

# ForeRetirement Variable Annuity L-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 Variable Annuity L-Share, including mortality & expense risk charge of 0.80%, 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 04/30/2025

Investment Option	1 Month	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Fund Inception	Fund Inception Date
<b>Managed Risk</b>									
American Funds Managed Risk Asset Allocation Fund - Class P2 <sup>2</sup>	-1.47%	-4.88%	-2.63%	7.40%	4.59%	4.61%	3.86%	4.72%	9/28/2012
BlackRock Managed Volatility V.I. - Class 3	-0.86%	-2.03%	-0.76%	2.94%	5.20%	3.58%	1.40%	4.22%	6/01/1988
Global Atlantic American Funds Managed Risk Port CI II	-2.33%	-5.65%	-3.29%	4.46%	3.69%	4.54%	3.48%	3.81%	10/31/2013
Global Atlantic Balanced Managed Risk Port CI II	-2.32%	-4.57%	-3.23%	3.41%	1.99%	2.67%	2.16%	2.55%	10/31/2013
Global Atlantic BlackRock Selects Managed Risk Portfolio Class II	-2.00%	-4.84%	-2.94%	4.28%	2.76%	3.90%	1.72%	1.92%	10/31/2013
Global Atlantic Franklin Dividend & Income Managed Risk Port CI II <sup>1</sup>	-3.55%	-6.66%	-4.67%	-0.15%	1.09%	4.29%	3.44%	3.47%	4/30/2014
Global Atlantic Growth Managed Risk Port CI II <sup>1</sup>	-2.50%	-6.66%	-4.94%	3.01%	3.63%	5.10%	3.11%	3.20%	4/30/2014
Global Atlantic Moderate Growth Managed Risk Port CI II	-2.53%	-5.70%	-4.16%	3.26%	2.88%	3.91%	2.80%	3.02%	4/30/2014
Global Atlantic Select Advisor Managed Risk Port CI II <sup>1</sup>	-3.41%	-7.09%	-4.64%	2.40%	3.20%	4.51%	3.32%	3.67%	10/31/2013
Global Atlantic Wellington Research Managed Risk Port CI II	-1.61%	-6.11%	-4.81%	2.70%	3.45%	4.27%	3.91%	4.53%	10/31/2013
TOPS™ Managed Risk Balanced ETF Portfolio - Class 3 <sup>3</sup>	-2.31%	-3.79%	-2.23%	2.34%	1.13%	2.63%	1.34%	2.07%	6/09/2011
TOPS™ Managed Risk Growth ETF Portfolio - Class 3 <sup>5</sup>	-2.96%	-6.27%	-4.56%	0.03%	1.11%	3.58%	1.30%	1.87%	4/27/2011
TOPS™ Managed Risk Mod Growth ETF Portfolio - Class 3 <sup>4</sup>	-2.80%	-5.21%	-3.45%	1.75%	1.36%	3.42%	1.52%	2.42%	6/09/2011
<b>Large Cap Equity</b>									
LVIP American Century Value Fund - Service Class	-4.30%	-4.26%	-0.67%	5.59%	5.09%	12.02%	6.41%	6.25%	8/14/2001
American Funds Growth Fund - Class 4	1.91%	-10.74%	-5.79%	14.85%	12.76%	15.69%	13.54%	11.99%	2/08/1984
American Funds Growth-Income Fund - Class 4	-1.40%	-8.47%	-4.83%	9.71%	11.22%	12.57%	9.58%	10.05%	2/08/1984
BlackRock Capital Appreciation V.I. Fund - Class III	2.12%	-10.74%	-9.19%	9.90%	12.73%	12.01%	11.70%	11.85%	6/15/2010
BlackRock Equity Dividend V.I. Fund - Class III	-2.57%	-2.72%	1.41%	4.42%	5.71%	10.93%	7.56%	6.59%	9/30/2004
BlackRock S&P 500 V.I. - Class 3	-0.85%	-7.94%	-5.53%	10.05%	10.16%	13.66%	10.34%	7.66%	12/13/1996
Franklin Mutual Shares VIP Fund - Class 4	-4.00%	-5.35%	-2.05%	4.46%	5.14%	9.46%	3.63%	4.89%	11/08/1996
Franklin Rising Dividends VIP Fund - Class 4	-1.57%	-6.41%	-3.36%	3.17%	4.90%	10.68%	8.53%	6.13%	1/27/1992
