

**ANNUAL STATEMENT**

**OF THE**

**Forethought Life Insurance Company**

**TO THE**

**Insurance Department**

**OF THE**

**STATE OF**

**FOR THE YEAR ENDED  
DECEMBER 31, 2024**

LIFE, ACCIDENT AND HEALTH

FRATERNAL BENEFIT SOCIETIES

**2024**



LIFE, AND ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES - ASSOCIATION EDITION

# ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2024  
OF THE CONDITION AND AFFAIRS OF THE

## Forethought Life Insurance Company

NAIC Group Code 3891 3891 NAIC Company Code 91642 Employer's ID Number 06-1016329  
(Current) (Prior)

Organized under the Laws of Indiana, State of Domicile or Port of Entry IN

Country of Domicile United States of America

Licensed as business type: Life, Accident and Health [ X ] Fraternal Benefit Societies [ ]

Incorporated/Organized 02/14/1980 Commenced Business 09/29/1980

Statutory Home Office 10 West Market Street, Suite 2300 Indianapolis, IN, US 46204  
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 10 West Market Street, Suite 2300  
(Street and Number) Indianapolis, IN, US 46204 317-223-2700  
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address 10 West Market Street, Suite 2300 Indianapolis, IN, US 46204  
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 10 West Market Street, Suite 2300  
(Street and Number) Indianapolis, IN, US 46204 317-223-2700  
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.globalatlantic.com

Statutory Statement Contact Carrie Jo Thomas 515-393-3690  
(Name) (Area Code) (Telephone Number)  
carrie.thomas@gafg.com 508-460-2401  
(E-mail Address) (FAX Number)

### OFFICERS

President & Chairman Robert Michael Arena Jr. Chief Financial Officer Brian Victor Korbesmeyer #  
MD, GC, Co-Secretary Kathryn Lauren Freund VP, Co-Secretary Carrie Jo Thomas

### OTHER

<u>Natalya Vasilyevna Belonozhko, Senior Vice President</u>	<u>Jason Alexander Bickler, MD, Chief Distribution Officer</u>	<u>Donald Trent Bobbs, Managing Director</u>
<u>Willard Carlisle Butcher Jr. #, Managing Director</u>	<u>Peter Charles Carlson, SVP, Appointed Actuary</u>	<u>Eileen Patricia DeMayo, Senior Vice President</u>
<u>Robert James Egan, Senior Vice President</u>	<u>Padma Elmgart, Chief Technology Officer</u>	<u>Kevin Anthony Felix, MD, President, Investments</u>
<u>Susan Lorraine Fiengo, Managing Director</u>	<u>Ilya Grigoryevich Finkler, Managing Director</u>	<u>Andrew Gabriel Freeman, Senior Vice President</u>
<u>Risa Beth Gordon, MD, Asst. Sec.</u>	<u>Jonathan Hecht, Managing Director</u>	<u>Brian Michael Hendry, Chief Audit Executive</u>
<u>Leah Marie Hoppe, Managing Director</u>	<u>Rodney Richard Howard, Senior Vice President</u>	<u>Douglas Robert Jaworski, SVP, Chief Inf. Sec. Off.</u>
<u>Kevin Michael Kimmerling, SVP, Assoc. GC, Asst. Sec.</u>	<u>Victoria May Lau, Managing Director</u>	<u>Hanben Kim Lee, Executive Vice President</u>
<u>Emily Anne LeMay, Chief Operations Officer</u>	<u>Justin David MacNeil, MD, Assistant Treasurer</u>	<u>Tonya Rachele Maxwell, Senior Vice President</u>
<u>Dillon Thomas McKelvey #, Senior Vice President</u>	<u>Kelly K. Milberger, Managing Director</u>	<u>Woolf Norman Milner, Chief Risk Officer</u>
<u>Michael Eugene Morreale #, Senior Vice President</u>	<u>Andrew Chilson Morse, Senior Vice President</u>	<u>Barrie Ribet Moskovich, Managing Director</u>
<u>Cody Joseph Nadeau #, Senior Vice President</u>	<u>Paula Genevieve Nelson, Managing Director</u>	<u>Daniel Patrick O'Shea, Chief Administrative Officer</u>
<u>Sarah Marie Patterson, MD, Legal Officer, Asst. Sec.</u>	<u>Michael Ryan Paulousky, SVP, Asst. Treasurer</u>	<u>Peggy Hiu Poon, Treasurer</u>
<u>Samuel Ramos, Chief Legal Officer, GC</u>	<u>John Mitchell Reed #, Co-Chief Investment Officer</u>	<u>Scott Joseph Robidoux, Senior Vice President</u>
<u>Kelly June Rutherford, Managing Director</u>	<u>Mark Lester Sangalang #, Senior Vice President</u>	<u>Erin Christine Schwerzmann, SVP, Assoc. GC</u>
<u>Lauren Taylor Scott, Senior Vice President</u>	<u>Rohit Sethi, Managing Director</u>	<u>Andrew Mead Shainberg, Chief Compliance Officer</u>
<u>Gary Philip Silber, MD, GC, Asst. Secretary</u>	<u>Eric David Todd, Managing Director</u>	<u>Catherine Tamela Valeri #, SVP, Privacy Officer</u>
<u>Alireza Vaseghi, Managing Director</u>	<u>Christian Paul Walk, SVP, Assoc. GC, Asst. Sec.</u>	

### DIRECTORS OR TRUSTEES

Robert Michael Arena Jr. Hanben Kim Lee Paula Genevieve Nelson  
Manu Sareen Eric David Todd

State of Iowa SS  
County of Polk

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

DocuSigned by:  
  
0FC886810F88E  
Robert Michael Arena Jr.  
President

DocuSigned by:  
  
018B3305A77407  
Carrie Jo Thomas  
VP, Co-Secretary

Signed by:  
  
06594A3C22E1449  
Brian Victor Korbesmeyer  
Chief Financial Officer

Subscribed and sworn to before me this  
17<sup>th</sup> day of January, 2025

- a. Is this an original filing? ..... Yes [ X ] No [ ]
- b. If no,
  - 1. State the amendment number.....
  - 2. Date filed .....
  - 3. Number of pages attached.....



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**ASSETS**

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D) .....	28,029,297,579		28,029,297,579	29,089,001,025
2. Stocks (Schedule D):				
2.1 Preferred stocks .....	65,282,728		65,282,728	53,269,819
2.2 Common stocks .....	89,959,894		89,959,894	88,748,859
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens .....	20,312,572,230		20,312,572,230	17,814,244,151
3.2 Other than first liens.....	717,547,539		717,547,539	447,255,802
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances) .....				
4.2 Properties held for the production of income (less \$ ..... encumbrances) .....	13,111,105		13,111,105	
4.3 Properties held for sale (less \$ encumbrances) .....	11,576,423		11,576,423	2,882,018
5. Cash (\$ .....403,178,031, Schedule E - Part 1), cash equivalents (\$ .....725,011,752, Schedule E - Part 2) and short-term investments (\$ .....482,936,652, Schedule DA) .....	1,611,126,435		1,611,126,435	2,958,586,014
6. Contract loans (including \$ ..... premium notes) .....	3,160,431		3,160,431	3,605,248
7. Derivatives (Schedule DB) .....	1,066,194,880		1,066,194,880	684,289,694
8. Other invested assets (Schedule BA) .....	2,637,145,146	5,000,000	2,632,145,146	1,525,694,371
9. Receivables for securities .....	409,892,263	34,696,526	375,195,737	381,580,922
10. Securities lending reinvested collateral assets (Schedule DL) .....				
11. Aggregate write-ins for invested assets .....				
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	54,966,866,653	39,696,526	54,927,170,127	53,049,157,922
13. Title plants less \$ ..... charged off (for Title insurers only) .....				
14. Investment income due and accrued .....	398,758,607		398,758,607	340,685,782
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	681,339		681,339	224,461
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ ..... earned but unbilled premiums) .....	31,600,211		31,600,211	10,918,472
15.3 Accrued retrospective premiums (\$ ..... ) and contracts subject to redetermination (\$ ..... ) .....				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....				
16.2 Funds held by or deposited with reinsured companies .....				
16.3 Other amounts receivable under reinsurance contracts .....	858,608,780		858,608,780	1,255,753,707
17. Amounts receivable relating to uninsured plans .....				
18.1 Current federal and foreign income tax recoverable and interest thereon ....	374,174,573		374,174,573	26,375,392
18.2 Net deferred tax asset .....	457,771,718		457,771,718	310,476,627
19. Guaranty funds receivable or on deposit .....	38,384,522		38,384,522	432,102
20. Electronic data processing equipment and software .....				
21. Furniture and equipment, including health care delivery assets (\$ ..... ) .....				
22. Net adjustment in assets and liabilities due to foreign exchange rates .....				
23. Receivables from parent, subsidiaries and affiliates .....	17,760,666		17,760,666	2,075,349
24. Health care (\$ ..... ) and other amounts receivable .....	1,683,269	1,683,269		
25. Aggregate write-ins for other-than-invested assets .....	101,342,231	6,705,998	94,636,233	
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	57,247,632,569	48,085,793	57,199,546,776	54,996,099,814
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	2,960,751,370		2,960,751,370	2,342,327,801
28. Total (Lines 26 and 27) .....	60,208,383,939	48,085,793	60,160,298,146	57,338,427,615
<b>DETAILS OF WRITE-INS</b>				
1101. ....				
1102. ....				
1103. ....				
1198. Summary of remaining write-ins for Line 11 from overflow page .....				
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)				
2501. Admitted Disallowed IMR .....	94,136,976		94,136,976	
2502. Letter of Credit .....	4,800,882	4,800,882		
2503. Miscellaneous .....	857,114	849,614	7,500	
2598. Summary of remaining write-ins for Line 25 from overflow page .....	1,547,259	1,055,502	491,757	
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	101,342,231	6,705,998	94,636,233	

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ ..... 34,214,705,019 (Exh. 5, Line 9999999) less \$ ..... included in Line 6.3 (including \$ ..... 29,857,870 Modco Reserve) .....	34,214,705,019	29,862,973,690
2. Aggregate reserve for accident and health contracts (including \$ ..... Modco Reserve) .....	87,307,401	74,516,868
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ ..... Modco Reserve) .....	3,307,513,562	6,749,847,095
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less Col. 6) .....	7,430,110	7,484,176
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, Col. 6) .....	370,154	370,873
5. Policyholders' dividends/refunds to members \$ ..... and coupons \$ ..... due and unpaid (Exhibit 4, Line 10) .....		
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$ ..... Modco) .....		
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ ..... Modco) .....		
6.3 Coupons and similar benefits (including \$ ..... Modco) .....		
7. Amount provisionally held for deferred dividend policies not included in Line 6 .....		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ ..... discount; including \$ ..... 92,022 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14) .....	149,596	103,478
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts .....		
9.2 Provision for experience rating refunds, including the liability of \$ ..... accident and health experience rating refunds of which \$ ..... is for medical loss ratio rebate per the Public Health Service Act .....		
9.3 Other amounts payable on reinsurance, including \$ ..... 3,217,296 assumed and \$ ..... 749,724,479 ceded .....	752,941,775	1,263,121,187
9.4 Interest maintenance reserve (IMR, Line 6) .....		18,376,124
10. Commissions to agents due or accrued-life and annuity contracts \$ ..... 13,575,338 accident and health \$ ..... 359,557 and deposit-type contract funds \$ ..... .....	13,934,896	11,147,675
11. Commissions and expense allowances payable on reinsurance assumed .....		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7) .....	20,348,066	25,126,842
13. Transfers to Separate Accounts due or accrued (net) (including \$ ..... 0 accrued for expense allowances recognized in reserves, net of reinsured allowances) .....	(81,979,192)	(1,099,622)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6) .....	12,821,996	9,738,688
15.1 Current federal and foreign income taxes, including \$ ..... on realized capital gains (losses) .....		
15.2 Net deferred tax liability .....		
16. Unearned investment income .....	3,331,085	
17. Amounts withheld or retained by reporting entity as agent or trustee .....	4,048,196	3,955,532
18. Amounts held for agents' account, including \$ ..... agents' credit balances .....		
19. Remittances and items not allocated .....	364,198,937	283,653,273
20. Net adjustment in assets and liabilities due to foreign exchange rates .....		
21. Liability for benefits for employees and agents if not included above .....		
22. Borrowed money \$ ..... and interest thereon \$ .....		
23. Dividends to stockholders declared and unpaid .....		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7) .....	413,897,302	438,687,415
24.02 Reinsurance in unauthorized and certified (\$ ..... ) companies .....		
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$ ..... 12,824,582,075 ) reinsurers .....	12,824,582,075	11,169,537,154
24.04 Payable to parent, subsidiaries and affiliates .....		
24.05 Drafts outstanding .....		
24.06 Liability for amounts held under uninsured plans .....		
24.07 Funds held under coinsurance .....	125,674,316	171,456,505
24.08 Derivatives .....	9,858,487	24,026,826
24.09 Payable for securities .....	23,946,788	142,803,440
24.10 Payable for securities lending .....		
24.11 Capital notes \$ ..... and interest thereon \$ .....		
25. Aggregate write-ins for liabilities .....	1,072,183,950	1,889,375,157
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25) .....	53,177,264,519	52,145,202,375
27. From Separate Accounts Statement .....	2,960,751,370	2,342,327,801
28. Total liabilities (Lines 26 and 27) .....	56,138,015,889	54,487,530,176
29. Common capital stock .....	2,500,000	2,500,000
30. Preferred capital stock .....		
31. Aggregate write-ins for other-than-special surplus funds .....		
32. Surplus notes .....		
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1) .....	2,952,873,348	1,877,873,348
34. Aggregate write-ins for special surplus funds .....	94,136,976	
35. Unassigned funds (surplus) .....	972,771,933	970,524,091
36. Less treasury stock, at cost:		
36.1 ..... shares common (value included in Line 29 \$ ..... ) .....		
36.2 ..... shares preferred (value included in Line 30 \$ ..... ) .....		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ ..... 0 in Separate Accounts Statement) .....	4,019,782,257	2,848,397,439
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55) .....	4,022,282,257	2,850,897,439
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3) .....	60,160,298,146	57,338,427,615
<b>DETAILS OF WRITE-INS</b>		
2501. Derivative Collateral .....	1,059,286,051	537,830,000
2502. Miscellaneous .....	14,553,437	31,757,434
2503. Accounts Payable .....	1,340,174	1,706,601
2598. Summary of remaining write-ins for Line 25 from overflow page .....	(2,995,712)	1,318,081,122
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above) .....	1,072,183,950	1,889,375,157
3101. ....		
3102. ....		
3103. ....		
3198. Summary of remaining write-ins for Line 31 from overflow page .....		
3199. Totals (Lines 3101 through 3103 plus 3198)(Line 31 above) .....		
3401. Admitted Disallowed IMR .....	94,136,976	
3402. ....		
3403. ....		
3498. Summary of remaining write-ins for Line 34 from overflow page .....		
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) .....	94,136,976	

