



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 Annuity Selling Agreement ("Agreement"). This Schedule is for Forethought Life Insurance Company ("FLIC") annuity contracts sold under the attached Agreement which are issued on or after the Schedule Effective Date. No commissions will be earned or paid unless the corresponding form of annuity contract is available for sale by FLIC in the applicable state.

Forethought Destination Indexed AnnuitiesSM

Product	Premium Allocation	Age	Initial Deposit	Additional Deposits
3 Year ^(A)	All Strategies	0-75	2.00%	-
		76-85	1.25%	-
6 Year ^(A)	All Strategies	0-75	6.00%	-
		76-80	4.75%	-
9 Year ^(A)	All Strategies	0-75	8.00%	-
		76-78	6.00%	-
Destination Income 15 ^{SM(A)}	Annual Cap with Monthly Averaging and Fixed Account	0-75	9.00%	-
		76-85	7.50%	-
	Annual Spread with Monthly Averaging	0-75	4.00%	-
		76-85	2.50%	-
Guaranteed Destinations ^{SM(B)}	Monthly Point to Point with Cap and Fixed Account	0-75	8.00%	4.00%
		76-85	6.50%	3.25%
	Annual Spread with Monthly Averaging	0-75	3.00%	0.00%
		76-85	1.50%	0.00%
Income 125 ^{SM(A)}	All Strategies	0-75	10.00%	-
		76-85	7.50%	-

3 - 6 - 9 Year - Contract series FA1001SP3, FA1001SP6, FA1001SP9 or GA1001SP3, GA1001SP6, GA1001SP9

Destination Income - Destination Income 15 - Contract series FA1001SPGWA10 or GA1001SPGWA10

Guaranteed Destinations - Contract series FA1001FP5GD10 or GA1001FP5GD10

Income 125 - Contract series FA1001SPDAX or GA1001SPDAX

Commissions are expressed as a percentage of premiums paid unless otherwise noted. FLIC in its discretion may pay to any agent any commissions due the agent from the General Agent and set-off such payment or payments against any commissions due or to become due to the General Agent. Commissions are paid weekly as earned.

Commission Chargebacks

(A) In the event an annuity contract has a partial or total withdrawal within one (1) year following the issue date, even after death, there will be a chargeback against commissions paid which is attributable to the amount withdrawn as follows: For issue ages 0-80, the commission chargeback during policy months 1 through 6 is 100%; for months 7 through 12 the chargeback is 50%. For issue ages 81 and over, the chargeback is 100% for months 1 through 12. There will be no commission chargeback when spouse continues the contract or the death benefit amount is not paid until after the first contract year.

(B) In the event an annuity contract has a withdrawal within two (2) years following the issue date there will be a chargeback against commissions paid which is attributable to the amount withdrawn. The commission chargeback is 100% for the first 24 months. In the event of death within one (1) year following the issue date the commission chargeback is 100% for the first twelve months.

For a partial withdrawal, only the portion of the withdrawal that incurs a withdrawal charge will be subject to a commission charge back.

Termination of the Agreement shall not terminate FLIC's right to chargeback commissions that were paid by FLIC under the terms of said Agreement.

No commission shall be paid on the sale of a policy which involves the total or partial replacement of a policy issued by FLIC or any of its affiliates unless specifically provided for in writing.

ACCEPTED AND AGREED TO:

Signature of General Agent

Date