Hartford Capital Appreciation HLS Fund - Class IB <sup>1</sup>	-1.26%	-9.53%	-7.50%	5.88%	7.54%	10.49%	7.49%	7.76%	4/02/1998
Hartford Disciplined Equity HLS Fund - Class IB	-0.60%	-7.82%	-5.27%	8.54%	9.26%	12.33%	10.01%	6.64%	5/29/1998
Hartford Dividend and Growth HLS Fund - Class IB	-2.68%	-5.82%	-1.95%	4.59%	5.35%	12.18%	8.47%	10.02%	4/02/1998
Invesco V.I. Core Equity Fund - Series II	-0.69%	-8.38%	-5.54%	10.13%	9.27%	11.77%	6.95%	6.14%	10/24/2001
Lord Abbett Fundamental Equity Portfolio - VC Shares	-3.04%	-9.13%	-4.45%	3.89%	6.49%	11.30%	5.92%	7.48%	4/30/2003
MFS® Growth Series - Service Class	1.27%	-11.68%	-8.21%	7.67%	11.54%	11.16%	12.13%	4.52%	5/01/2000
MFS® Investors Trust Series - Service Class	-1.57%	-7.34%	-4.41%	6.59%	7.53%	11.24%	8.74%	5.15%	5/01/2000
MFS® Value Series - Service Class	-2.87%	-3.37%	0.51%	5.97%	6.09%	10.30%	6.87%	6.65%	1/02/2002
Putnam VT Large Cap Value Fund - Class IB	-3.08%	-5.20%	-1.11%	6.26%	9.94%	14.87%	9.11%	9.02%	4/30/2003
Putnam VT Large Cap Growth Fund - Class IB	1.84%	-11.02%	-9.48%	11.55%	13.57%	13.92%	13.39%	3.66%	2/01/2000
<b>Mid Cap Equity</b>									
LVIP American Century Mid Cap Value Fund - Service Class	-3.73%	-5.29%	-2.18%	4.04%	2.79%	10.14%	6.12%	7.90%	10/29/2004
Invesco V.I. Main Street Mid Cap Fund - Series II	-0.62%	-10.11%	-6.27%	5.39%	5.36%	10.35%	5.26%	5.81%	9/10/2001
Lord Abbett Growth Opportunities Portfolio - VC Shares	7.36%	-14.05%	-8.12%	9.55%	4.23%	6.17%	6.36%	7.76%	4/30/2003
<b>Small Cap Equity</b>									
Franklin Small Cap Value VIP Fund - Class 4	-4.90%	-13.25%	-11.45%	-1.12%	2.13%	10.72%	5.29%	5.51%	4/30/1998
Invesco V.I. Small Cap Equity Fund - Series II	-1.05%	-12.29%	-8.31%	4.74%	5.50%	11.97%	5.17%	6.74%	8/29/2003
MFS® New Discovery Series - Service Class	0.28%	-11.68%	-7.35%	-2.26%	0.35%	3.70%	6.34%	4.52%	5/01/2000
<b>International/Global Equity</b>									
American Funds Capital World Growth and Income Fund - Class 4	0.87%	-3.48%	0.30%	7.81%	8.73%	10.25%	6.19%	5.58%	5/01/2006
American Funds International Fund - Class 4	1.72%	-3.17%	0.59%	-2.34%	2.61%	4.08%	1.54%	5.69%	5/01/1990
American Funds New World Fund - Class 4	1.87%	0.56%	3.09%	5.05%	5.06%	6.89%	4.29%	6.19%	6/17/1999
Hartford International Opportunities HLS Fund - Class IB	2.79%	4.14%	8.75%	11.76%	6.59%	9.29%	3.75%	5.30%	4/02/1998
Invesco V.I. EQV International Equity Fund - Series II	2.97%	-0.31%	3.75%	2.83%	5.08%	5.96%	2.29%	5.14%	9/19/2001
MFS® International Intrinsic Value Portfolio - Service Class	2.56%	4.67%	10.78%	12.53%	8.12%	7.37%	5.99%	7.68%	8/24/2001
PIMCO StocksPLUS Global Portfolio - Advisor Class	0.93%	-1.40%	2.27%	10.18%	9.06%	11.52%	5.53%	5.59%	4/14/2010
Templeton Foreign VIP Fund - Class 4	-0.78%	4.24%	7.37%	3.58%	6.96%	7.90%	0.53%	2.71%	5/01/1992
Templeton Growth VIP Fund - Class 4	-0.12%	-2.79%	0.61%	1.52%	6.24%	7.21%	1.99%	2.56%	3/15/1994