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**SUMMARY OF OPERATIONS**

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts .....	8,791,061,062	6,494,680,439
2. Considerations for supplementary contracts with life contingencies .....	2,123,142	4,320,695
3. Net investment income (Exhibit of Net Investment Income, Line 17) .....	2,667,335,039	2,516,126,925
4. Amortization of Interest Maintenance Reserve (IMR, Line 5) .....	(19,614,007)	5,040,327
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....	41,544,526	
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1) .....	523,802,341	354,232,255
7. Reserve adjustments on reinsurance ceded .....		
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....		
8.2 Charges and fees for deposit-type contracts .....		
8.3 Aggregate write-ins for miscellaneous income .....	9,205,429	(16,808,042)
9. Total (Lines 1 to 8.3) .....	12,015,457,533	9,357,592,599
10. Death benefits .....	152,246,225	154,451,359
11. Matured endowments (excluding guaranteed annual pure endowments) .....		
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 5 minus Analysis of Operations Summary, Line 18, Col. 1) .....	563,798,741	556,672,351
13. Disability benefits and benefits under accident and health contracts .....	5,971,549	5,664,186
14. Coupons, guaranteed annual pure endowments and similar benefits .....		
15. Surrender benefits and withdrawals for life contracts .....	4,288,806,167	4,022,035,093
16. Group conversions .....		
17. Interest and adjustments on contract or deposit-type contract funds .....	340,136,966	395,949,022
18. Payments on supplementary contracts with life contingencies .....		
19. Increase in aggregate reserves for life and accident and health contracts .....	4,364,521,865	2,642,779,911
20. Totals (Lines 10 to 19) .....	9,715,481,513	7,777,551,921
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1) .....	801,856,892	448,587,166
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1) .....	487,659	578,453
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Columns 1, 2, 3, 4 and 6) .....	427,059,261	413,303,393
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5) .....	23,173,004	18,020,746
25. Increase in loading on deferred and uncollected premiums .....	17,500,757	441,584
26. Net transfers to or (from) Separate Accounts net of reinsurance .....	621,180,509	106,122,702
27. Aggregate write-ins for deductions .....	490,144,475	401,862,562
28. Totals (Lines 20 to 27) .....	12,096,884,070	9,166,468,527
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	(81,426,537)	191,124,072
30. Dividends to policyholders and refunds to members .....		
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....	(81,426,537)	191,124,072
32. Federal and foreign income taxes incurred (excluding tax on capital gains) .....	(207,187,614)	100,447,839
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) .....	125,761,077	90,676,233
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ 27,195,655 (excluding taxes of \$ (47,829,990) transferred to the IMR) .....	(540,106)	(92,650,812)
35. Net income (Line 33 plus Line 34) .....	125,220,971	(1,974,579)
<b>CAPITAL AND SURPLUS ACCOUNT</b>		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2) .....	2,850,897,439	2,675,960,451
37. Net income (Line 35) .....	125,220,971	(1,974,579)
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ (3,343,596) .....	(107,467,934)	26,953,829
39. Change in net unrealized foreign exchange capital gain (loss) .....	(14,690,228)	1,626,767
40. Change in net deferred income tax .....	(172,013,671)	133,067,265
41. Change in nonadmitted assets .....	6,865,522	(47,288,781)
42. Change in liability for reinsurance in unauthorized and certified companies .....		
43. Change in reserve on account of change in valuation basis (increase) or decrease .....		
44. Change in asset valuation reserve .....	24,790,113	(47,785,409)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1) .....		
46. Surplus (contributed to) withdrawn from Separate Accounts during period .....		
47. Other changes in surplus in Separate Accounts Statement .....	39,049,017	
48. Change in surplus notes .....		
49. Cumulative effect of changes in accounting principles .....		
50. Capital changes:		
50.1 Paid in .....		
50.2 Transferred from surplus (Stock Dividend) .....		
50.3 Transferred to surplus .....		
51. Surplus adjustment:		
51.1 Paid in .....	1,075,000,000	100,000,000
51.2 Transferred to capital (Stock Dividend) .....		
51.3 Transferred from capital .....		
51.4 Change in surplus as a result of reinsurance .....	211,214,598	(1,635,053)
52. Dividends to stockholders .....		
53. Aggregate write-ins for gains and losses in surplus .....	(16,583,569)	11,972,949
54. Net change in capital and surplus for the year (Lines 37 through 53) .....	1,171,384,819	174,936,988
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38) .....	4,022,282,257	2,850,897,439
<b>DETAILS OF WRITE-INS</b>		
08.301. Other Income on Reinsurance Ceded .....	57,043,044	(21,891,733)
08.302. Miscellaneous .....	(32,863)	(76,599)
08.303. IMR Adj on Ceded Gains .....	(47,804,752)	5,160,290
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....		
08.399. Totals (Lines 08.301 through 08.303 plus 08.398)(Line 8.3 above) .....	9,205,429	(16,808,042)
2701. Funds Withheld NII .....	538,936,181	457,632,811
2702. FWH ICP UnReal (G)/L Eqty Opt .....	3,776,188	
2703. Reinsurance Expense .....	1,102,500	1,207,500
2798. Summary of remaining write-ins for Line 27 from overflow page .....	(53,670,394)	(56,977,749)
2799. Totals (Lines 2701 through 2703 plus 2798)(Line 27 above) .....	490,144,475	401,862,562
5301. Ceded Unrealized .....	(12,641,614)	32,037,284
5302. Prior Year - Premium Correction .....	(3,888,836)	
5303. Prior Year - State Income Tax Receivable .....	(53,119)	
5398. Summary of remaining write-ins for Line 53 from overflow page .....		(20,064,335)
5399. Totals (Lines 5301 through 5303 plus 5398)(Line 53 above) .....	(16,583,569)	11,972,949

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**CASH FLOW**

	1	2
	Current Year	Prior Year
<b>Cash from Operations</b>		
1. Premiums collected net of reinsurance .....	8,470,354,123	7,017,428,122
2. Net investment income .....	2,456,477,993	2,420,593,480
3. Miscellaneous income .....	567,529,168	331,877,257
4. Total (Lines 1 through 3) .....	11,494,361,284	9,769,898,859
5. Benefit and loss related payments .....	4,910,382,158	5,666,656,599
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	663,011,062	106,470,831
7. Commissions, expenses paid and aggregate write-ins for deductions .....	1,803,906,266	1,318,423,468
8. Dividends paid to policyholders .....		
9. Federal and foreign income taxes paid (recovered) net of \$ ..... tax on capital gains (losses) .....	435,942,399	363,778,402
10. Total (Lines 5 through 9) .....	7,813,241,885	7,455,329,300
11. Net cash from operations (Line 4 minus Line 10) .....	3,681,119,399	2,314,569,559
<b>Cash from Investments</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	11,936,741,694	6,728,132,610
12.2 Stocks .....		62,970,120
12.3 Mortgage loans .....	2,860,631,515	1,318,478,712
12.4 Real estate .....	9,708,950	1,921,279
12.5 Other invested assets .....	4,947,172,778	2,452,364,504
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....		
12.7 Miscellaneous proceeds .....	13,077,745	176,093,857
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	19,767,332,682	10,739,961,082
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	13,023,662,864	6,784,441,489
13.2 Stocks .....	13,223,944	50,760,612
13.3 Mortgage loans .....	6,739,315,955	3,415,986,391
13.4 Real estate .....	18,795,857	5,137,732
13.5 Other invested assets .....	5,898,200,706	2,171,206,290
13.6 Miscellaneous applications .....	307,849,133	381,789,991
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	26,001,048,459	12,809,322,505
14. Net increase/(decrease) in contract loans and premium notes .....	(444,817)	82,709
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14) .....	(6,233,270,960)	(2,069,444,132)
<b>Cash from Financing and Miscellaneous Sources</b>		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes .....		
16.2 Capital and paid in surplus, less treasury stock .....	1,075,000,000	100,000,000
16.3 Borrowed funds .....		
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....	(730,349,220)	(619,281,338)
16.5 Dividends to stockholders .....		
16.6 Other cash provided (applied) .....	860,041,202	1,287,813,070
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	1,204,691,982	768,531,732
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) .....	(1,347,459,579)	1,013,657,159
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year .....	2,958,586,014	1,944,928,855
19.2 End of year (Line 18 plus Line 19.1) .....	1,611,126,435	2,958,586,014

**Note: Supplemental disclosures of cash flow information for non-cash transactions:**

20.0001. Paid in Kind Interest—bonds .....	(19,714,143)	(951,982)
20.0002. Paid in Kind Interest—mortgages .....	(15,222,441)	(135,987)
20.0003. Paid in Kind Interest—other invested assets .....	(21,239,230)	(1,330,800)
20.0004. Reclass of residual tranches .....		(363,900,943)
20.0005. Non cash investment transactions - common stock .....		(29,032,757)
20.0006. Non cash investment transactions - bonds .....	(1,132,325,441)	(495,638,611)
20.0007. Non cash investment transactions - mortgages .....	(246,742,429)	(170,193,425)
20.0008. Non cash investment transactions - OIA .....	(53,471,632)	(14,029,619)
20.0009. Non cash investment transactions - Real Estate .....	(19,636,585)	
20.0010. Ceded investment income to settle reinsurance transactions .....	(11,037,982)	
20.0011. Bonds to settle reinsurance transactions .....	1,878,099,299	
20.0012. Mortgages to settle reinsurance transactions .....	(822,847,032)	
20.0013. Ceded premiums from reinsurance transactions .....	274,424,463	

**ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company**

Note: Supplemental disclosures of cash flow information for non-cash transactions:

20.0014. Reinsurance ceded payable .....	(4,994,525)	.....
20.0015. Non Cash Ceded Commission .....	(56,580,287)	.....
20.0016. Ceded deferred gain .....	(212,849,651)	.....

**ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company**  
**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY**

	1	2	3	4	5	6	7	8	9
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Fraternal	Other Lines of Business	YRT Mortality Risk Only
1. Premiums and annuity considerations for life and accident and health contracts .....	8,791,061,062	308,707,633	71,666,016	8,293,061,762	62,493,378	55,132,273			
2. Considerations for supplementary contracts with life contingencies .....	2,123,142	XXX	XXX	1,691,630	129,621	XXX	XXX	301,891	XXX
3. Net investment income .....	2,667,335,038	99,435,769	14,062,874	2,307,251,761	11,143,829	1,074,377		234,366,428	
4. Amortization of Interest Maintenance Reserve (IMR) .....	(19,614,005)	(868,861)	(21,199)	(18,705,409)	(16,906)	(1,630)			
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....	41,544,526			41,544,526			XXX		
6. Commissions and expense allowances on reinsurance ceded .....	523,802,341	27,823,263	9,220,108	485,932,054	887	820,190	XXX	5,839	
7. Reserve adjustments on reinsurance ceded .....							XXX		
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....							XXX		
8.2 Charges and fees for deposit-type contracts .....							XXX		
8.3 Aggregate write-ins for miscellaneous income .....	9,205,429	320,454		51,720,063	4,630,311	(47,476,678)		11,279	
9. Totals (Lines 1 to 8.3) .....	12,015,457,533	435,418,258	94,927,799	11,162,496,387	78,381,120	9,548,532		234,685,437	
10. Death benefits .....	152,246,225	36,423,045	115,811,070	12,110		XXX	XXX		
11. Matured endowments (excluding guaranteed annual pure endowments) .....						XXX	XXX		
12. Annuity benefits .....	563,798,741	XXX	XXX	538,453,617	25,195,136	XXX	XXX	149,988	XXX
13. Disability benefits and benefits under accident and health contracts .....	5,971,549					5,971,549	XXX		
14. Coupons, guaranteed annual pure endowments and similar benefits .....							XXX		
15. Surrender benefits and withdrawals for life contracts .....	4,288,806,167	758,583	2,231,007	4,039,140,210	246,790,309	XXX	XXX	(113,942)	
16. Group conversions .....							XXX		
17. Interest and adjustments on contract or deposit-type contract funds .....	340,136,966	2,646,524	6,402,140	231,562,581	5,080,563	485,724	XXX	93,959,434	
18. Payments on supplementary contracts with life contingencies .....							XXX		
19. Increase in aggregate reserves for life and accident and health contracts .....	4,364,521,865	174,322,660	(28,615,515)	4,376,377,263	(170,353,076)	12,790,533	XXX		
20. Totals (Lines 10 to 19) .....	9,715,481,513	214,150,812	95,828,702	9,185,545,781	106,712,932	19,247,806	XXX	93,995,480	
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	801,856,892	166,142,220	20,622,917	611,887,863	19,471	55,854		3,128,567	XXX
22. Commissions and expense allowances on reinsurance assumed .....	487,659		61,400	426,259			XXX		
23. General insurance expenses and fraternal expenses .....	427,059,261	5,154,245	44,032,659	370,392,784	4,928,114	699,859		1,851,600	
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	23,173,004	4,607,487	1,171,471	16,329,844	220,798	795,337		48,067	
25. Increase in loading on deferred and uncollected premiums .....	17,500,757	18,516,015	(1,015,258)				XXX		
26. Net transfers to or (from) Separate Accounts net of reinsurance .....	621,180,509			621,180,509			XXX		
27. Aggregate write-ins for deductions .....	490,144,475	28,248,441		461,896,034					
28. Totals (Lines 20 to 27) .....	12,096,884,070	436,819,220	160,701,891	11,267,659,074	111,881,315	20,798,856		99,023,714	
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	(81,426,537)	(1,400,962)	(65,774,092)	(105,162,687)	(33,500,195)	(11,250,324)		135,661,723	
30. Dividends to policyholders and refunds to members .....							XXX		
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....	(81,426,537)	(1,400,962)	(65,774,092)	(105,162,687)	(33,500,195)	(11,250,324)		135,661,723	
32. Federal income taxes incurred (excluding tax on capital gains) .....	(207,187,614)	(2,745,863)	(6,857,475)	(191,629,026)	(5,468,824)	(527,250)		40,824	
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) .....	125,761,077	1,344,901	(58,916,617)	86,466,339	(28,031,371)	(10,723,074)		135,620,899	
34. Policies/certificates in force end of year .....	1,298,277	250,883	603,348	401,402	15,224	27,420	XXX		
<b>DETAILS OF WRITE-INS</b>									
08.301. Other Income on Reinsurance Ceded .....	57,043,044	2,587,419		54,455,625					
08.302. Miscellaneous .....	(32,863)			(41,896)	(2,240)			11,273	
08.303. IMR Adj on Ceded Gains .....	(47,804,752)	(2,266,965)		(45,537,793)				6	
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....				42,844,127	4,632,551	(47,476,678)			
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above) .....	9,205,429	320,454		51,720,063	4,630,311	(47,476,678)		11,279	
2701. Funds Withheld Nil .....	538,936,181	27,107,305		511,828,876					
2702. FWH ICP UnReal (G)/L Eqty Opt .....	3,776,188			3,776,188					
2703. Reinsurance expense .....	1,102,500			1,102,500					
2798. Summary of remaining write-ins for Line 27 from overflow page .....	(53,670,394)	1,141,136		(54,811,530)					
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above) .....	490,144,475	28,248,441		461,896,034					



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company  
**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL LIFE INSURANCE (b)**

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (c)	Other Individual Life	YRT Mortality Risk Only
1. Premiums for life contracts (a)	308,707,633		308,707,633									
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	99,435,769		99,435,769									
4. Amortization of Interest Maintenance Reserve (IMR)	(868,861)		(868,861)									
5. Separate Accounts net gain from operations excluding unrealized gains or losses												
6. Commissions and expense allowances on reinsurance ceded	27,823,263		27,823,263									
7. Reserve adjustments on reinsurance ceded												
8. Miscellaneous Income:												
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts												
8.2 Charges and fees for deposit-type contracts												
8.3 Aggregate write-ins for miscellaneous income	320,454		320,454									
9. Totals (Lines 1 to 8.3)	435,418,258		435,418,258									
10. Death benefits	36,423,045		36,423,045									
11. Matured endowments (excluding guaranteed annual pure endowments)												
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts												
14. Coupons, guaranteed annual pure endowments and similar benefits												
15. Surrender benefits and withdrawals for life contracts	758,583		758,583									
16. Group conversions												
17. Interest and adjustments on contract or deposit-type contract funds	2,646,524		2,646,524									
18. Payments on supplementary contracts with life contingencies												
19. Increase in aggregate reserves for life and accident and health contracts	174,322,660		174,322,660									
20. Totals (Lines 10 to 19)	214,150,812		214,150,812									
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	166,142,220		166,142,220									XXX
22. Commissions and expense allowances on reinsurance assumed												
23. General insurance expenses	5,154,245		5,154,245									
24. Insurance taxes, licenses and fees, excluding federal income taxes	4,607,487		4,607,487									
25. Increase in loading on deferred and uncollected premiums	18,516,015		18,516,015									
26. Net transfers to or (from) Separate Accounts net of reinsurance												
27. Aggregate write-ins for deductions	28,248,441		28,248,441									
28. Totals (Lines 20 to 27)	436,819,220		436,819,220									
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(1,400,962)		(1,400,962)									
30. Dividends to policyholders and refunds to members												
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(1,400,962)		(1,400,962)									
32. Federal income taxes incurred (excluding tax on capital gains)	(2,745,863)		(2,745,863)									
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	1,344,901		1,344,901									
34. Policies/certificates in force end of year	250,883		250,883									
<b>DETAILS OF WRITE-INS</b>												
08.301. Other Income on Reinsurance Ceded	2,587,419		2,587,419									
08.302. Policyholder Contract Fees	(2,266,965)		(2,266,965)									
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page												
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	320,454		320,454									
2701. Funds Withheld Nil	27,107,305		27,107,305									
2702. FwH Policy Loan Int	53,725		53,725									
2703. FwH Futures Hedged Realized	1,852,504		1,852,504									
2798. Summary of remaining write-ins for Line 27 from overflow page	(765,093)		(765,093)									
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	28,248,441		28,248,441									

