



Forethought Life Insurance Company
SCHEDULE OF COMMISSIONS
FOR ANNUITY SALES

GENERAL AGENT SCHEDULE

This Schedule of Commissions for Annuity Sales ("Schedule") is an addendum to the Insurance Selling Agreement ("Agreement"). This Schedule is for Forethought Life Insurance Company ("FLIC") annuity contracts sold under the Agreement which are issued on or after the Schedule Effective Date.

Product	Age	Commission Rate ¹
Bonus AdvantageSM (Rates 1.00% less in certain states. See Forethought.com for list of states.)	55-75 76-80	7.00% 5.00%
Secure Bonus 115 PlusSM (Rates 1.00% less in AK, CT, DE, FL, MN, OR, SC, TX, UT)	0-75 76-85	7.50% 5.00%
Secure Bonus 115SM (Rates 1.00% less in AK, CT, DE, FL, MN, OR, SC, TX, UT)	0-75 76-85	7.50% 5.00%
Index Bonus 115SM (Rates 1.00% less in AK, CT, DE, FL, MN, OR, SC, TX, UT)	0-75 76-85	8.00% 5.50%
Secure Income 125SM (Rates 1.00% less in AK, CT, DE, FL, MN, OR, SC, TX, UT)	0-75 76-85	7.00% 5.00%
Income 125SM (Rates 1.00% less in AK, CT, DE, FL, MN, OR, SC, TX, UT)	0-75 76-85	7.00% 5.00%
Destination Income 15SM (State of Oregon)	0-75 76-85	6.50% 5.00%
Guaranteed Destinations^{SM 2} (State of Washington)	0-75 76-85	7.00% 5.00%

¹ Commissions are expressed as a percentage of the initial premium or deposit

² Commissions are not paid on premiums received after the issue date.

Bonus Advantage Contract Series numbers – FA1201SPDAX-01, GA1201SPDAX-01 and FA1201SPDAXL-01; Secure Bonus 115 Plus and Secure Bonus 115 – Contract Series FA2001SPDANX, FA2001SPDANXL or GA2001SPDANX; Index Bonus 115 – Contract Series FA2001SPDAX, FA2001SPDAXL or GA2001SPDAX; Secure Income 125 – Contract Series FA1001SPDANX, FA101SPDANXL or GA1001SPDANX; Income 125 – Contract series FA1001SPDAX, GA1001SPDAX or FA1001SPDAXL; Destination Income 15 – Contract series FA1001SPGWA10; Guaranteed Destinations – Contract series FA1001FP5GD10.

FLIC, in its discretion, may pay to any agent below You in the agent hierarchy the commissions due such agent. Your effective commission rate will depend on the agents in the hierarchy. Commissions are paid weekly as earned.

Commission Chargebacks

Withdrawals, including Required Minimum Distributions, are subject to commission chargeback, regardless of whether withdrawal charges are incurred. A commission chargeback will be applied as provided below:

If the Owner dies or if the contract has a partial or total withdrawal, within one year following the issue date, there will be a chargeback against commissions paid. The chargeback is 100% for months 1 through 12. Any rescission, regardless of contract year, will result in 100% commission chargeback. A commission chargeback will not apply for the election of the Guaranteed Lifetime Income Benefit.

Termination of the Agreement shall not terminate FLIC's right to chargeback commissions.

Commission Hold Procedure

Delivery Receipts are required in all cases. When the initial premium for an annuity contract generates a commission greater than \$15,000, the portion of the commission that exceeds \$15,000 will be released thirty (30) days after the Batesville Administrative Office receives the signed Delivery Receipt.

No commission shall be paid on the sale of a contract which involves the total or partial replacement of a contract issued by FLIC or any of its affiliates.

ACCEPTED AND AGREED TO:

Agency/Agent Signature Date

Date