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## 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
<b>Fixed Income</b>									
BlackRock High Yield V.I. Fund - Class III <sup>2</sup>	0.12%	-0.84%	0.46%	6.12%	4.34%	4.53%	2.90%	3.77%	2/15/2012
Franklin Strategic Income VIP Fund - Class 4	-0.02%	0.49%	1.12%	5.14%	1.82%	1.62%	0.34%	3.39%	6/30/1999
Hartford Total Return Bond HLS Fund - Class IB <sup>1</sup>	-0.13%	1.63%	2.04%	5.99%	0.67%	-1.44%	0.32%	2.80%	4/02/1998
Lord Abbett Bond-Debenture Portfolio - VC Shares	-0.70%	-1.50%	-0.30%	4.65%	1.31%	2.35%	1.88%	4.60%	12/03/2001
PIMCO Total Return Portfolio - Advisor Class <sup>3</sup>	-0.02%	2.45%	2.87%	6.81%	0.44%	-1.90%	-0.04%	2.77%	2/28/2006
Putnam VT Income Fund - Class IB	0.13%	2.18%	2.56%	6.47%	-0.15%	-2.60%	-0.37%	2.52%	4/30/1998
Templeton Global Bond VIP Fund - Class 4	3.47%	6.17%	8.50%	4.28%	-2.64%	-3.85%	-2.93%	3.91%	1/24/1989
<b>Asset Allocation</b>									
BlackRock Global Allocation V.I. Fund - Class III	2.20%	-0.82%	1.82%	8.34%	4.50%	5.87%	3.59%	5.39%	11/18/2003
FTVIP Franklin Income Fund - CL 4	-2.16%	-1.69%	-0.36%	5.37%	2.70%	6.68%	3.42%	5.90%	1/24/1989
Goldman Sachs Trend Driven Allocation Fund - Service Class	-2.50%	-5.53%	-3.73%	3.10%	2.72%	3.95%	2.12%	3.07%	4/16/2012
Invesco V.I. Balanced-Risk Allocation Fund - Series II	-1.55%	-3.17%	-0.37%	-0.66%	-1.82%	3.10%	1.73%	4.71%	1/23/2009
PIMCO All Asset Portfolio - Advisor Class	-0.34%	0.90%	2.58%	5.90%	1.04%	6.06%	2.78%	3.78%	4/30/2004
<b>Money Market</b>									
Invesco V.I. Government Money Market Fund <sup>6,2</sup>	0.20%	0.61%	0.83%	3.01%	2.57%	0.89%	0.06%	0.75%	5/05/1993
7-Day Current Yield (as of 04/30/25)† = 2.96%	<b>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.</b>								
7-Day SEC Effective Yield as of (04/30/25)† = 3.01%									