(a) Include premium amounts for preneed plans included in Line 1

(b) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

(c) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company  
**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP LIFE INSURANCE (c)**

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life (d)	Other Group Life (a)	YRT Mortality Risk Only
1. Premiums for life contracts <sup>(b)</sup> .....	71,666,016	71,666,016							
2. Considerations for supplementary contracts with life contingencies .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income .....	14,062,874	14,062,874							
4. Amortization of Interest Maintenance Reserve (IMR) .....	(21,199)	(21,199)							
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....									
6. Commissions and expense allowances on reinsurance ceded .....	9,220,108	9,220,108							
7. Reserve adjustments on reinsurance ceded .....									
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....									
8.2 Charges and fees for deposit-type contracts .....									
8.3 Aggregate write-ins for miscellaneous income .....									
9. Totals (Lines 1 to 8.3) .....	94,927,799	94,927,799							
10. Death benefits .....	115,811,070	115,811,070							
11. Matured endowments (excluding guaranteed annual pure endowments) .....									
12. Annuity benefits .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts .....									
14. Coupons, guaranteed annual pure endowments and similar benefits .....									
15. Surrender benefits and withdrawals for life contracts .....	2,231,007	2,231,007							
16. Group conversions .....									
17. Interest and adjustments on contract or deposit-type contract funds .....	6,402,140	6,402,140							
18. Payments on supplementary contracts with life contingencies .....									
19. Increase in aggregate reserves for life and accident and health contracts .....	(28,615,515)	(28,615,515)							
20. Totals (Lines 10 to 19) .....	95,828,702	95,828,702							
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	20,622,917	20,622,917							XXX
22. Commissions and expense allowances on reinsurance assumed .....	61,400	61,400							
23. General insurance expenses .....	44,032,659	44,032,659							
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	1,171,471	1,171,471							
25. Increase in loading on deferred and uncollected premiums .....	(1,015,258)	(1,015,258)							
26. Net transfers to or (from) Separate Accounts net of reinsurance .....									
27. Aggregate write-ins for deductions .....									
28. Totals (Lines 20 to 27) .....	160,701,891	160,701,891							
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	(65,774,092)	(65,774,092)							
30. Dividends to policyholders and refunds to members .....									
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....	(65,774,092)	(65,774,092)							
32. Federal income taxes incurred (excluding tax on capital gains) .....	(6,857,475)	(6,857,475)							
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) .....	(58,916,617)	(58,916,617)							
34. Policies/certificates in force end of year .....	603,348	603,348							
<b>DETAILS OF WRITE-INS</b>									
08.301. ....									
08.302. ....									
08.303. ....									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....									
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above) .....									
2701. ....									
2702. ....									
2703. ....									
2798. Summary of remaining write-ins for Line 27 from overflow page .....									
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above) .....									

(a) Includes the following amounts for FEGLI/SGLI: Line 1 ....., Line 10 ....., Line 16 ....., Line 23 ....., Line 24 .....

(b) Include premium amounts for preneed plans included in Line 1 .....

(c) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected. ....

(d) Individual and Group Credit Life are combined and included on ..... page. (Indicate whether included with Individual or Group.)

**ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company**  
**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL ANNUITIES (a)**

	1 Total	Deferred			6 Life Contingent Payout (Immediate and Annuityizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees		
1. Premiums for individual annuity contracts .....	8,293,061,762	4,267,923,231	3,297,360,362	628,595,893	92,426,878	6,755,398
2. Considerations for supplementary contracts with life contingencies .....	1,691,630	XXX	XXX	XXX	1,691,630	XXX
3. Net investment income .....	2,307,251,761	1,152,994,804	1,099,465,396	43,884,574	10,906,987	
4. Amortization of Interest Maintenance Reserve (IMR) .....	(18,705,409)	(9,647,593)	(8,976,288)	(76,775)	(4,753)	
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....	41,544,526			41,544,526		
6. Commissions and expense allowances on reinsurance ceded .....	485,932,054	153,500,115	316,495,326	15,871,716	8,786	56,111
7. Reserve adjustments on reinsurance ceded .....						
8. Miscellaneous Income:						
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....						
8.2 Charges and fees for deposit-type contracts .....						
8.3 Aggregate write-ins for miscellaneous income .....	51,720,063	44,525,888	1,932,469	5,271,802	(10,096)	
9. Totals (Lines 1 to 8.3) .....	11,162,496,387	5,609,296,445	4,706,277,265	735,091,736	105,019,432	6,811,509
10. Death benefits .....	12,110					12,110
11. Matured endowments (excluding guaranteed annual pure endowments) .....						
12. Annuity benefits .....	538,453,617	278,853,593	221,159,988	5,206,762	26,354,853	6,878,421
13. Disability benefits and benefits under accident and health contracts .....						
14. Coupons, guaranteed annual pure endowments and similar benefits .....						
15. Surrender benefits and withdrawals for life contracts .....	4,039,140,210	2,339,478,724	1,697,498,247	2,187,112	(93,312)	69,439
16. Group conversions .....						
17. Interest and adjustments on contract or deposit-type contract funds .....	231,562,581	89,816,013	140,328,108		1,416,334	2,126
18. Payments on supplementary contracts with life contingencies .....						
19. Increase in aggregate reserves for life and accident and health contracts .....	4,376,377,263	2,164,833,381	2,128,872,816		82,671,066	
20. Totals (Lines 10 to 19) .....	9,185,545,781	4,872,981,711	4,187,859,159	7,393,874	110,348,941	6,962,096
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	611,887,863	194,006,909	369,523,146	44,422,069	3,811,049	124,690
22. Commissions and expense allowances on reinsurance assumed .....	426,259			426,259		
23. General insurance expenses .....	370,392,784	174,501,372	182,595,273	10,121,871	3,141,845	32,423
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	16,329,844	6,258,080	9,071,503	243,748	756,513	
25. Increase in loading on deferred and uncollected premiums .....						
26. Net transfers to or (from) Separate Accounts net of reinsurance .....	621,180,509			621,180,509		
27. Aggregate write-ins for deductions .....	461,896,034	242,166,418	357,844,916	(138,115,300)		
28. Totals (Lines 20 to 27) .....	11,267,659,074	5,489,914,490	5,106,893,997	545,673,030	118,058,348	7,119,209
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	(105,162,687)	119,381,955	(400,616,732)	189,418,706	(13,038,916)	(307,700)
30. Dividends to policyholders and refunds to members .....						
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....	(105,162,687)	119,381,955	(400,616,732)	189,418,706	(13,038,916)	(307,700)
32. Federal income taxes incurred (excluding tax on capital gains) .....	(191,629,026)	(95,681,005)	(93,316,575)	(1,098,035)	(1,533,411)	
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) .....	86,466,339	215,062,960	(307,300,157)	190,516,741	(11,505,505)	(307,700)
34. Policies/certificates in force end of year .....	401,402	218,649	178,357		4,396	
<b>DETAILS OF WRITE-INS</b>						
08.301. Other Income on Reinsurance Ceded .....	54,455,625	23,779,139	25,404,684	5,271,802		
08.302. Miscellaneous .....	(41,896)	(2,303)	(29,497)		(10,096)	
08.303. IMR Adj on Ceded Gains .....	(45,537,793)	(22,095,075)	(23,442,718)			
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....	42,844,127	42,844,127				
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above) .....	51,720,063	44,525,888	1,932,469	5,271,802	(10,096)	
2701. Funds Withheld Nil .....	511,828,876	244,597,110	263,450,388	3,781,378		
2702. FWH ICP UnReal (G)/L Eqty Opt .....	3,776,188	3,776,188				
2703. Reinsurance expense .....	1,102,500			1,102,500		
2798. Summary of remaining write-ins for Line 27 from overflow page .....	(54,811,530)	(6,206,880)	94,394,528	(142,999,178)		
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above) .....	461,896,034	242,166,418	357,844,916	(138,115,300)		

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

**ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company**  
**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP ANNUITIES (a)**

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuityizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
1. Premiums for group annuity contracts .....	62,493,378	62,490,935					2,443
2. Considerations for supplementary contracts with life contingencies .....	129,621	XXX	XXX	XXX	XXX	129,621	XXX
3. Net investment income .....	11,143,829	10,181,190	962,639				
4. Amortization of Interest Maintenance Reserve (IMR) .....	(16,906)	(15,446)	(1,460)				
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....							
6. Commissions and expense allowances on reinsurance ceded .....	887	887					
7. Reserve adjustments on reinsurance ceded .....							
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....							
8.2 Charges and fees for deposit-type contracts .....							
8.3 Aggregate write-ins for miscellaneous income .....	4,630,311	4,630,311					
9. Totals (Lines 1 to 8.3) .....	78,381,120	77,287,877	961,179			129,621	2,443
10. Death benefits .....							
11. Matured endowments (excluding guaranteed annual pure endowments) .....							
12. Annuity benefits .....	25,195,136	18,479,060	6,519,238			16,841	179,997
13. Disability benefits and benefits under accident and health contracts .....							
14. Coupons, guaranteed annual pure endowments and similar benefits .....							
15. Surrender benefits and withdrawals for life contracts .....	246,790,309	230,745,765	16,036,130				8,414
16. Group conversions .....							
17. Interest and adjustments on contract or deposit-type contract funds .....	5,080,563	4,622,079	458,304				180
18. Payments on supplementary contracts with life contingencies .....							
19. Increase in aggregate reserves for life and accident and health contracts .....	(170,353,076)	(160,079,825)	(10,273,251)				
20. Totals (Lines 10 to 19) .....	106,712,932	93,767,079	12,740,421			16,841	188,591
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	19,471	19,471					
22. Commissions and expense allowances on reinsurance assumed .....							
23. General insurance expenses .....	4,928,114	4,485,498	442,616				
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	220,798	201,725	19,073				
25. Increase in loading on deferred and uncollected premiums .....							
26. Net transfers to or (from) Separate Accounts net of reinsurance .....							
27. Aggregate write-ins for deductions .....							
28. Totals (Lines 20 to 27) .....	111,881,315	98,473,773	13,202,110			16,841	188,591
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	(33,500,195)	(21,185,896)	(12,240,931)			112,780	(186,148)
30. Dividends to policyholders and refunds to members .....							
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....	(33,500,195)	(21,185,896)	(12,240,931)			112,780	(186,148)
32. Federal income taxes incurred (excluding tax on capital gains) .....	(5,468,824)	(4,996,410)	(472,414)				
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) .....	(28,031,371)	(16,189,486)	(11,768,517)			112,780	(186,148)
34. Policies/certificates in force end of year .....	15,224	13,527	1,697				
<b>DETAILS OF WRITE-INS</b>							
08.301. Policyholder Contract Fees .....	4,632,551	4,632,551					
08.302. Miscellaneous .....	(2,240)	(2,240)					
08.303. ....							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....							
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above) .....	4,630,311	4,630,311					
2701. ....							
2702. ....							
2703. ....							
2798. Summary of remaining write-ins for Line 27 from overflow page .....							
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above) .....							

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

**ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company**  
**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - ACCIDENT AND HEALTH (a)**

	1 Total	Comprehensive (Hospital & Medical)		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
1. Premiums for accident and health contracts .....	55,132,273			4,301,418								50,830,855	
2. Considerations for supplementary contracts with life contingencies .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income .....	1,074,377			2,179								1,072,198	
4. Amortization of Interest Maintenance Reserve (IMR) .....	(1,630)			(3)								(1,627)	
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....													
6. Commissions and expense allowances on reinsurance ceded .....	820,190			820,190									
7. Reserve adjustments on reinsurance ceded .....													
8. Miscellaneous Income:													
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....													
8.2 Charges and fees for deposit-type contracts .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8.3 Aggregate write-ins for miscellaneous income .....	(47,476,678)											(47,476,678)	
9. Totals (Lines 1 to 8.3) .....	9,548,532			5,123,784								4,424,748	
10. Death benefits .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Matured endowments (excluding guaranteed annual pure endowments) .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Annuity benefits .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts .....	5,971,549			2,946,161								3,025,388	
14. Coupons, guaranteed annual pure endowments and similar benefits .....													
15. Surrender benefits and withdrawals for life contracts .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
16. Group conversions .....													
17. Interest and adjustments on contract or deposit-type contract funds .....	485,724			985								484,739	
18. Payments on supplementary contracts with life contingencies .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
19. Increase in aggregate reserves for life and accident and health contracts .....	12,790,533			(719)								12,791,252	
20. Totals (Lines 10 to 19) .....	19,247,806			2,946,427								16,301,379	
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	55,854			55,854									
22. Commissions and expense allowances on reinsurance assumed .....													
23. General insurance expenses .....	699,859			699,859									
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	795,337			795,337									
25. Increase in loading on deferred and uncollected premiums .....													
26. Net transfers to or (from) Separate Accounts net of reinsurance .....													
27. Aggregate write-ins for deductions .....													
28. Totals (Lines 20 to 27) .....	20,798,856			4,497,477								16,301,379	
29. Net gain from operations before dividends to policyholders, and refunds to members and federal income taxes (Line 9 minus Line 28) .....	(11,250,324)			626,307								(11,876,631)	
30. Dividends to policyholders and refunds to members .....													
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....	(11,250,324)			626,307								(11,876,631)	
32. Federal income taxes incurred (excluding tax on capital gains) .....	(527,250)			(1,070)								(526,180)	
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) .....	(10,723,074)			627,377								(11,350,451)	
34. Policies/certificates in force end of year .....	27,420			4,114								23,306	
<b>DETAILS OF WRITE-INS</b>													
08.301. Other Income on Reinsurance Ceded .....	(47,476,678)											(47,476,678)	
08.302. ....													
08.303. ....													
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....													
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above) .....	(47,476,678)											(47,476,678)	
2701. ....													
2702. ....													
2703. ....													
2798. Summary of remaining write-ins for Line 27 from overflow page .....													
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above) .....													

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected. ....

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company  
**ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL LIFE INSURANCE (a)**

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life <sup>(b)</sup> (N/A Fraternal)	Other Individual Life	YRT Mortality Risk Only
<b>Involving Life or Disability Contingencies (Reserves)</b> (Net of Reinsurance Ceded)												
1. Reserve December 31 of prior year .....	288,450,107		288,450,107									
2. Tabular net premiums or considerations .....	186,338,691		186,338,691									
3. Present value of disability claims incurred .....												
4. Tabular interest .....	11,489,716		11,489,716									
5. Tabular less actual reserve released .....												
6. Increase in reserve on account of change in valuation basis .....												
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve .....		XXX								XXX		
7. Other increases (net) .....	1,957,132		1,957,132									
8. Totals (Lines 1 to 7) .....	488,235,646		488,235,646									
9. Tabular cost .....	(13,529,363)		(13,529,363)									
10. Reserves released by death .....	38,214,381		38,214,381									
11. Reserves released by other terminations (net) .....	777,861		777,861									
12. Annuity, supplementary contract and disability payments involving life contingencies .....												
13. Net transfers to or (from) Separate Accounts .....												
14. Total Deductions (Lines 9 to 13) .....	25,462,879		25,462,879									
15. Reserve December 31 of current year	462,772,767		462,772,767									
<b>Cash Surrender Value and Policy Loans</b>												
16. CSV Ending balance December 31, current year .....	446,180,506		446,180,506									
17. Amount Available for Policy Loans Based upon Line 16 CSV	446,180,506		446,180,506									

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected. ....  
(b) Individual and Group Credit Life are combined and included on ..... page. (Indicate whether included with Individual or Group.)

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company  
**ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP LIFE INSURANCE (a)**  
**(N/A Fraternal)**

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life <sup>(b)</sup>	Other Group Life	YRT Mortality Risk Only
<b>Involving Life or Disability Contingencies (Reserves)</b> (Net of Reinsurance Ceded)									
1. Reserve December 31 of prior year .....	1,164,145,801	1,164,145,801							
2. Tabular net premiums or considerations .....	44,746,919	44,746,919							
3. Present value of disability claims incurred .....									
4. Tabular interest .....	42,375,206	42,375,206							
5. Tabular less actual reserve released .....									
6. Increase in reserve on account of change in valuation basis .....									
7. Other increases (net) .....	10,398,202	10,398,202							
8. Totals (Lines 1 to 7) .....	1,261,666,128	1,261,666,128							
9. Tabular cost .....	(29,240,078)	(29,240,078)							
10. Reserves released by death .....	152,620,258	152,620,258							
11. Reserves released by other terminations (net) .....	2,755,663	2,755,663							
12. Annuity, supplementary contract and disability payments involving life contingencies .....									
13. Net transfers to or (from) Separate Accounts .....									
14. Total Deductions (Lines 9 to 13) .....	126,135,843	126,135,843							
15. Reserve December 31 of current year .....	1,135,530,285	1,135,530,285							
<b>Cash Surrender Value and Policy Loans</b>									
16. CSV Ending balance December 31, current year .....	1,089,969,414	1,089,969,414							
17. Amount Available for Policy Loans Based upon Line 16 CSV .....	1,089,962,006	1,089,962,006							

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected. ....  
(b) Individual and Group Credit Life are combined and included on ..... page. (Indicate whether included with Individual or Group.)

