0.84%	5/04/2015
MFS® Growth Series - Service Class	16.18%	16.18%	8.33%	9.37%		5/01/2000	16.18%	8.33%	-	9.41%	5/04/2015
MFS® Investors Trust Series - Service Class	4.39%	4.39%	4.79%	4.70%		5/01/2000	4.39%	4.79%	-	4.60%	5/04/2015
MFS® Value Series - Service Class	-3.38%	-3.38%	1.16%	1.94%	1.43%	1/02/2002	-3.38%	1.16%	-	1.74%	5/04/2015
Putnam VT Large Cap Value Fund - Class IB	4.32%	4.32%	6.10%	4.55%	5.48%	4/30/2003	4.32%	6.10%	-	4.37%	5/04/2015
Putnam VT Large Cap Growth Fund - Class IB	18.40%	18.40%	12.03%	10.68%		2/01/2000	18.40%	12.03%	-	14.30%	11/18/2016
Mid Cap Equity											
LVIP American Century Mid Cap Value Fund - Service Class ⁵	-6.18%	-6.18%	0.47%	1.44%	4.16%	10/29/2004	-6.18%	0.47%	-	1.34%	5/04/2015
Invesco V.I. Main Street Mid Cap Fund - Series II	1.98%	1.98%	2.25%	0.77%	1.04%	9/10/2001	1.98%	2.25%	-	0.21%	5/04/2015
Lord Abbett Growth Opportunities Portfolio - VC Shares	15.62%	15.62%	1.12%	3.20%	4.57%	4/30/2003	15.62%	1.12%	-	2.27%	5/04/2015
Small Cap Equity											
Franklin Small Cap Value VIP Fund - Class 4	-3.15%	-3.15%	1.68%	1.50%	-0.75%	4/30/1998	-3.15%	1.68%	-	1.35%	5/04/2015
Invesco V.I. Small Cap Equity Fund - Series II	3.03%	3.03%	4.46%	0.80%	2.90%	8/29/2003	3.03%	4.46%	-	0.20%	5/04/2015
MFS® New Discovery Series - Service Class	-8.24%	-8.24%	-1.64%	3.11%		5/01/2000	-8.24%	-1.64%	-	2.55%	5/04/2015
International/Global Equity											
American Funds Capital World Growth and Income Fund - Class 4	-1.06%	-1.06%	0.17%	1.63%	-0.51%	5/01/2006	-1.06%	0.17%	-	0.76%	5/04/2015
American Funds International Fund - Class 4	-11.68%	-11.68%	-6.39%	-3.60%	2.64%	5/01/1990	-11.68%	-6.39%	-	-5.23%	5/04/2015
American Funds New World Fund - Class 4	-8.33%	-8.33%	-2.44%	-0.84%	2.17%	6/17/1999	-8.33%	-2.44%	-	-1.77%	5/04/2015
Hartford International Opportunities HLS Fund - Class IB	-6.60%	-6.60%	-1.77%	-1.89%	0.17%	4/02/1998	-6.60%	-1.77%	-	-3.58%	5/04/2015
Invesco V.I. EQV International Equity Fund - Series II	-14.24%	-14.24%	-3.97%	-3.44%	0.43%	9/19/2001	-14.24%	-3.97%	-	-4.91%	5/04/2015
MFS® International Intrinsic Value Portfolio - Service Class	-7.70%	-7.70%	-1.82%	1.04%	3.67%	8/24/2001	-7.70%	-1.82%	-	-0.29%	5/04/2015
PIMCO StocksPLUS Global Portfolio - Advisor Class	-1.38%	-1.38%	2.28%	0.59%	-0.35%	4/14/2010	-1.38%	2.28%	-	-0.93%	5/04/2015
Templeton Foreign VIP Fund - Class 4	-15.65%	-15.65%	-4.91%	-6.32%		5/01/1992	-15.65%	-4.91%	-	-8.52%	5/04/2015
Templeton Growth VIP Fund - Class 4	-9.31%	-9.31%	-2.63%	-3.98%		3/15/1994	-9.31%	-2.63%	-	-5.17%	5/04/2015

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	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	-6.95%	-6.95%	-3.03%	-2.81%	-1.82%	2/15/2012	-6.95%	-3.03%	-	-3.41%	5/04/2015
Franklin Strategic Income VIP Fund - Class 4	-10.67%	-10.67%	-6.36%	-6.53%	-2.86%	6/30/1999	-10.67%	-6.36%	-	-7.09%	5/04/2015
Hartford Total Return Bond HLS Fund - Class IB ¹	-12.60%	-12.60%	-7.47%	-6.54%	-4.39%	4/02/1998	-12.60%	-7.47%	-	-6.82%	5/04/2015
Lord Abbett Bond-Debenture Portfolio - VC Shares	-7.97%	-7.97%	-5.38%	-3.66%	-0.31%	12/03/2001	-7.97%	-5.38%	-	-4.43%	5/04/2015
PIMCO Total Return Portfolio - Advisor Class ³	-12.35%	-12.35%	-7.77%	-7.09%	-4.74%	2/28/2006	-12.35%	-7.77%	-	-7.47%	5/04/2015
Putnam VT Income Fund - Class IB	-12.31%	-12.31%	-9.18%	-7.43%	-7.52%	4/30/1998	-12.31%	-9.18%	-	-8.01%	5/04/2015
Templeton Global Bond VIP Fund - Class 4	-25.87%	-25.87%	-13.15%	-12.07%	-0.89%	1/24/1989	-25.87%	-13.15%	-	-12.77%	5/04/2015
Asset Allocation											
BlackRock Global Allocation V.I. Fund - Class III	-5.78%	-5.78%	-0.88%	-1.94%	0.78%	11/18/2003	-5.78%	-0.88%	-	-2.79%	5/04/2015
FTVIP Franklin Income Fund - CL 4	-7.61%	-7.61%	-1.76%	-2.28%	2.65%	1/24/1989	-7.61%	-1.76%	-	-2.75%	5/04/2015
Invesco V.I. Balanced-Risk Allocation Fund - Series II	-11.07%	-11.07%	-4.46%	-3.95%	0.64%	1/23/2009	-11.07%	-4.46%	-	-4.59%	5/04/2015
PIMCO All Asset Portfolio - Advisor Class	-11.06%	-11.06%	-2.45%	-3.31%	-2.37%	4/30/2004	-11.06%	-2.45%	-	-3.76%	5/04/2015
Money Market											
Invesco V.I. Government Money Market Fund ²	-9.79%	-9.79%	-5.19%	-7.57%		5/05/1993	-9.79%	-5.19%	-	-7.69%	5/04/2015
7-Day Current Yield (as of 12/31/24) [†] = 2.46%	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 (12/31/24) [†] = 2.49%											

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

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

⁶Effective 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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