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

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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Sub-Account Performance Summary as of April 30, 2025



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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 Variable Annuity L-Share, including mortality & expense risk charge of 0.80%, 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 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 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
<b>Managed Risk</b>												
American Funds Managed Risk Asset Allocation Fund - Class P2 <sup>2</sup>	-15.63%	-5.60%	-0.46%	-1.71%	-0.51%	9/28/2012		-7.98%	0.77%	-1.33%	-0.61%	2/04/2013
BlackRock Managed Volatility V.I. - Class 3	-13.76%	-10.06%	-1.72%	-5.49%	0.23%	6/01/1988		-9.67%	-1.94%	-	-3.69%	4/20/2018
Global Atlantic American Funds Managed Risk Port CI II	-16.29%	-8.54%	-0.41%	-2.20%	-2.06%	10/31/2013		-9.61%	1.16%	-1.82%	-1.86%	11/18/2013
Global Atlantic Balanced Managed Risk Port CI II	-16.23%	-9.59%	-2.52%	-3.91%	-3.79%	10/31/2013		-11.04%	-1.19%	-3.66%	-3.64%	11/18/2013
Global Atlantic BlackRock Selects Managed Risk Portfolio Class II	-15.94%	-8.72%	-1.10%	-4.95%	-5.32%	10/31/2013		-10.38%	0.23%	-4.46%	-5.27%	11/18/2013
Global Atlantic Franklin Dividend & Income Managed Risk Port CI II <sup>1</sup>	-17.67%	-13.15%	-0.46%	-2.08%	-2.12%	4/30/2014		-13.74%	1.14%	-1.73%	-1.80%	5/01/2014
Global Atlantic Growth Managed Risk Port CI II <sup>1</sup>	-17.94%	-9.99%	0.25%	-2.89%	-2.81%	4/30/2014		-11.83%	1.64%	-2.61%	-2.59%	5/01/2014
Global Atlantic Moderate Growth Managed Risk Port CI II	-17.16%	-9.74%	-1.10%	-3.12%	-2.84%	4/30/2014		-11.19%	0.28%	-2.83%	-2.62%	5/01/2014
Global Atlantic Select Advisor Managed Risk Port CI II <sup>1</sup>	-17.64%	-10.60%	-0.39%	-2.40%	-2.22%	10/31/2013		-10.54%	1.26%	-2.05%	-1.96%	11/18/2013
Global Atlantic Wellington Research Managed Risk Port CI II	-17.81%	-10.30%	-0.70%	-1.56%	-0.87%	10/31/2013		-12.18%	0.81%	-1.47%	-0.82%	11/18/2013
TOPS™ Managed Risk Balanced ETF Portfolio - Class 3 <sup>3</sup>	-15.23%	-10.66%	-2.49%	-5.15%	-4.50%	6/09/2011		-11.08%	-1.30%	-4.77%	-5.10%	2/04/2013
TOPS™ Managed Risk Growth ETF Portfolio - Class 3 <sup>5</sup>	-17.56%	-12.97%	-1.30%	-5.34%	-5.83%	4/27/2011		-13.87%	0.19%	-4.81%	-4.61%	2/04/2013
TOPS™ Managed Risk Mod Growth ETF Portfolio - Class 3 <sup>4</sup>	-16.45%	-11.25%	-1.54%	-4.98%	-3.93%	6/09/2011		-11.64%	-0.10%	-4.52%	-4.24%	2/04/2013
<b>Large Cap Equity</b>												
LVIP American Century Value Fund - Service Class	-13.67%	-7.41%	8.22%	1.41%	0.65%	8/14/2001		-7.31%	12.28%	1.98%	4.32%	2/04/2013
American Funds Growth Fund - Class 4	-18.79%	1.85%	11.88%	9.83%	10.77%	2/08/1984		-6.23%	15.27%	9.76%	10.66%	2/04/2013