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company  
**ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL ANNUITIES (a)**

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuityizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities without Guarantees		
<b>Involving Life or Disability Contingencies (Reserves)</b> (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year .....	27,334,441,248	13,761,129,461	13,401,401,357			171,910,430	
2. Tabular net premiums or considerations .....	7,652,776,401	4,267,923,232	3,292,426,291			92,426,878	
3. Present value of disability claims incurred .....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
4. Tabular interest .....	1,088,231,600	549,651,220	531,023,934			7,556,446	
5. Tabular less actual reserve released .....	191,705,732	(33,130,870)	215,912,214			8,924,388	
6. Increase in reserve on account of change in valuation basis .....							
7. Other increases (net) .....	6,650,000		6,650,000				
8. Totals (Lines 1 to 7) .....	36,273,804,981	18,545,573,043	17,447,413,796			280,818,142	
9. Tabular cost .....							
10. Reserves released by death .....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
11. Reserves released by other terminations (net) .....							
12. Annuity, supplementary contract and disability payments involving life contingencies .....	4,562,986,472	2,619,610,202	1,917,139,624			26,236,646	
13. Net transfers to or (from) Separate Accounts .....							
14. Total Deductions (Lines 9 to 13) .....	4,562,986,472	2,619,610,202	1,917,139,624			26,236,646	
15. Reserve December 31 of current year	31,710,818,509	15,925,962,841	15,530,274,172			254,581,496	
<b>Cash Surrender Value and Policy Loans</b>							
16. CSV Ending balance December 31, current year .....	29,353,393,786	15,172,053,804	14,181,339,982				
17. Amount Available for Policy Loans Based upon Line 16 CSV							

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected. ....



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company  
**ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP ANNUITIES (a)**  
**(N/A Fraternal)**

	1 Total	Deferred			6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees		
<b>Involving Life or Disability Contingencies (Reserves)</b> (Net of Reinsurance Ceded)						
1. Reserve December 31 of prior year .....	1,075,936,535	987,436,170	88,500,365			
2. Tabular net premiums or considerations .....	62,491,431	62,491,431				
3. Present value of disability claims incurred .....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
4. Tabular interest .....	34,274,334	31,548,196	2,726,138			
5. Tabular less actual reserve released .....	4,813,603	(4,734,727)	9,548,330			
6. Increase in reserve on account of change in valuation basis .....						
7. Other increases (net) .....						
8. Totals (Lines 1 to 7) .....	1,177,515,903	1,076,741,070	100,774,833			
9. Tabular cost .....						
10. Reserves released by death .....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
11. Reserves released by other terminations (net) .....						
12. Annuity, supplementary contract and disability payments involving life contingencies .....	271,932,445	249,384,726	22,547,719			
13. Net transfers to or (from) Separate Accounts .....						
14. Total Deductions (Lines 9 to 13) .....	271,932,445	249,384,726	22,547,719			
15. Reserve December 31 of current year .....	905,583,458	827,356,344	78,227,114			
<b>Cash Surrender Value and Policy Loans</b>						
16. CSV Ending balance December 31, current year .....	866,901,699	806,122,960	60,778,739			
17. Amount Available for Policy Loans Based upon Line 16 CSV .....						

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected. ....

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**EXHIBIT OF NET INVESTMENT INCOME**

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 26,355,056	27,455,494
1.1 Bonds exempt from U.S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a) 1,018,404,831	1,007,354,947
1.3 Bonds of affiliates	(a) 481,599,865	494,799,137
2.1 Preferred stocks (unaffiliated)	(b) 820,833	820,833
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	3,712,308	3,712,308
2.21 Common stocks of affiliates		
3. Mortgage loans	(c) 1,012,811,892	1,066,178,335
4. Real estate	(d) 337,602	337,602
5. Contract loans	119,385	119,385
6. Cash, cash equivalents and short-term investments	(e) 101,663,661	102,006,106
7. Derivative instruments	(f) (13,982,034)	(13,982,034)
8. Other invested assets	271,756,610	272,855,850
9. Aggregate write-ins for investment income	10,157,011	10,157,011
10. Total gross investment income	2,913,757,020	2,971,814,974
11. Investment expenses		(g) 294,503,073
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 967,116
13. Interest expense		(h)
14. Depreciation on real estate and other invested assets		(i)
15. Aggregate write-ins for deductions from investment income		9,009,746
16. Total deductions (Lines 11 through 15)		304,479,935
17. Net investment income (Line 10 minus Line 16)		2,667,335,039
<b>DETAILS OF WRITE-INS</b>		
0901. Letters of Credit	5,098,527	5,098,527
0902. Intercompany Debt Income	4,540,436	4,540,436
0903. Unfunded Commitment Income	518,048	518,048
0998. Summary of remaining write-ins for Line 9 from overflow page		
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)	10,157,011	10,157,011
1501. FABN Expense		8,762,157
1502. Miscellaneous Expense		247,589
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15, above)		9,009,746

- (a) Includes \$ 151,558,271 accrual of discount less \$ 98,193,813 amortization of premium and less \$ 44,289,650 paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$ 46,070,325 accrual of discount less \$ 21,488,516 amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$ 16,661,541 accrual of discount less \$ 102,485 amortization of premium and less \$ 2,010,144 paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ 102,780 depreciation on real estate and \$ depreciation on other invested assets.

**EXHIBIT OF CAPITAL GAINS (LOSSES)**

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	(346,266)		(346,266)		
1.1 Bonds exempt from U.S. tax					
1.2 Other bonds (unaffiliated)	(164,730,402)	(46,358,373)	(211,088,775)	(6,435,307)	(24,649,429)
1.3 Bonds of affiliates	902,094	5,792,202	6,694,296		(60,309,745)
2.1 Preferred stocks (unaffiliated)				(7,987,091)	
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)				1,211,035	
2.21 Common stocks of affiliates					
3. Mortgage loans	(73,936,964)	(113,193,738)	(187,130,702)	(15,691,239)	(56,274,624)
4. Real estate	765,533	(1,246,931)	(481,398)		
5. Contract loans					
6. Cash, cash equivalents and short-term investments	348,922		348,922		(149,165)
7. Derivative instruments	182,481,349		182,481,349	(79,998,284)	136,858,644
8. Other invested assets	7,210,632	767,828	7,978,460	41,235,400	(10,165,910)
9. Aggregate write-ins for capital gains (losses)	437,805		437,805	(43,146,045)	
10. Total capital gains (losses)	(46,867,296)	(154,239,012)	(201,106,308)	(110,811,531)	(14,690,229)
<b>DETAILS OF WRITE-INS</b>					
0901. Miscellaneous Realized Gain/Loss	437,805		437,805		
0902. Solar Investment Mark to Market Correction				(43,146,045)	
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page					
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)	437,805		437,805	(43,146,045)	

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company  
**EXHIBIT - 1 PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

	1	2	3	4	5	6	7	8
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
<b>FIRST YEAR (other than single)</b>								
1. Uncollected .....	1,242,813	1,173,747	69,066					
2. Deferred and accrued .....	44,786,080	41,185,980	3,600,100					
3. Deferred, accrued and uncollected:								
3.1 Direct .....	51,954,706	45,283,496	6,671,210					
3.2 Reinsurance assumed .....								
3.3 Reinsurance ceded .....	5,925,814	2,923,769	3,002,044					
3.4 Net (Line 1 + Line 2) .....	46,028,893	42,359,727	3,669,165					
4. Advance .....								
5. Line 3.4 - Line 4 .....	46,028,893	42,359,727	3,669,165					
6. Collected during year:								
6.1 Direct .....	138,001,460	57,269,918	21,064,985	8,820,683	15,020	50,830,855		
6.2 Reinsurance assumed .....								
6.3 Reinsurance ceded .....	29,468,080	14,022,445	9,479,243	5,959,633	6,759			
6.4 Net .....	108,533,380	43,247,473	11,585,742	2,861,050	8,261	50,830,855		
7. Line 5 + Line 6.4 .....	154,562,273	85,607,200	15,254,907	2,861,050	8,261	50,830,855		
8. Prior year (uncollected + deferred and accrued - advance) .....	7,621,985	2,394,763	5,227,222					
9. First year premiums and considerations:								
9.1 Direct .....	176,098,012	98,199,299	18,232,155	8,820,683	15,020	50,830,855		
9.2 Reinsurance assumed .....								
9.3 Reinsurance ceded .....	29,157,724	14,986,863	8,204,470	5,959,633	6,759			
9.4 Net (Line 7 - Line 8) .....	146,940,287	83,212,437	10,027,685	2,861,050	8,261	50,830,855		
<b>SINGLE</b>								
10. Single premiums and considerations:								
10.1 Direct .....	15,147,897,894	252,812,453	71,613,318	14,743,776,480	79,695,642			
10.2 Reinsurance assumed .....								
10.3 Reinsurance ceded .....	6,541,277,359	38,262,629	32,225,993	6,453,575,768	17,212,968			
10.4 Net .....	8,606,620,536	214,549,825	39,387,325	8,290,200,712	62,482,674			
<b>RENEWAL</b>								
11. Uncollected .....	224,696	74,938	148,472			1,287		
12. Deferred and accrued .....	13,406,544	4,209,766	9,196,778					
13. Deferred, accrued and uncollected:								
13.1 Direct .....	24,782,862	7,787,293	16,989,134			6,435		
13.2 Reinsurance assumed .....	5,305	3,077	2,228					
13.3 Reinsurance ceded .....	11,156,927	3,505,667	7,646,113			5,147		
13.4 Net (Line 11 + Line 12) .....	13,631,240	4,284,704	9,345,249			1,287		
14. Advance .....	149,596	53,847	3,727			92,022		
15. Line 13.4 - Line 14 .....	13,481,644	4,230,857	9,341,522			(90,735)		
16. Collected during year:								
16.1 Direct .....	82,103,741	19,218,882	40,791,629	588,692	4,441	21,500,097		
16.2 Reinsurance assumed .....	112,581		10,818	101,763				
16.3 Reinsurance ceded .....	44,902,431	8,648,497	18,361,101	690,455	1,999	17,200,380		
16.4 Net .....	37,313,891	10,570,385	22,441,346	2,443	2,443	4,299,717		
17. Line 15 + Line 16.4 .....	50,795,535	14,801,242	31,782,868		2,443	4,208,982		
18. Prior year (uncollected + deferred and accrued - advance) .....	13,295,296	3,855,871	9,531,861			(92,436)		
19. Renewal premiums and considerations:								
19.1 Direct .....	82,486,922	19,939,629	40,445,557	588,692	4,441	21,508,603		
19.2 Reinsurance assumed .....	111,630	(951)	10,818	101,763				
19.3 Reinsurance ceded .....	45,098,313	8,993,307	18,205,369	690,455	1,999	17,207,184		
19.4 Net (Line 17 - Line 18) .....	37,500,239	10,945,371	22,251,006		2,443	4,301,418		
<b>TOTAL</b>								
20. Total premiums and annuity considerations:								
20.1 Direct .....	15,406,482,828	370,951,382	130,291,030	14,753,185,855	79,715,104	72,339,457		
20.2 Reinsurance assumed .....	111,630	(951)	10,818	101,763				
20.3 Reinsurance ceded .....	6,615,533,396	62,242,798	58,635,832	6,460,225,856	17,221,726	17,207,184		
20.4 Net (Lines 9.4 + 10.4 + 19.4) .....	8,791,061,062	308,707,633	71,666,016	8,293,061,762	62,493,378	55,132,273		

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**EXHIBIT - 1 PART 2 - POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED, REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (Direct Business Only)**

	1	2	3	4	5	6	7	8
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
<b>POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)</b>								
21. To pay renewal premiums .....								
22. All other .....								
<b>REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED</b>								
23. First year (other than single):								
23.1 Reinsurance ceded .....	23,851,862	7,056,288	3,824,079	12,971,495				
23.2 Reinsurance assumed .....								
23.3 Net ceded less assumed .....	23,851,862	7,056,288	3,824,079	12,971,495				
24. Single:								
24.1 Reinsurance ceded .....	218,012,030	6,119,650	4,690,535	207,195,120	887			5,839
24.2 Reinsurance assumed .....								
24.3 Net ceded less assumed .....	218,012,030	6,119,650	4,690,535	207,195,120	887			5,839
25. Renewal:								
25.1 Reinsurance ceded .....	281,938,449	14,647,326	705,493	265,765,440		820,190		
25.2 Reinsurance assumed .....	487,659		61,400	426,259				
25.3 Net ceded less assumed .....	281,450,790	14,647,326	644,093	265,339,181		820,190		
26. Totals:								
26.1 Reinsurance ceded (Page 6, Line 6) .....	523,802,341	27,823,263	9,220,108	485,932,055	887	820,190		5,839
26.2 Reinsurance assumed (Page 6, Line 22) .....	487,659		61,400	426,259				
26.3 Net ceded less assumed .....	523,314,683	27,823,263	9,158,708	485,505,796	887	820,190		5,839
<b>COMMISSIONS INCURRED (direct business only)</b>								
27. First year (other than single) .....	106,441,797	97,225,889	8,497,954	396,104				321,850
28. Single .....	593,911,624	66,549,942	10,423,412	514,206,226	19,471			2,712,573
29. Renewal .....	101,503,471	2,366,389	1,701,551	97,285,533		55,854		94,144
30. Deposit-type contract funds .....								
31. Totals (to agree with Page 6, Line 21)	801,856,892	166,142,220	20,622,917	611,887,864	19,471	55,854		3,128,567

**ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company**  
**EXHIBIT 2 - GENERAL EXPENSES**

	Insurance				5 Investment	6 Fraternal	7 Total
	1 Life	2 Accident and Health		4 All Other Lines of Business			
		Cost Containment	3 All Other				
1. Rent	9,466,898				2,215,250		11,682,148
2. Salaries and wages	116,382,940				21,777,463		138,160,403
3.11 Contributions for benefit plans for employees	44,616,754				1,766,409		46,383,163
3.12 Contributions for benefit plans for agents							
3.21 Payments to employees under non-funded benefit plans							
3.22 Payments to agents under non-funded benefit plans							
3.31 Other employee welfare	3,183,550				107,644		3,291,194
3.32 Other agent welfare	360,509						360,509
4.1 Legal fees and expenses	2,675,994				1,961,359		4,637,353
4.2 Medical examination fees	1,495,445						1,495,445
4.3 Inspection report fees							
4.4 Fees of public accountants and consulting actuaries	24,648,828				7,796,947		32,445,775
4.5 Expense of investigation and settlement of policy claims	15,414						15,414
5.1 Traveling expenses	8,145,436				357,186		8,502,622
5.2 Advertising	2,932,588						2,932,588
5.3 Postage, express, telegraph and telephone	3,585,749		55,168		1,765		3,642,682
5.4 Printing and stationery	4,325,015				14,434		4,339,449
5.5 Cost or depreciation of furniture and equipment	1,059,232						1,059,232
5.6 Rental of equipment	3,355						3,355
5.7 Cost or depreciation of EDP equipment and software	26,168,810				13,159,275		39,328,085
6.1 Books and periodicals	3,728,534				565,968		4,294,502
6.2 Bureau and association fees	3,554,422				1,588,169		5,142,591
6.3 Insurance, except on real estate	1,459,982						1,459,982
6.4 Miscellaneous losses	(368,844)						(368,844)
6.5 Collection and bank service charges	11,598,840		9,199		4,792,305		16,400,344
6.6 Sundry general expenses	23,107						23,107
6.7 Group service and administration fees	141,012,541		635,492		129,024		141,777,057
6.8 Reimbursements by uninsured plans							
7.1 Agency expense allowance							
7.2 Agents' balances charged off (less \$ recovered)	274,354						274,354
7.3 Agency conferences other than local meetings							
8.1 Official publication (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		
8.2 Expense of supreme lodge meetings (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		
9.1 Real estate expenses							
9.2 Investment expenses not included elsewhere					238,169,970		238,169,970
9.3 Aggregate write-ins for expenses	16,009,949				99,905		16,109,854
10. General expenses incurred	426,359,402		699,859		294,503,073	(b)	(a) 721,562,334
11. General expenses unpaid Dec. 31, prior year	25,126,842						25,126,842
12. General expenses unpaid Dec. 31, current year	20,348,066						20,348,066
13. Amounts receivable relating to uninsured plans, prior year							
14. Amounts receivable relating to uninsured plans, current year							
15. General expenses paid during year (Lines 10+11-12-13+14)	431,138,178		699,859		294,503,073		726,341,110
<b>DETAILS OF WRITE-INS</b>							
09.301. Licensing Fees not paid to governmental or regulatory bodies	447,365				99,905		547,270
09.302. Index Licensing Fees	9,363,892						9,363,892
09.303. Interest Expense	6,198,692						6,198,692
09.398. Summary of remaining write-ins for Line 9.3 from overflow page							
09.399. Totals (Lines 09.301 through 09.303 plus 09.398) (Line 9.3 above)	16,009,949				99,905		16,109,854

(a) Includes management fees of \$ 286,667,288 to affiliates and \$ to non-affiliates.

(b) Show the distribution of this amount in the following categories (Fraternal Benefit Societies Only):

1. Charitable \$ ; 2. Institutional \$ ; 3. Recreational and Health \$ ; 4. Educational \$ ;  
 5. Religious \$ ; 6. Membership \$ ; 7. Other \$ ; 8. Total \$

**EXHIBIT 3 - TAXES, LICENSES AND FEES (EXCLUDING FEDERAL INCOME TAXES)**

	Insurance			4 Investment	5 Fraternal	6 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business			
2. State insurance department licenses and fees	1,967,486			34		1,967,520
3. State taxes on premiums	8,429,392	795,337				9,224,729
4. Other state taxes, including \$ for employee benefits	307,335					307,335
5. U.S. Social Security taxes	7,933,990			967,082		8,901,072
6. All other taxes	3,615,490					3,615,490
7. Taxes, licenses and fees incurred	22,377,667	795,337		967,116		24,140,120
8. Taxes, licenses and fees unpaid Dec. 31, prior year	9,738,688					9,738,688
9. Taxes, licenses and fees unpaid Dec. 31, current year	12,821,996					12,821,996
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	19,294,359	795,337		967,116		21,056,812

**EXHIBIT 4 - DIVIDENDS OR REFUNDS**

	1 Life	2 Accident and Health
	1. Applied to pay renewal premiums	
2. Applied to shorten the endowment or premium-paying period		
3. Applied to provide paid-up additions		
4. Applied to provide paid-up annuities		
5. Total Lines 1 through 4		
6. Paid in cash		
7. Left on deposit		
8. Aggregate write-ins for dividend or refund options		
9. Total Lines 5 through 8		
10. Amount due and unpaid		
11. Provision for dividends or refunds payable in the following calendar year		
12. Terminal dividends		
13. Provision for deferred dividend contracts		
14. Amount provisionally held for deferred dividend contracts not included on Line 13		
15. Total Lines 10 through 14		
16. Total from prior year		
17. Total dividends or refunds (Lines 9 + 15 - 16)		
<b>DETAILS OF WRITE-INS</b>		
0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page		
0899. Totals (Lines 0801 through 0803 plus 0898) (Line 8 above)		

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company  
**EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS**

1	2	3	4	5	6
Valuation Standard	Total <sup>(a)</sup>	Industrial	Ordinary	Credit (Group and Individual)	Group
<b>LIFE INSURANCE:</b>					
0100001. 1. 130% 41 CSO 3.00% NLP 1956-1965	25,509		25,509		
0100002. 2. 41 CSO 3.00% NLP 1956-1960	901		901		
0100003. 3. 41 CSO 3.00% CRVM 1953-1969	340,850		340,850		
0100004. 4. 41 SI 3.00% CRVM 1955-1966	152,767		152,767		
0100005. 5. 58 CET 3.00% NLP 1958-1988	563,353		563,353		
0100006. 6. 58 CSO 3.00% NLP 1974-1974	1,590		1,590		
0100007. 7. 58 CSO 3.00% CRVM 1953-1999	6,618,339		6,618,339		
0100008. 8. 58 CSO 3.50% NLP 1976-1984	64,072		64,072		
0100009. 9. 58 CSO 3.50% CRVM 1976-1991	526,423		526,423		
0100010. 10. 80 CET 4.00% NLP 1989-1994	148,838		67,717		81,121
0100011. 11. 80 CSO 3.00% NLP 1959-1997, 2021-2024	581,970,458		299,945,496		282,024,962
0100012. 12. 80 CSO 3.00% CRVM 2021-2024	104,538,032		45,764,113		58,773,919
0100013. 13. 80 CSO 3.50% NLP 2013-2019	446,036,847		83,811,573		362,225,274
0100014. 14. 80 CSO 3.50% CRVM 2013-2024	261,442,699		46,536,099		214,906,600
0100015. 15. 80 CSO 3.75% NLP 2012-2012	1,107,021		892,576		214,445
0100016. 16. 80 CSO 3.75% CRVM 2012-2012	664,274		664,274		
0100017. 17. 80 CSO 4.00% NLP 1986-2012	90,128,959		40,098,694		50,030,265
0100018. 18. 80 CSO 4.00% CRVM 1986-2012	67,292,554		34,995,920		32,296,634
0100019. 19. 80 CSO 4.25% NLP 2006-2012	6,159,705		1,061,638		5,098,067
0100020. 20. 80 CSO 4.25% CRVM 2006-2012	1,601,889		180,359		1,421,530
0100021. 21. 80 CSO 4.50% NLP 1995-2005	401,997,534		40,778,223		361,219,311
0100022. 22. 80 CSO 4.50% CRVM 1995-2005	237,042,517		25,183,859		211,858,658
0100023. 23. 80 CSO 4.75% NLP 1999-2005	2,931,437		320,919		2,610,518
0100024. 24. 80 CSO 4.75% CRVM 1999-2005	415,320		12,388		402,932
0100025. 25. 80 CSO 5.00% NLP 1993-1994	29,140,271		7,099,911		22,040,360
0100026. 26. 80 CSO 5.00% CRVM 1993-1994	19,156,082		4,151,396		15,004,686
0100027. 27. 80 CSO 5.25% NLP 1994-1998	799,101		16,172		782,929
0100028. 28. 80 CSO 5.25% CRVM 1994-2005	38,073		787		37,286
0100029. 29. 80 CSO 5.50% NLP 1988-1993	8,022,775		3,573,863		4,448,912
0100030. 30. 80 CSO 5.50% CRVM 1988-1993	4,953,791		2,001,171		2,952,620
0100031. 31. 01 CSO 3.50% CRVM 2013-2014	2,332,264		2,332,264		
0100032. 32. 01 CSO 3.75% NLP 2006-2011	255,487,135		9,825,707		245,661,428
0100033. 33. 01 CSO 3.75% CRVM 2006-2012	211,420,815		30,003,662		181,417,153
0100034. 34. 01 CSO 4.00% CRVM 2007-2012	17,305,439		17,305,439		
0100035. 35. 17 CSO 3.00% VM-20 2020-2024	21,617,807		21,617,807		
0199997. Totals (Gross)	2,782,045,441		726,535,831		2,055,509,610
0199998. Reinsurance ceded	1,188,745,458		263,766,133		924,979,325
0199999. Life Insurance: Totals (Net)	1,593,299,983		462,769,698		1,130,530,285
<b>ANNUITIES (excluding supplementary contracts with life contingencies):</b>					
0200001. 1. 3.00% Deferred 1996-2013	3,743,964	XXX	346,861	XXX	3,397,103
0200002. 2. 4.00% Deferred 1996-1999	1,922,412	XXX	1,907,539	XXX	14,873
0200003. 3. 4.50% Deferred 1979-1984	1,409,977	XXX	1,409,977	XXX	
0200004. 4. 4.75% Deferred 1998-2001	128,863	XXX		XXX	128,863
0200005. 5. 5.00% Deferred 1984-1996	6,189,062	XXX	6,189,062	XXX	
0200006. 6. A-2000 3.75% 2012-2013	202,132,117	XXX	188,414,778	XXX	13,717,339
0200007. 7. A-2000 3.75%/15/3.75% 2013-2013	27,648,646	XXX	22,729,964	XXX	4,918,682
0200008. 8. A-2000 4.00% 2012-2014	386,563,115	XXX	363,896,332	XXX	22,666,783
0200009. 9. A-2000 4%/15/3.75% 2013-2013	78,932,795	XXX	70,405,160	XXX	8,527,635
0200010. 10. A-2000 4%/15/4% 2014-2014	135,373,692	XXX	116,857,755	XXX	18,515,937
0200011. 11. A-2000 4.25% 2011-2011	21,237,439	XXX	19,231,672	XXX	2,005,767
0200012. 12. A-2000 4.25%/15/4% 2012-2012	113,064,685	XXX	100,980,869	XXX	12,083,816
0200013. 13. A-2000 4.50% 2010-2011	40,709,016	XXX	37,788,289	XXX	2,920,727
0200014. 14. A-2000 4.75% 2007-2010	24,726,836	XXX	23,333,346	XXX	1,393,490
0200015. 15. A-2000 5.00% 2007-2009	41,482,753	XXX	38,231,185	XXX	3,251,568
0200016. 16. A-2000 5%/15/4.75% 2011-2011	123,423,826	XXX	103,560,041	XXX	19,863,785
0200017. 17. A-2000 5.25%/15/5% 2010-2010	78,864,380	XXX	68,752,455	XXX	10,111,925
0200018. 18. A-2000 5.5%/15/5% 2007-2007	10,960,969	XXX	10,045,065	XXX	915,904
0200019. 19. A-2000 5.75%/15/5% 2008-2008	45,025,793	XXX	43,924,835	XXX	1,100,958
0200020. 20. A-2000 6.25%/15/5.25% 2009-2009	69,347,313	XXX	64,130,693	XXX	5,216,620
0200021. 21. IAR-2012 3.00% 2021-2021	4,490,898,731	XXX	4,208,226,429	XXX	282,672,302
0200022. 22. IAR-2012 3%/15/3% 2021-2021	831,766,843	XXX	831,766,843	XXX	
0200023. 23. IAR-2012 3.25% 2020-2022	12,905,166,435	XXX	12,387,341,768	XXX	517,824,667
0200024. 24. IAR-2012 3.25%/15/3.25% 2020-2022	1,752,884,501	XXX	1,752,884,501	XXX	
0200025. 25. IAR-2012 3.50% 2017-2018	1,308,888,990	XXX	1,251,485,671	XXX	57,403,319
0200026. 26. IAR-2012 3.5%/15/3.75% 2017-2018	731,262,525	XXX	731,262,525	XXX	
0200027. 27. IAR-2012 3.75% 2015-2019	4,556,595,262	XXX	4,376,941,631	XXX	179,653,631
0200028. 28. IAR-2012 3.75%/15/3.75% 2015-2019	2,526,592,099	XXX	2,501,302,474	XXX	25,289,625
0200029. 29. IAR-2012 3.75%/15/4% 2016-2016	620,579,859	XXX	620,579,859	XXX	
0200030. 30. IAR-2012 4.00% 2016-2016	302,158,924	XXX	289,495,117	XXX	12,663,807
0200031. 31. IAR-2012 4%/15/4% 2016-2016	675,555,992	XXX	666,236,574	XXX	9,319,418
0200032. 32. IAR-2012 4.25% 2023-2023	7,165,160,882	XXX	7,073,058,672	XXX	92,102,210
0200033. 33. IAR-2012 4.25%/15/3.5% 2023-2023	39,889,160	XXX	39,889,160	XXX	
0200034. 34. IAR-2012 4.50% 2023-2024	10,871,058,400	XXX	10,793,848,193	XXX	77,210,207
0200035. 35. IAR-2012 4.5%/15/3.5% 2023-2023	263,586,452	XXX	263,586,452	XXX	
0200036. 36. IAR-2012 4.5%/15/4.25% 2024-2024	277,629,358	XXX	277,629,358	XXX	
0200037. 37. IAR-2012 4.75% 2024-2024	4,355,289,963	XXX	4,317,751,137	XXX	37,538,826
0200038. 38. IAR-2012 4.75%/15/4.25% 2024-2024	1,785,973,236	XXX	1,785,973,236	XXX	
0200039. 39. 2012 IAR VM-22 Non-Jumbo 2% - 2.49% 2019-2022	48,378,220	XXX	48,378,220	XXX	
0200040. 40. 2012 IAR VM-22 Non-Jumbo 2.5% - 2.99% 2018-2022	19,820,476	XXX	19,820,476	XXX	
0200041. 41. 2012 IAR VM-22 Non-Jumbo 3% - 3.49% 2018-2019	10,590,905	XXX	10,590,905	XXX	
0200042. 42. 2012 IAR VM-22 Non-Jumbo 3.5% - 3.99% 2018-2022	21,880,878	XXX	21,880,878	XXX	
0200043. 43. 2012 IAR VM-22 Non-Jumbo 4% - 4.49% 2019-2022	6,605,704	XXX	6,605,704	XXX	

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company  
**EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS**

1	2	3	4	5	6
Valuation Standard	Total <sup>(a)</sup>	Industrial	Ordinary	Credit (Group and Individual)	Group
0200044. 44. 2012 IAR VM-22 Non-Jumbo 4.5% - 4.99% 2023-2024 .....	117,941,649	XXX	117,941,649	XXX	
0200045. 45. 2012 IAR VM-22 Non-Jumbo 5% - 5.49% 2024-2024 .....	11,943,614	XXX	11,943,614	XXX	
0200046. 46. VM-21 Base CSV Reserve 2013-2024 .....	143,733,071	XXX	143,733,071	XXX	
0200047. 47. VM-21 Excess Reserve 2013-2024 .....	113,533,922	XXX	113,533,922	XXX	
0299997. Totals (Gross)	57,368,253,704	XXX	55,945,823,917	XXX	1,422,429,787
0299998. Reinsurance ceded	24,766,478,435	XXX	24,249,632,106	XXX	516,846,329
0299999. Annuities: Totals (Net)	32,601,775,269	XXX	31,696,191,811	XXX	905,583,458
SUPPLEMENTARY CONTRACTS WITH LIFE CONTINGENCIES:					
0300001. 1. A-2000 4.00% 2012-2014 .....	72,007		72,007		
0300002. 2. A-2000 4.25% 2011-2011 .....	75,124		75,124		
0300003. 3. A-2000 4.50% 2010-2011 .....	217,044		217,044		
0300004. 4. IAR-2012 3.75% 2015-2019 .....	1,294,874		1,294,874		
0300005. 5. IAR-2012 4.00% 2016-2016 .....	283,998		283,998		
0300006. 6. 2012 IAR VM-22 Non-Jumbo 2% - 2.49% 2019-2022 .....	2,951,288		2,951,288		
0300007. 7. 2012 IAR VM-22 Non-Jumbo 2.5% - 2.99% 2018-2022 .....	1,124,966		1,124,966		
0300008. 8. 2012 IAR VM-22 Non-Jumbo 3% - 3.49% 2018-2019 .....	805,094		805,094		
0300009. 9. 2012 IAR VM-22 Non-Jumbo 3.5% - 3.99% 2018-2022 .....	1,113,212		1,113,212		
0300010. 10. 2012 IAR VM-22 Non-Jumbo 4% - 4.49% 2019-2022 .....	1,557,841		1,557,841		
0300011. 11. 2012 IAR VM-22 Non-Jumbo 4.5% - 4.99% 2023-2024 .....	6,180,617		6,180,617		
0300012. 12. 2012 IAR VM-22 Non-Jumbo 5% - 5.49% 2024-2024 .....	616,259		616,259		
0399997. Totals (Gross)	16,292,324		16,292,324		
0399998. Reinsurance ceded	8,315,626		8,315,626		
0399999. SCWLC: Totals (Net)	7,976,698		7,976,698		
ACCIDENTAL DEATH BENEFITS:					
0400001. 1. 59 ADB 58 CS0 3.00% NLP .....	2,000		2,000		
0499997. Totals (Gross)	2,000		2,000		
0499998. Reinsurance ceded	900		900		
0499999. Accidental Death Benefits: Totals (Net)	1,100		1,100		
DISABILITY-ACTIVE LIVES:					
0500001. ....					
0599997. Totals (Gross)					
0599998. Reinsurance ceded					
0599999. Disability-Active Lives: Totals (Net)					
DISABILITY-DISABLED LIVES:					
0600001. 1. 52 DIS 58 CS0 3.00% .....	3,580		3,580		
0699997. Totals (Gross)	3,580		3,580		
0699998. Reinsurance ceded	1,611		1,611		
0699999. Disability-Disabled Lives: Totals (Net)	1,969		1,969		
MISCELLANEOUS RESERVES:					
0700001. Asset Adequacy Testing Reserves .....	19,831,818		10,740,909		9,090,909
0799997. Totals (Gross)	19,831,818		10,740,909		9,090,909
0799998. Reinsurance ceded	8,181,818		4,090,909		4,090,909
0799999. Miscellaneous Reserves: Totals (Net)	11,650,000		6,650,000		5,000,000
9999999. Totals (Net) - Page 3, Line 1	34,214,705,019		32,173,591,276		2,041,113,743

(a) Included in the above table are amounts of deposit-type contracts that originally contained a mortality risk. Amounts of deposit-type contracts in Column 2 that no longer contain a mortality risk are Life Insurance \$ ..... ; Annuities \$ ..... ; Supplementary Contracts with Life Contingencies \$ ..... ; Accidental Death Benefits \$ ..... ; Disability - Active Lives \$ ..... ; Disability - Disabled Lives \$ ..... ; Miscellaneous Reserves \$ .....