American Funds Growth-Income Fund - Class 4	-17.83%	-3.29%	8.43%	5.23%	8.76%	2/08/1984		-6.00%	11.86%	5.56%	7.58%	2/04/2013
BlackRock Capital Appreciation V.I. Fund - Class III	-22.19%	-3.11%	7.73%	7.76%	8.52%	6/15/2010		-10.91%	10.94%	7.61%	9.42%	2/04/2013
BlackRock Equity Dividend V.I. Fund - Class III	-11.59%	-8.58%	6.95%	3.02%	2.19%	9/30/2004		-8.30%	10.01%	3.28%	4.21%	2/04/2013
BlackRock S&P 500 V.I. - Class 3	-18.53%	-2.95%	9.71%	6.12%	3.51%	12/13/1996		-6.74%	13.13%	-	6.90%	4/20/2018
Franklin Mutual Shares VIP Fund - Class 4	-15.05%	-8.54%	5.28%	-2.35%	-0.66%	11/08/1996		-9.59%	8.44%	-1.76%	0.78%	2/04/2013
Franklin Rising Dividends VIP Fund - Class 4	-16.36%	-9.83%	6.73%	4.25%	-0.42%	1/27/1992		-13.01%	10.01%	4.27%	5.53%	2/04/2013
Hartford Capital Appreciation HLS Fund - Class IB <sup>1</sup>	-20.50%	-7.12%	6.37%	2.71%	4.14%	4/02/1998		-10.00%	9.66%	2.93%	5.69%	2/04/2013
Hartford Disciplined Equity HLS Fund - Class IB	-18.27%	-4.46%	8.29%	5.83%	-1.44%	5/29/1998		-7.60%	-	-	5.43%	9/18/2020
Hartford Dividend and Growth HLS Fund - Class IB	-14.95%	-8.41%	8.34%	4.00%	8.11%	4/02/1998		-8.63%	11.63%	4.46%	6.41%	2/04/2013
Invesco V.I. Core Equity Fund - Series II	-18.54%	-2.87%	7.63%	1.73%	-0.34%	10/24/2001		-7.00%	11.07%	1.83%	3.54%	2/04/2013
Lord Abbett Fundamental Equity Portfolio - VC Shares	-17.45%	-9.11%	7.31%	0.73%	4.12%	4/30/2003		-10.73%	10.87%	1.11%	3.31%	2/04/2013
MFS® Growth Series - Service Class	-21.21%	-5.33%	6.80%	8.42%		5/01/2000		-11.71%	9.94%	8.08%	9.84%	2/04/2013
MFS® Investors Trust Series - Service Class	-17.41%	-6.41%	7.15%	4.33%		5/01/2000		-9.45%	10.55%	4.41%	6.36%	2/04/2013
MFS® Value Series - Service Class	-12.49%	-7.03%	6.17%	2.10%	1.48%	1/02/2002		-8.18%	9.44%	2.36%	4.86%	2/04/2013
Putnam VT Large Cap Value Fund - Class IB	-14.11%	-6.74%	11.12%	4.48%	5.50%	4/30/2003		-6.31%	14.94%	4.76%	6.87%	2/04/2013
Putnam VT Large Cap Growth Fund - Class IB	-22.48%	-1.45%	9.82%	9.64%		2/01/2000		-8.69%	12.87%	-	12.36%	11/18/2016
<b>Mid Cap Equity</b>												
LVIP American Century Mid Cap Value Fund - Service Class	-15.18%	-8.96%	6.23%	1.37%	4.14%	10/29/2004		-8.83%	9.73%	1.56%	4.46%	2/04/2013
Invesco V.I. Main Street Mid Cap Fund - Series II	-19.27%	-7.61%	6.33%	-0.10%	0.93%	9/10/2001		-13.32%	9.75%	-0.04%	1.64%	2/04/2013
Lord Abbett Growth Opportunities Portfolio - VC Shares	-21.12%	-3.45%	1.53%	1.58%	4.25%	4/30/2003		-17.36%	3.80%	0.61%	3.79%	2/04/2013
<b>Small Cap Equity</b>												
Franklin Small Cap Value VIP Fund - Class 4	-24.45%	-14.12%	7.06%	0.31%	-0.93%	4/30/1998		-14.98%	11.21%	0.76%	2.39%	2/04/2013
Invesco V.I. Small Cap Equity Fund - Series II	-21.31%	-8.26%	8.29%	-0.35%	2.60%	8/29/2003		-13.24%	12.17%	-0.72%	2.11%	2/04/2013
MFS® New Discovery Series - Service Class	-20.35%	-15.26%	-0.80%	2.04%		5/01/2000		-21.92%	3.34%	1.53%	2.73%	2/04/2013