**EXHIBIT 5 - INTERROGATORIES**

- 1.1 Has the reporting entity ever issued both participating and non-participating contracts?..... Yes [ ] No [ X ]
- 1.2 If not, state which kind is issued.  
 Non-participating .....
- 2.1 Does the reporting entity at present issue both participating and non-participating contracts?..... Yes [ ] No [ X ]
- 2.2 If not, state which kind is issued.  
 Non-participating .....
- 3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?..... Yes [ X ] No [ ]  
 If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.
- 4. Has the reporting entity any assessment or stipulated premium contracts in force? Yes [ ] No [ X ]  
 If so, state:  
 4.1 Amount of insurance? .....\$  
 4.2 Amount of reserve? .....\$  
 4.3 Basis of reserve:  
 .....  
 4.4 Basis of regular assessments:  
 .....  
 4.5 Basis of special assessments:  
 .....  
 4.6 Assessments collected during the year .....\$
- 5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.  
 .....
- 6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? ..... Yes [ ] No [ X ]  
 6.1 If so, state the amount of reserve on such contracts on the basis actually held:.....\$  
 6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: .....\$  
 Attach statement of methods employed in their valuation.
- 7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? ..... Yes [ ] No [ X ]  
 7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements .....\$  
 7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:  
 .....  
 7.3 State the amount of reserves established for this business: .....\$  
 7.4 Identify where the reserves are reported in the blank:  
 .....
- 8. Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year? ..... Yes [ ] No [ X ]  
 8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements: .....\$  
 8.2 State the amount of reserves established for this business: .....\$  
 8.3 Identify where the reserves are reported in the blank:  
 .....
- 9. Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year? ..... Yes [ X ] No [ ]  
 9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders: .....\$ 8,726,943,289  
 9.2 State the amount of reserves established for this business: .....\$ 10,566,032,032  
 9.3 Identify where the reserves are reported in the blank:  
 Exhibit 5B .....

**EXHIBIT 5A - CHANGES IN BASES OF VALUATION DURING THE YEAR**

1	Valuation Basis		4
Description of Valuation Class	2 Changed From	3 Changed To	Increase in Actuarial Reserve Due to Change
NONE			
9999999 - Total (Column 4, only)			



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS (a)**

	1 Total	Comprehensive		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
<b>ACTIVE LIFE RESERVE</b>													
1. Unearned premium reserves .....	717,160			717,160									
2. Additional contract reserves (b) .....	168,340			168,340									
3. Additional actuarial reserves-Asset/Liability analysis .....													
4. Reserve for future contingent benefits .....	60,005,367											60,005,367	
5. Reserve for rate credits .....													
6. Aggregate write-ins for reserves .....													
7. Totals (Gross) .....	60,890,867			885,500								60,005,367	
8. Reinsurance ceded .....	708,400			708,400									
9. Totals (Net) .....	60,182,467			177,100								60,005,367	
<b>CLAIM RESERVE</b>													
10. Present value of amounts not yet due on claims .....													
11. Additional actuarial reserves-Asset/Liability analysis .....													
12. Reserve for future contingent benefits .....	27,124,934											27,124,934	
13. Aggregate write-ins for reserves .....													
14. Totals (Gross) .....	27,124,934											27,124,934	
15. Reinsurance ceded .....													
16. Totals (Net) .....	27,124,934											27,124,934	
17. TOTAL (Net) .....	87,307,401			177,100								87,130,301	
18. TABULAR FUND INTEREST .....	1,264			1,264									
<b>DETAILS OF WRITE-INS</b>													
0601. ....													
0602. ....													
0603. ....													
0698. Summary of remaining write-ins for Line 6 from overflow page .....													
0699. TOTALS (Lines 0601 through 0603 plus 0698) (Line 6 above) .....													
1301. ....													
1302. ....													
1303. ....													
1398. Summary of remaining write-ins for Line 13 from overflow page .....													
1399. TOTALS (Lines 1301 through 1303 plus 1398) (Line 13 above) .....													

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected. ....  
 (b) Attach statement as to valuation standard used in calculating this reserve, specifying reserve bases, interest rates and methods. ....

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**EXHIBIT 7 - DEPOSIT TYPE CONTRACTS**

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance .....	6,754,616,685		292,460,527	9,782,376		6,452,373,782
2. Deposits received during the year .....	2,174,563,357		77,018,839	3,119,518		2,094,425,000
3. Investment earnings credited to the account .....	26,569,651					26,569,651
4. Other net change in reserves .....	(3,499,000)		(3,699,790)	200,790		
5. Fees and other charges assessed .....						
6. Surrender charges .....						
7. Net surrender or withdrawal payments .....	1,763,560,941		61,888,502	1,672,439		1,700,000,000
8. Other net transfers to or (from) Separate Accounts .....						
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8) (a) .....	7,188,689,752		303,891,074	11,430,245		6,873,368,433
10. Reinsurance balance at the beginning of the year .....	(4,769,590)			(4,769,590)		
11. Net change in reinsurance assumed .....						
12. Net change in reinsurance ceded .....	3,876,406,600			1,124,735		3,875,281,865
13. Reinsurance balance at the end of the year (Lines 10+11-12) .....	(3,881,176,190)			(5,894,325)		(3,875,281,865)
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	3,307,513,562		303,891,074	5,535,920		2,998,086,568

(a) FHLB Funding Agreements:

1. Reported as GICs (captured in column 2) .....	\$ .....
2. Reported as Annuities Certain (captured in column 3) .....	\$ .....
3. Reported as Supplemental Contracts (captured in column 4) .....	\$ .....
4. Reported as Dividend Accumulations or Refunds (captured in column 5) .....	\$ .....
5. Reported as Premium or Other Deposit Funds (captured in column 6) .....	\$ 1,568,347,867
6. Total Reported as Deposit-Type Contracts (captured in column 1): (Sum of Lines 1 through 5) .	\$ 1,568,347,867

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company  
**EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

**PART 1 - Liability End of Current Year**

	1	2	3	4	5	6	7	8
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
1. Due and unpaid:								
1.1 Direct .....								
1.2 Reinsurance assumed .....								
1.3 Reinsurance ceded .....								
1.4 Net .....								
2. In course of settlement:								
2.1 Resisted .....								
2.11 Direct .....								
2.12 Reinsurance assumed .....								
2.13 Reinsurance ceded .....								
2.14 Net .....		(b)	(b)	(b)				
2.2 Other .....								
2.21 Direct .....	9,506,228	2,612,958	6,692,452	24,555		176,263		
2.22 Reinsurance assumed .....	238,910	108,517	130,393					
2.23 Reinsurance ceded .....	4,054,769	832,429	3,070,280	11,050		141,010		
2.24 Net .....	5,690,369	(b) 1,889,046	(b) 3,752,565	(b) 13,505		(b) 35,253		
3. Incurred but unreported:								
3.1 Direct .....	4,801,262	861,860	2,335,401			1,604,001		
3.2 Reinsurance assumed .....	30,000	14,000	16,000					
3.3 Reinsurance ceded .....	2,721,367	394,137	1,058,130			1,269,100		
3.4 Net .....	2,109,895	(b) 481,723	(b) 1,293,271	(b)		(b) 334,901		
4. TOTALS .....								
4.1 Direct .....	14,307,490	3,474,818	9,027,853	24,555		1,780,264		
4.2 Reinsurance assumed .....	268,910	122,517	146,393					
4.3 Reinsurance ceded .....	6,776,136	1,226,566	4,128,410	11,050		1,410,110		
4.4 Net .....	7,800,264	(a) 2,370,769	(a) 5,045,836	13,505		370,154		

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$ ..... in Column 2 and \$ ..... in Column 3.

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Individual Life \$ ..... Group Life \$ ....., and Individual Annuities \$ ..... are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Accident and Health \$ ..... are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company  
**EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

**PART 2 - Incurred During the Year**

	1	2	3	4	5	6	7	8
	Total	Individual Life (a)	Group Life (b)	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
1. Settlements During the Year:								
1.1 Direct .....	1,293,635,733	62,000,412	210,004,585	959,277,661	44,591,773	17,761,302		
1.2 Reinsurance assumed .....	2,202,211		2,202,211					
1.3 Reinsurance ceded .....	573,766,643	26,400,503	95,493,058	420,687,411	19,396,637	11,789,034		
1.4 Net .....	(c) 722,071,300	35,599,909	116,713,738	538,590,250	25,195,136	5,972,268		
2. Liability December 31, current year from Part 1:								
2.1 Direct .....	14,307,490	3,474,818	9,027,853	24,555		1,780,264		
2.2 Reinsurance assumed .....	268,910	122,517	146,393					
2.3 Reinsurance ceded .....	6,776,136	1,226,566	4,128,410	11,050		1,410,110		
2.4 Net .....	7,800,264	2,370,769	5,045,836	13,505		370,154		
3. Amounts recoverable from reinsurers December 31, current year .....								
4. Liability December 31, prior year:								
4.1 Direct .....	15,132,373	2,706,295	10,642,082		273	1,783,722		
4.2 Reinsurance assumed .....	258,943	85,839	173,104					
4.3 Reinsurance ceded .....	7,536,266	1,256,460	4,866,834		123	1,412,849		
4.4 Net .....	7,855,049	1,535,674	5,948,352		150	370,873		
5. Amounts recoverable from reinsurers December 31, prior year .....								
6. Incurred Benefits								
6.1 Direct .....	1,292,810,850	62,768,935	208,390,356	959,302,216	44,591,500	17,757,843		
6.2 Reinsurance assumed .....	2,212,178	36,678	2,175,500					
6.3 Reinsurance ceded .....	573,006,513	26,370,609	94,754,635	420,698,461	19,396,514	11,786,294		
6.4 Net .....	722,016,515	36,435,004	115,811,221	538,603,755	25,194,986	5,971,549		

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ ..... in Line 1.1, \$ ..... in Line 1.4.  
 \$..... in Line 6.1, and \$ ..... in Line 6.4.

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ ..... in Line 1.1, \$ ..... in Line 1.4.  
 \$..... in Line 6.1, and \$ ..... in Line 6.4.

(c) Includes \$ ..... premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**EXHIBIT OF NON-ADMITTED ASSETS**

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D) .....			
2. Stocks (Schedule D):			
2.1 Preferred stocks .....			
2.2 Common stocks .....			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens .....			
3.2 Other than first liens.....			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company .....			
4.2 Properties held for the production of income.....			
4.3 Properties held for sale .....			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA) .....			
6. Contract loans .....			
7. Derivatives (Schedule DB) .....			
8. Other invested assets (Schedule BA) .....	5,000,000		(5,000,000)
9. Receivables for securities .....	34,696,526	52,774,272	18,077,746
10. Securities lending reinvested collateral assets (Schedule DL) .....			
11. Aggregate write-ins for invested assets .....			
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	39,696,526	52,774,272	13,077,746
13. Title plants (for Title insurers only) .....			
14. Investment income due and accrued .....			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection .....			
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due .			
15.3 Accrued retrospective premiums and contracts subject to redetermination .....			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers .....			
16.2 Funds held by or deposited with reinsured companies .....			
16.3 Other amounts receivable under reinsurance contracts .....			
17. Amounts receivable relating to uninsured plans .....			
18.1 Current federal and foreign income tax recoverable and interest thereon .....			
18.2 Net deferred tax asset .....			
19. Guaranty funds receivable or on deposit .....			
20. Electronic data processing equipment and software .....			
21. Furniture and equipment, including health care delivery assets .....			
22. Net adjustment in assets and liabilities due to foreign exchange rates .....			
23. Receivables from parent, subsidiaries and affiliates .....			
24. Health care and other amounts receivable .....	1,683,269	1,232,311	(450,958)
25. Aggregate write-ins for other-than-invested assets .....	6,705,998	944,732	(5,761,266)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	48,085,793	54,951,315	6,865,522
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			
28. Total (Lines 26 and 27)	48,085,793	54,951,315	6,865,522
<b>DETAILS OF WRITE-INS</b>			
1101. ....			
1102. ....			
1103. ....			
1198. Summary of remaining write-ins for Line 11 from overflow page .....			
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)			
2501. Letter of Credit .....	4,800,882	530,112	(4,270,770)
2502. Miscellaneous .....	849,614		(849,614)
2503. Prepaid Expenses .....	645,652		(645,652)
2598. Summary of remaining write-ins for Line 25 from overflow page .....	409,850	414,620	4,770
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	6,705,998	944,732	(5,761,266)

## Notes to the Financial Statements

### 1. Summary of Significant Accounting Policies and Going Concern

#### A. Accounting Practices

The financial statements of Forethought Life Insurance Company ("the Company") are presented on the basis of accounting practices prescribed or permitted by the Indiana Department of Insurance.

The Indiana Department of Insurance recognizes only statutory accounting practices prescribed or permitted by the state of Indiana for determining and reporting the financial condition and results of operations of an insurance company for determining its solvency under Indiana Insurance Law. The National Association of Insurance Commissioners (NAIC) Accounting Practices and Procedures Manual (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the state of Indiana.

The Company, with the permission of the Commissioner of Insurance of the State of Indiana, uses the Plan Type A discount rate with a guaranteed duration of less than five years under Actuarial Guideline 33 (AG33) on the entire in-force block of annuities with Guaranteed Minimum Withdrawal Benefits issued prior to October 1, 2013. By definition, AG33 would require the defined payments of the Guaranteed Lifetime Income Benefit (GLIB) benefit stream to be discounted using the Type B or Type C rate until the policy's contract value is exhausted and the additional payments to be discounted using the Type A rate.

A reconciliation of the Company's net income and capital and surplus between NAIC SAP and practices prescribed and permitted by the State of Indiana is shown below:

	SSAP #	F/S Page	F/S Line #	2024	2023
Net Income					
(1) State basis (Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	\$ 125,220,971	\$ (1,974,579)
(2) State prescribed practices that are an increase / (decrease) from NAIC SAP:					
(3) State permitted practices that are an increase / (decrease) from NAIC SAP:					
PLAN TYPE A DISCOUNT RATE UNDER AG33 USED FOR GMWB	AG33	4	19	(8,890,086)	3,191,780
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	\$ 134,111,057	\$ (5,166,359)
Surplus					
(5) State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 4,022,282,257	\$ 2,850,897,439
(6) State prescribed practices that are an increase / (decrease) from NAIC SAP:					
(7) State permitted practices that are an increase / (decrease) from NAIC SAP:					
PLAN TYPE A DISCOUNT RATE UNDER AG33 USED FOR GMWB	AG33	4	54,55	15,759,803	22,811,316
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	\$ 4,006,522,454	\$ 2,828,086,123

#### B. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

#### C. Accounting Policy

Life premiums are recognized as income over the premium-paying period of the related policies. Annuity considerations are recognized as revenue when received. Health premiums are earned ratably over the terms of the related insurance and reinsurance contracts. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred.

In addition, the Company uses the following accounting policies:

- Short-term investments that have original maturities of greater than three months and less than twelve months at date of purchase are carried at amortized cost, which approximates fair value.
- Bonds not backed by loans are valued at amortized cost using the scientific interest method. Bonds in or near default (NAIC class 6) are stated at the lower of amortized cost or fair value. The Company holds certain SVO designated securities and has elected to use a systematic value measurement method to value those securities.
- Unaffiliated common stocks are stated at fair value. Fair value has been determined using quoted market prices for publicly-traded securities and management's pricing model for private placement securities.
- Preferred stocks are stated at cost or amortized cost except those rated NAIC class 4 or lower quality, which are carried at the lower of cost or fair value.
- Mortgage loans on real estate are carried at unpaid principal balance, net of discount/premiums and valuation allowance for impairments.
- Loan-backed bonds and structured securities are stated at amortized cost using the interest method including anticipated prepayments at the date of purchase in accordance with Statement of Statutory Accounting Principles ("SSAP") No. 43 - *Loan-Backed and Structured Securities*. Changes in prepayment speeds and estimated cash flows from the original purchase assumptions are evaluated quarterly and are accounted for on the prospective basis.
- Investments in common stocks of subsidiaries are stated at the value of their statutory equity adjusted for unamortized goodwill, if any.
- The Company has ownership interests in limited partnerships. The Company carries these interests based upon their proportionate share of the underlying GAAP equity of the corresponding limited partnership.
- Most derivatives are generally carried at fair value, but some derivatives for which we have applied hedge accounting, they are carried at amortized cost, consistent with the hedged item.

## Notes to the Financial Statements

### 1. Summary of Significant Accounting Policies and Going Concern (Continued)

The Company utilizes CPI swaps which hedge exposure to inflation risk associated with its prefunded funeral insurance business and are carried at value consistent with the hedged liabilities. The unrealized gains or losses on foreign currency forwards hedge the Company's exposure to foreign currencies, and are carried at fair value.

(10) The Company has no premium deficiency reserves.

(11) The Company began writing Medicare Supplement Insurance in 2010. Unpaid losses and loss adjustment expenses are based on past experience for losses incurred but not reported. The methods for making such estimates and establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined.

(12) The Company has not modified its capitalization policy from the prior period.

(13) The Company does not have any pharmaceutical rebate receivables.

#### D. Going Concern

There is no substantial doubt about the Company's ability to continue as a going concern.

### 2. Accounting Changes and Corrections of Errors

During 2024, corrections were made to 2022 and 2021 balances resulting in an increase in insurance taxes, licenses, and fees of \$522,604 and \$222,904 respectively. As a result of this correction, \$692,389 of state income tax payables were written off. In accordance with SSAP No. 3 - Accounting Changes and Corrections of Errors, these changes are being treated as a correction of an error and presented as an adjustment to unassigned surplus of \$53,119 for the period ended December 31, 2024.

During 2024, corrections were made to 2023 balances resulting in a decrease in premiums of \$3,888,836. In accordance with SSAP No. 3 - Accounting Changes and Corrections of Errors, these changes are being treated as a correction of an error and presented as an adjustment to unassigned surplus of \$3,888,836 for the period ended December 31, 2024.

In August 2023, the NAIC Statutory Accounting Principles Working Group adopted changes that allow companies to admit net negative interest maintenance reserves (IMR) with certain criteria. A company with at least 300% ACL RBC, shall admit net negative IMR as an asset across both general and separate accounts in the amount up to 10% of adjusted capital and surplus of the general account. In addition, an amount equal to the admitted net negative IMR must be included in special surplus from unassigned surplus. A company that admits net negative IMR must include accompanying disclosures. The accounting changes are effective through December 31, 2025 and are nullified as of January 1, 2026.

The Company had \$94,136,976 gross negative IMR, of which \$94,136,976 of net negative IMR was presented as an admitted asset in the general account, as of December 31, 2024. There was no negative IMR amount recorded which related to insulated or non-insulated separate accounts.

The adjusted surplus amount used to calculate the 10% limit was \$3,116,920,402 based on reported surplus as of September 30, 2024, adjusted as prescribed for certain balances.

The Company attests that:

- a. Fixed income investments generating IMR losses comply with the reporting entity's investment and liability management policies.
- b. IMR losses for fixed income related derivatives are all in accordance with prudent and documented risk management procedures, in accordance with a reporting entity's derivative use plans and reflect symmetry with historical treatment in which unrealized derivative gains were reversed to IMR and amortized in lieu of being recognized as realized gains upon derivative termination.
- c. Any deviation to (a) was either because of temporary and transitory timing issue or related to a specific event, such as a reinsurance transaction, that mechanically made the cause of IMR losses not reflective of reinvestment activities.
- d. Asset sales that were generating admitted negative IMR were not completed by liquidity pressures (e.g., to fund significant cash outflows including, but not limited to excess withdrawals and collateral calls).

### 3. Business Combinations and Goodwill

- A. Statutory Purchase Method - None
- B. Statutory Merger - Not Applicable
- C. Assumption Reinsurance - Not Applicable
- D. Impairment Loss - Not Applicable
- E. Subcomponents and Calculation of Adjusted Surplus and Total Admitted Goodwill - None

### 4. Discontinued Operations - None

### 5. Investments

- A. Mortgage Loans, including Mezzanine Real Estate Loans
  - (1) The maximum and minimum lending rates for mortgage loans during 2024 were 12.13% and 0.88%.
  - (2) The maximum percentage of any one loan to the value of security at the time of the loan, exclusive of insured or guaranteed or purchase money mortgage was 100%.
  - (3) Taxes, assessments and any amounts advanced and not included in mortgage loan total - None

**Notes to the Financial Statements**

**5. Investments (Continued)**

(4) Age analysis of mortgage loans and identification of mortgage loans in which the insurer is a participant or co-lender in a mortgage loan agreement

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
<b>a. Current Year</b>							
1. Recorded Investment (All)							
(a) Current	\$	\$	\$ 9,025,081,005	\$	\$ 10,791,071,496	\$ 717,547,539	\$ 20,533,700,040
(b) 30 - 59 days past due			167,761,854				167,761,854
(c) 60 - 89 days past due			36,671,134				36,671,134
(d) 90 - 179 days past due			70,177,568		36,000,000		106,177,568
(e) 180+ days past due			77,004,062		108,805,112		185,809,174
2. Accruing Interest 90-179 Days Past Due							
(a) Recorded investment	\$	\$	\$	\$	\$	\$	\$
(b) Interest accrued							
3. Accruing Interest 180+ Days Past Due							
(a) Recorded investment	\$	\$	\$	\$	\$	\$	\$
(b) Interest accrued							
4. Interest Reduced							
(a) Recorded investment	\$	\$	\$	\$	\$	\$	\$
(b) Number of loans							
(c) Percent reduced	%	%	%	%	%	%	%
5. Participant or Co-lender in a Mortgage Loan Agreement							
(a) Recorded investment	\$	\$	\$	\$	\$	\$	\$
<b>b. Prior Year</b>							
1. Recorded Investment							
(a) Current	\$	\$	\$ 6,570,761,489	\$	\$ 10,945,771,792	\$ 447,255,802	\$ 17,963,789,083
(b) 30 - 59 days past due			109,348,016				109,348,016
(c) 60 - 89 days past due			36,396,959				36,396,959
(d) 90 - 179 days past due			77,503,036				77,503,036
(e) 180+ days past due			74,462,859				74,462,859
2. Accruing Interest 90-179 Days Past Due							
(a) Recorded investment	\$	\$	\$	\$	\$	\$	\$
(b) Interest accrued							
3. Accruing Interest 180+ Days Past Due							
(a) Recorded investment	\$	\$	\$	\$	\$	\$	\$
(b) Interest accrued							
4. Interest Reduced							
(a) Recorded investment	\$	\$	\$	\$	\$	\$	\$
(b) Number of loans							
(c) Percent reduced	%	%	%	%	%	%	%
5. Participant or Co-lender in a Mortgage Loan Agreement							
(a) Recorded investment	\$	\$	\$	\$	\$	\$	\$



**Notes to the Financial Statements**

**5. Investments (Continued)**

(5) Investment in impaired loans with or without allowance for credit losses and impaired loans subject to a participant or co-lender mortgage loan agreement for which the reporting entity is restricted from unilaterally foreclosing on the mortgage loan

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
<b>a. Current Year</b>							
1. With allowance for credit losses	\$	\$	\$ 42,788,740	\$	\$ 309,457,366	\$	\$ 352,246,106
2. No allowance for credit losses			30,228,598		-		30,228,598
3. Total (1+2)	\$	\$	\$ 73,017,338	\$	\$ 309,457,366	\$	\$ 382,474,704
4. Subject to a participant or co-lender mortgage loan agreement for which the reporting entity is restricted from unilaterally foreclosing on the mortgage loan	\$	\$	\$	\$	\$	\$	\$
<b>b. Prior Year</b>							
1. With allowance for credit losses	\$	\$	\$ 44,543,288	\$	\$	\$	\$ 44,543,288
2. No allowance for credit losses			26,759,338				26,759,338
3. Total (1+2)	\$	\$	\$ 71,302,626	\$	\$	\$	\$ 71,302,626
4. Subject to a participant or co-lender mortgage loan agreement for which the reporting entity is restricted from unilaterally foreclosing on the mortgage loan	\$	\$	\$	\$	\$	\$	\$

(6) Investment in impaired loans - average recorded investment, interest income recognized, recorded investment on nonaccrual status and amount of interest income recognized using a cash-basis method of accounting

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
<b>a. Current Year</b>							
1. Average recorded investment	\$	\$	\$ 188,929	\$	\$ 22,104,098	\$	\$ 22,293,027
2. Interest income recognized			1,686,109		7,085,606		8,771,715
3. Recorded investments on nonaccrual status			147,181,630		144,805,112		291,986,742
4. Amount of interest income recognized using a cash-basis method of accounting			2,857,461		4,506,483		7,363,944
<b>b. Prior Year</b>							
1. Average recorded investment	\$	\$	\$ 168,298	\$	\$	\$	\$ 168,298
2. Interest income recognized			2,380,665				2,380,665
3. Recorded investments on nonaccrual status			151,965,894				151,965,894
4. Amount of interest income recognized using a cash-basis method of accounting			1,840,431				1,840,431

(7) Allowance for credit losses

	2024	2023
a. Balance at beginning of period	\$ 82,952,985	\$ 56,969,165
b. Additions charged to operations	110,101,690	32,205,359
c. Direct write-downs charged against the allowances	94,444,600	6,221,539
d. Recoveries of amounts previously charged off		
e. Balance at end of period (a+b-c-d)	\$ 98,610,075	\$ 82,952,985

(8) Mortgage loans derecognized as a result of foreclosure

	2024
a. Aggregate amount of mortgage loans derecognized	\$ 51,735,222
b. Real estate collateral recognized	51,735,222
c. Other collateral recognized	
d. Receivables recognized from a government guarantee of the foreclosed mortgage loan	

(9) The company recognizes interest income on its impaired loans upon receipt.

B. Debt Restructuring - None

C. Reverse Mortgages - None

## Notes to the Financial Statements

## 5. Investments (Continued)

## D. Loan-Backed Securities

- (1) Loan-backed and structured securities ("LBASS") are valued and reported in accordance with Statement of Statutory Accounting Principles ("SSAP") 43R – Loan-Backed and Structured Securities. Prepayment assumptions are primarily obtained from external sources or internal estimates. These assumptions are consistent with the current interest rate and economic environment. The prospective adjustment method is used on most non-agency LBASS. Fair values are based on independent pricing sources. The Company reviews securities at least quarterly for other-than-temporary impairments ("OTTI") using current cash flow assumptions. The Company has recognized a \$24,331,206 OTTI charge on loan-backed securities for the year ended December 31, 2024 and \$64,509,345 for the year ended December 31, 2023.
- (2) Loan-backed and structured securities with a recognized other-than-temporary impairment (OTTI) - None
- (3) Securities held that were other-than-temporarily impaired due to the present value of cash flows expected to be collected was less than the amortized cost of securities

(1) CUSIP	(2) Book/Adjusted Carrying Value Amortized Cost Before Current Period OTTI	(3) Present Value of Projected Cash Flows	(4) Recognized OTTI	(5) Amortized Cost After OTTI	(6) Fair Value at Time of OTTI	(7) Date of Financial Statement Where Reported
.362367AC8	\$ 3,048,846	\$ 2,956,802	\$ 92,044	\$ 2,956,802	\$ 2,830,459	03/31/2024
.05544EAD3	2,106,854	1,816,330	290,524	1,816,330	1,709,485	03/31/2024
.61759FAJ0	23,600,414	23,292,458	307,956	23,292,458	18,529,267	03/31/2024
.05990TGB1	7,081,725	6,871,856	209,869	6,871,856	6,871,856	03/31/2024
.14317TAC9	35,743,724	35,578,921	164,803	35,578,921	35,542,121	03/31/2023
.78432WAL7	15,064,530	14,904,398	160,132	14,904,398	13,512,481	06/30/2024
.12668RAA6	1,885,793	1,772,786	113,007	1,772,786	1,772,786	06/30/2024
.12668RAE8	2,016,029	1,889,894	126,135	1,889,894	1,889,894	06/30/2024
.88522XAA9	4,924,795	4,697,509	227,286	4,697,509	4,697,509	06/30/2024
.86361XAA7	5,136,115	5,050,947	85,168	5,050,947	4,684,215	06/30/2024
.01449CAB6	6,541,331	6,386,806	154,525	6,386,806	6,386,806	06/30/2024
.05970BAE0	13,179,913	12,911,077	268,836	12,911,077	12,479,278	09/30/2024
.05990RAE1	15,919,047	15,571,743	347,304	15,571,743	10,988,187	09/30/2024
.05990TGB1	22,840,206	22,617,288	222,918	22,617,288	19,117,714	09/30/2024
.12648WAY8	542,279	537,587	4,692	537,587	455,282	09/30/2024
.17323FAB6	16,497,733	16,260,545	237,188	16,260,545	16,166,133	09/30/2024
.25151KAC3	10,308,058	10,195,559	112,499	10,195,559	10,006,919	09/30/2024
.362244AA3	974,940	923,569	51,371	923,569	637,159	09/30/2024
.362367AB0	2,608,715	2,557,996	50,719	2,557,996	2,456,033	09/30/2024
.36249XAH5	18,072,119	17,960,617	111,502	17,960,617	16,015,705	09/30/2024
.36253BAZ6	9,370,727	9,228,494	142,233	9,228,494	7,196,729	09/30/2024
.36257CAJ6	18,931,487	—	18,931,487	—	—	09/30/2024
.41162CAC5	4,852,905	4,786,079	66,826	4,786,079	4,773,926	09/30/2024
.456612AA8	13,959,684	13,906,349	53,335	13,906,349	13,135,616	09/30/2024
.45668GAG7	2,694,330	2,653,649	40,681	2,653,649	2,682,711	09/30/2024
.65541HAE1	5,942,312	5,833,783	108,529	5,833,783	5,801,543	09/30/2024
.78432WAL7	15,633,881	15,424,922	208,959	15,424,922	13,704,979	09/30/2024
.86361XAA7	5,174,011	5,044,848	129,163	5,044,848	4,897,926	09/30/2024
.12591QAU6	15,290,259	15,052,331	237,928	15,052,331	13,498,626	12/31/2024
.12648WAY8	536,936	529,395	7,541	529,395	455,999	12/31/2024
.362244AA3	948,900	905,469	43,431	905,469	624,651	12/31/2024
.41161PA86	3,697,180	3,622,886	74,294	3,622,886	3,622,886	12/31/2024
.61690XAC8	11,828,671	11,551,075	277,596	11,551,075	10,448,846	12/31/2024
.61759FAJ0	1,612,870	1,530,315	82,555	1,530,315	1,375,632	12/31/2024
.78432WAL7	16,292,733	15,990,298	302,435	15,990,298	14,014,200	12/31/2024
.86361XAA7	5,063,135	4,973,415	89,720	4,973,415	4,774,345	12/31/2024
BGA0LU1K8	976,730	780,715	196,015	780,715	780,715	12/31/2024
Total			<u>\$ 24,331,206</u>			

- (4) All impaired securities for which an OTTI has not been recognized in earnings as a realized loss

## a. The aggregate amount of unrealized losses:

- Less than 12 months ..... \$ (383,558,198)
- 12 months or longer ..... (351,568,433)

## b. The aggregate related fair value of securities with unrealized losses:

- Less than 12 months ..... \$ 6,403,687,174
- 12 months or longer ..... 4,412,094,268

**Notes to the Financial Statements**

**5. Investments (Continued)**

(5) The Company evaluates whether a credit impairment exists by considering primarily the following factors a) changes in the financial condition, credit rating and near term prospects of the issuer, b) whether the issuer is current on contractually obligated interest and principal payments, c) Changes in the financial condition of the security's underlying collateral, d) the payment structure of the security and e) the length of time and extent to which the fair value has been less than amortized cost of the security.