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Sub-Account Performance Summary as of April 30, 2025



Investment Option	Annualized Returns as of 04/30/2025						Standardized Performance as of 03/31/2025				
	YTD	1 Year	5 Year	10 Year	Since Fund Inception	Fund Inception Date	1 Year	5 Year	10 Year	Since Sub-Acct Inception	Sub-Acct Inception Date
<b>International/Global Equity</b>											
American Funds Capital World Growth and Income Fund - Class 4	-12.70%	-5.19%	6.01%	1.02%	-0.53%	5/01/2006	-9.58%	8.11%	1.25%	2.60%	2/04/2013
American Funds International Fund - Class 4	-12.41%	-15.34%	-0.60%	-4.74%	2.74%	5/01/1990	-18.50%	0.89%	-4.50%	-3.27%	2/04/2013
American Funds New World Fund - Class 4	-9.91%	-7.95%	2.44%	-1.15%	2.37%	6/17/1999	-11.76%	4.81%	-1.01%	-2.88%	2/04/2013
Hartford International Opportunities HLS Fund - Class IB	-4.25%	-1.24%	5.03%	-2.33%	0.54%	4/02/1998	-5.83%	6.18%	-2.04%	-1.23%	2/04/2013
Invesco V.I. EQV International Equity Fund - Series II	-9.25%	-10.17%	1.40%	-4.08%	0.77%	9/19/2001	-17.23%	2.86%	-3.79%	-2.92%	2/04/2013
MFS® International Intrinsic Value Portfolio - Service Class	-2.22%	-0.47%	2.65%	0.99%	4.23%	8/24/2001	-6.22%	3.92%	1.02%	2.61%	2/04/2013
PIMCO StocksPLUS Global Portfolio - Advisor Class	-10.73%	-2.82%	7.41%	-0.34%	-0.38%	4/14/2010	-8.25%	9.82%	0.24%	0.94%	2/04/2013
Templeton Foreign VIP Fund - Class 4	-5.63%	-9.42%	3.49%	-7.32%		5/01/1992	-9.80%	5.56%	-6.29%	-6.39%	2/04/2013
Templeton Growth VIP Fund - Class 4	-12.39%	-11.48%	2.74%	-4.67%		3/15/1994	-15.08%	4.48%	-4.04%	-2.48%	2/04/2013
<b>Fixed Income</b>											
BlackRock High Yield V.I. Fund - Class III <sup>2</sup>	-12.54%	-6.88%	-0.49%	-3.07%	-2.07%	2/15/2012	-7.94%	0.71%	-2.96%	-3.12%	2/04/2013
Franklin Strategic Income VIP Fund - Class 4	-11.88%	-7.87%	-3.80%	-6.63%	-2.51%	6/30/1999	-9.57%	-3.37%	-6.44%	-7.68%	2/04/2013
Hartford Total Return Bond HLS Fund - Class IB <sup>1</sup>	-10.96%	-7.01%	-7.54%	-6.34%	-4.48%	4/02/1998	-9.93%	-6.64%	-6.39%	-7.68%	2/04/2013
Lord Abbett Bond-Debenture Portfolio - VC Shares	-13.30%	-8.35%	-2.86%	-4.13%	-0.12%	12/03/2001	-9.07%	-1.69%	-4.08%	-3.74%	2/04/2013
PIMCO Total Return Portfolio - Advisor Class <sup>3</sup>	-10.13%	-6.19%	-8.14%	-6.92%	-2.83%	2/28/2006	-8.82%	-7.56%	-7.02%	-8.58%	2/04/2013
Putnam VT Income Fund - Class IB	-10.44%	-6.53%	-8.97%	-7.38%	-6.68%	4/30/1998	-9.54%	-8.43%	-7.34%	-7.75%	2/04/2013
Templeton Global Bond VIP Fund - Class 4	-4.50%	-8.72%	-10.33%	-11.43%	-0.57%	1/24/1989	-16.87%	-10.93%	-11.48%	-13.82%	2/04/2013
<b>Asset Allocation</b>											
BlackRock Global Allocation V.I. Fund - Class III	-11.18%	-4.66%	1.13%	-2.29%	1.03%	11/18/2003	-11.09%	2.74%	-2.26%	-1.85%	2/04/2013
FTVIP Franklin Income Fund - CL 4	-13.36%	-7.63%	2.15%	-2.44%	2.74%	1/24/1989	-7.61%	3.80%	-1.94%	-1.70%	2/04/2013
Goldman Sachs Trend Driven Allocation Fund - Service Class	-16.73%	-9.90%	-1.06%	-4.26%	-3.33%	4/16/2012	-10.81%	-0.38%	-4.05%	-3.80%	5/01/2014
Invesco V.I. Balanced-Risk Allocation Fund - Series II	-13.37%	-13.66%	-1.72%	-4.34%	0.47%	1/23/2009	-15.05%	-0.71%	-4.19%	-4.94%	2/04/2013
PIMCO All Asset Portfolio - Advisor Class	-10.42%	-7.10%	1.55%	-3.23%	-2.00%	4/30/2004	-9.44%	3.01%	-2.78%	-5.28%	2/04/2013
<b>Money Market</b>											
Invesco V.I. Government Money Market Fund <sup>6,2</sup>	-12.17%	-9.99%	-4.83%	-7.22%		5/05/1993	-9.93%	-4.91%	-7.27%	-9.97%	2/04/2013
7-Day Current Yield (as of 04/30/25)† = 2.96%	<b>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.</b>										
7-Day SEC Effective Yield as of (04/30/25)† = 3.01%											

**The ForeRetirement 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.**

ForeRetirement I Variable Annuity is no longer available for sale.

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 Managed Volatility V.I. Fund did not offer Class III shares prior to 9/30/04; 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 Managed Volatility V.I. Fund and 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.

Each TOPS Class 3 fund did not offer Class 3 shares prior to 5/1/2012. Hypothetical performance that predates the inception of each TOPS Class 3 fund in the separate account is computed by deducting the additional Class 3 total annual fund operating expenses and the Separate Account Annual Expenses from the performance of the Class 2 fund performance. The performance of the Class 3 funds will be lower than the Class 2 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.

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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.

ForeRetirement Variable Annuity L-Share  
Sub-Account Performance Summary as of April 30, 2025



<sup>1</sup>Returns reflect the deduction of an annual fund facilitation fee of 0.05%.

<sup>2</sup>Returns reflect the deduction of an annual fund facilitation fee of 0.10%.

<sup>3</sup>Returns reflect the deduction of an annual fund facilitation fee of 0.15%.

<sup>4</sup>Returns reflect the deduction of an annual fund facilitation fee of 0.25%.

<sup>5</sup>Returns reflect the deduction of an annual fund facilitation fee of 0.40%.

<sup>6</sup>Effective April 14, 2025, Goldman Sachs Multi-Strategy Alternatives Portfolio was liquidated and proceeds were allocated to Invesco V.I. Government Money Market Fund.

<sup>\*</sup>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.

<sup>†</sup>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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