E. Dollar Repurchase Agreements and/or Securities Lending Transactions - None

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing

Repurchase Transaction - Cash Taker - Overview of Secured Borrowing Transactions

(1) Information regarding the company policy or strategies for engaging in repo programs, policy for requiring collateral

As of December 31, 2024, the Company participated in third-party repurchase agreements with a notional value of \$0. The Company posted \$0 in fixed maturity securities as collateral for these transactions as of December 31, 2024. The Company accounts for these transactions as secured borrowings. As of December 31, 2023, the Company participated in third-party repurchase agreements with a notional value of \$1,355,540,665 and posted \$1,413,068,270 in fixed maturity securities as collateral for these transactions. The Company accounts for these transactions as secured borrowings.

(2) Type of repo trades used

	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
a. Bilateral (Yes/No).....	YES	YES	YES	YES
b. Tri-Party (Yes/No).....				

(3) Original (flow) & residual maturity

	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
a. Maximum Amount				
1. Open - No maturity.....	\$.....	\$.....	\$.....	\$.....
2. Overnight.....				
3. 2 days to 1 week.....				
4. Over 1 week to 1 month.....	189,810	499,458,958	499,458,958	-
5. Over 1 month to 3 months.....	815,864,468	815,864,468	31,314,301	-
6. Over 3 months to 1 year.....	26,155,777	34,229,162	34,229,162	-
7. Over 1 year.....	948,750	948,750		-
b. Ending Balance				
1. Open - No maturity.....	\$.....	\$.....	\$.....	\$.....
2. Overnight.....				
3. 2 days to 1 week.....				
4. Over 1 week to 1 month.....	189,810	499,458,958		-
5. Over 1 month to 3 months.....	815,864,468	31,314,301		-
6. Over 3 months to 1 year.....	26,155,777	34,229,162		-
7. Over 1 year.....	948,750			-

(4) Fair value of securities sold and/or acquired that resulted in default - None

(5) Securities "sold" under repo - secured borrowing

	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
a. Maximum Amount				
1. BACV.....	XXX	XXX	XXX	\$..... -
2. Nonadmitted - Subset of BACV.....	XXX	XXX	XXX	\$..... -
3. Fair Value.....	\$... 890,016,309	\$... 890,016,309	\$... 588,407,020	\$..... -
b. Ending Balance				
1. BACV.....	XXX	XXX	XXX	\$..... -
2. Nonadmitted - Subset of BACV.....	XXX	XXX	XXX	\$..... -
3. Fair Value.....	\$... 890,016,309	\$... 588,407,020	\$.....	\$..... -

**Notes to the Financial Statements**

**5. Investments (Continued)**

(6) Securities sold under repo - secured borrowing by NAIC designation

Ending Balance	(1) None	(2) NAIC 1	(3) NAIC 2	(4) NAIC 3	(5) NAIC 4	(6) NAIC 5	(7) NAIC 6	(8) Nonadmitted
a. Bonds - BACV	\$	\$	\$	\$	\$	\$	\$	\$
b. Bonds - FV								
c. LB & SS - BACV								
d. LB & SS - FV								
e. Preferred stock - BACV								
f. Preferred stock - FV								
g. Common stock								
h. Mortgage loans - BACV								
i. Mortgage loans - FV								
j. Real estate - BACV								
k. Real estate - FV								
l. Derivatives - BACV								
m. Derivatives - FV								
n. Other invested assets - BACV								
o. Other invested assets - FV								
p. Total assets - BACV	\$	\$	\$	\$	\$	\$	\$	\$
q. Total assets - FV	\$	\$	\$	\$	\$	\$	\$	\$

(7) Collateral received - secured borrowing

	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
a. Maximum Amount				
1. Cash	\$ 843,158,805	\$ 843,158,805	\$ 567,362,421	\$
2. Securities (FV)				
b. Ending Balance				
1. Cash	\$ 843,158,805	\$ 567,362,421	\$	\$
2. Securities (FV)				

(8) Cash & non-cash collateral received - secured borrowing by NAIC designation

Ending Balance	(1) None	(2) NAIC 1	(3) NAIC 2	(4) NAIC 3	(5) NAIC 4	(6) NAIC 5	(7) NAIC 6	(8) Does Not Qualify as Admitted
a. Cash	\$	\$	\$	\$	\$	\$	\$	\$
b. Bonds - FV								
c. LB & SS - FV								
d. Preferred stock - FV								
e. Common stock								
f. Mortgage loans - FV								
g. Real estate - FV								
h. Derivatives - FV								
i. Other Invested Assets - FV								
j. Total collateral assets - FV (sum of a through i)	\$	\$	\$	\$	\$	\$	\$	\$

(9) Allocation of aggregate collateral by remaining contractual maturity

	Fair Value
a. Overnight and continuous	\$
b. 30 Days or less	
c. 31 to 90 Days	
d. More than 90 days	

(10) Allocation of aggregate collateral reinvested by remaining contractual maturity - None

(11) Liability to return collateral - secured borrowing (total)

	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
a. Maximum Amount				
1. Cash (Collateral - All)	\$ 843,158,354	\$ 843,158,354	\$ 567,362,421	\$
2. Securities Collateral (FV)				
b. Ending Balance				
1. Cash (Collateral - All)	\$ 843,158,354	\$ 567,362,421	\$	\$
2. Securities Collateral (FV)				

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing - None

**Notes to the Financial Statements**

**5. Investments (Continued)**

- H. Repurchase Agreements Transactions Accounted for as a Sale - None
- I. Reverse Repurchase Agreements Transactions Accounted for as a Sale - None
- J. Real Estate

- (1) The company recognized impairment losses of \$1,246,931 and \$2,413,721 as of December 31, 2024 and December 31, 2023.
- (2) The Company recognized \$24,687,528 and \$2,882,018 of real estate sold or classified as held for sale and realized losses of \$765,533 and \$2,413,721 as of December 31, 2024 and December 31, 2023, respectively.
- (3) Changes to a plan of sale for an investment in real estate - Not Applicable
- (4) Retail land sales operations - None
- (5) Participating mortgage loan features - None

K. Low-Income Housing Tax Credits (LIHTC)

- (1) The Company holds investments in LIHTC with 3 years remaining of unexpired tax credits and with a required holding period of 8 years.
- (2) The Company recognized LIHTC tax benefits of \$633,010 and \$760,657 as of December 31, 2024 and December 31, 2023, respectively.
- (3) As of December 31, 2024 and December 31, 2023, the Company reported LIHTC investments of \$783,989 and \$1,417,012, respectively.
- (4) Regulatory reviews - Not Applicable
- (5) Significance of an investment - Not Applicable
- (6) Impaired assets - Not Applicable
- (7) Write-downs and reclassifications - Not Applicable

L. Restricted Assets

- (1) Restricted assets (including pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted							Current Year			
	Current Year							Current Year			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	Total General Account (G/A)	G/A Supporting Separate Account (S/A) Activity	Total S/A Restricted Assets	S/A Assets Supporting G/A Activity	Total (1 + 3)	Total From Prior Year	Increase / (Decrease) (5 - 6)	Total Nonadmitted Restricted	Total Admitted Restricted (5-8)	Gross (Admitted & Nonadmitted) Restricted to Total Assets, %	Admitted Restricted to Total Admitted Assets, %
a. Subject to contractual obligation for which liability is not shown	\$	\$	\$	\$	\$	\$	\$	\$	\$	%	%
b. Collateral held under security lending agreements											
c. Subject to repurchase agreements						1,355,540,665	(1,355,540,665)				
d. Subject to reverse repurchase agreements											
e. Subject to dollar repurchase agreements											
f. Subject to dollar reverse repurchase agreements											
g. Placed under option contracts	160,396,036				160,396,036	159,273,428	1,122,608		160,396,036	0.266	0.267
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock											
i. FHLB capital stock	79,425,000				79,425,000	79,425,000	-		79,425,000	0.132	0.132
j. On deposit with states	6,423,017				6,423,017	6,432,507	(9,490)		6,423,017	0.011	0.011
k. On deposit with other regulatory bodies											
l. Pledged as collateral to FHLB (including assets backing funding agreements)	3,037,041,197				3,037,041,197	2,555,673,366	481,367,831		3,037,041,197	5.044	5.048
m. Pledged as collateral not captured in other categories	207,388,298				207,388,298		207,388,298		207,388,298	0.344	0.345
n. Other restricted assets											
o. Total restricted assets (Sum of a through n)	\$ 3,490,673,548	\$	\$	\$	\$ 3,490,673,548	\$ 4,156,344,966	\$ (665,671,418)	\$	\$ 3,490,673,548	5.798 %	5.802 %

**Notes to the Financial Statements**

**5. Investments (Continued)**

(2) Detail of assets pledged as collateral not captured in other categories (contracts that share similar characteristics, such as reinsurance and derivatives, are reported in the aggregate)

Description of Assets	Gross (Admitted & Nonadmitted) Restricted							Percentage		
	Current Year							(8)	(9)	(10)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)			
Total General Account (G/A)	G/A Supporting Separate Account (S/A) Activity	Total S/A Restricted Assets	S/A Assets Supporting G/A Activity	Total (1 + 3)	Total From Prior Year	Increase/ (Decrease) (5 - 6)	Total Current Year Admitted Restricted	Gross (Admitted & Nonadmitted) Restricted to Total Assets, %	Admitted Restricted to Total Admitted Assets, %	
Derivative - Securities Pledged	\$ 207,388,298	\$	\$	\$	\$ 207,388,298	\$	\$ 207,388,298	\$ 207,388,298	0.344 %	0.345 %
Total	\$ 207,388,298	\$	\$	\$	\$ 207,388,298	\$	\$ 207,388,298	\$ 207,388,298	0.344 %	0.345 %

(3) Detail of other restricted assets (contracts that share similar characteristics, such as reinsurance and derivatives, are reported in the aggregate) - None

(4) Collateral received and reflected as assets within the reporting entity's financial statements

	(1)	(2)	(3)	(4)
	Book/Adjusted Carrying Value (BACV)	Fair Value	% of BACV to Total Assets (Admitted and Nonadmitted)	% of BACV to Total Admitted Assets
<b>Collateral Assets</b>				
<b>General Account:</b>				
a. Cash, cash equivalents and short-term investments	\$ 1,059,286,051	\$ 1,059,286,051	1.850 %	1.852 %
b. Schedule D, Part 1				
c. Schedule D, Part 2, Section 1				
d. Schedule D, Part 2, Section 2				
e. Schedule B				
f. Schedule A				
g. Schedule BA, Part 1				
h. Schedule DL, Part 1				
i. Other				
j. Total Collateral Assets (a+b+c+d+e+f+g+h+i)	\$ 1,059,286,051	\$ 1,059,286,051	1.850 %	1.852 %
<b>Separate Account:</b>				
k. Cash, cash equivalents and short-term investments	\$	\$	%	%
l. Schedule D, Part 1				
m. Schedule D, Part 2, Section 1				
n. Schedule D, Part 2, Section 2				
o. Schedule B				
p. Schedule A				
q. Schedule BA, Part 1				
r. Schedule DL, Part 1				
s. Other				
t. Total Collateral Assets (k+l+m+n+o+p+q+r+s)	\$	\$	%	%
			(1)	(2)
			Amount	% of Liability to Total Liabilities
u. Recognized Obligation to Return Collateral Asset (General Account)			\$ 1,059,286,051	1.992 %
v. Recognized Obligation to Return Collateral Asset (Separate Account)			\$	%

M. Working Capital Finance Investments - None

N. Offsetting and Netting of Assets and Liabilities - None

O. 5GI Securities

Investment	Number of 5GI Securities		Aggregate BACV		Aggregate Fair Value	
	2024	2023	2024	2023	2024	2023
(1) Bonds - amortized cost			\$	\$	\$	\$
(2) LB & SS - amortized cost	22	9	105,674,351	73,310,604	89,972,878	59,733,440
(3) Preferred stock - amortized cost	3		24,746,246		24,151,748	
(4) Preferred stock - fair value						
(5) Total (1+2+3+4)	25	9	\$ 130,420,597	\$ 73,310,604	\$ 114,124,626	\$ 59,733,440

P. Short Sales - None

**Notes to the Financial Statements**

**5. Investments (Continued)**

Q. Prepayment Penalty and Acceleration Fees

	General Account	Separate Account
(1) Number of CUSIPs .....	5	-
(2) Aggregate amount of investment income .....	\$ 811,765	\$ -

R. Reporting Entity's Share of Cash Pool by Asset Type - Not Applicable

S. Aggregate Collateral Loans by Qualifying Investment Collateral

Collateral Type	Aggregate Collateral Loan	Admitted	Nonadmitted
(1) Cash, Cash Equivalent & ST Investments			
a. Affiliated .....	\$	\$	\$
b. Unaffiliated .....			
(2) Bonds			
a. Affiliated .....			
b. Unaffiliated .....			
(3) Loan-Backed and Structured Securities			
a. Affiliated .....			
b. Unaffiliated .....			
(4) Preferred Stocks			
a. Affiliated .....	25,000,000	25,000,000	
b. Unaffiliated .....			
(5) Common Stocks			
a. Affiliated .....			
b. Unaffiliated .....			
(6) Real Estate			
a. Affiliated .....			
b. Unaffiliated .....			
(7) Mortgage Loans			
a. Affiliated .....	362,750,328	362,750,328	
b. Unaffiliated .....	301,919,656	301,919,656	
(8) Joint Ventures, Partnerships, LLC			
a. Affiliated .....	161,160,305	161,160,305	
b. Unaffiliated .....	195,022,655	195,022,655	
(9) Other Qualifying Investments			
a. Affiliated .....			
b. Unaffiliated .....			
(10) Collateral Does not Qualify as an Investment			
a. Affiliated .....			
b. Unaffiliated .....			
(11) Total .....	\$ 1,045,852,944	\$ 1,045,852,944	\$

**6. Joint Ventures, Partnerships and Limited Liability Companies**

A. Investments in Joint Ventures, Partnerships or Limited Liability Companies that Exceed 10% of Admitted Assets

The Company has no investments in joint venture, partnerships or limited liability companies that exceeded 10% of total admitted assets as of December 31, 2024 and December 31, 2023, respectively.

B. Impaired Investments in Joint Ventures, Partnerships and Limited Liability Companies

The Company recognizes impairments when it is probable that it will be unable to recover the carrying amount of the investment or there is evidence indicating inability of the investee to sustain earnings that would justify the carrying value of the investment. The Company recognized impairments of \$0 and \$0 in joint ventures, partnerships, or limited liability companies for the year ending December 31, 2024 and year ended December 31, 2023, respectively.

**7. Investment Income**

The Company did not have due and accrued income over 90 days past due that was excluded from surplus as of December 31, 2024 and December 31, 2023, respectively.

C. The gross, nonadmitted and admitted amounts for interest income due and accrued

Interest Income Due and Accrued	Amount
1. Gross .....	\$ 398,758,607
2. Nonadmitted .....	\$ -
3. Admitted .....	\$ 398,758,607

D. The aggregate deferred interest - None

**Notes to the Financial Statements**

**7. Investment Income (Continued)**

E. The cumulative amounts of paid-in-kind (PIK) interest included in the current principal balance

	Amount
Cumulative amounts of PIK interest included in the current principal balance.....	\$..... 87,317,042

**8. Derivative Instruments**

A. Derivatives under SSAP No. 86 - Derivatives

- (1) The Company's derivative instruments are primarily used to hedge a wide range of risks including interest rate risk, equity market risk, foreign exchange risk, and credit risk. The Company receives collateral from its derivative counterparties to limit credit risk.
- (2) The Company's derivative portfolio consists of equity index call options and spreads to hedge equity exposure associated with Equity Indexed Annuities underwritten. The Company utilizes the interest rate swaps and bond forwards to hedge the exposure to interest rate risk. The Company limits the general business risk by entering into equity index futures, options and interest rate swaps. The total carrying value of derivative assets were \$1,056,336,393 and \$660,262,845 as of December 31, 2024 and December 31, 2023, respectively.
- (3) Under SSAP No. 86, Derivatives, the Company has elected to account for its derivatives using the fair value method of accounting, with changes in fair value recorded as unrealized investment gains or losses. The realized gains or losses are recorded upon the derivative contract expiry. The Company entered into interest rate swaps hedging Federal Home Loan Bank liabilities and Funding Agreement Backed Note deposit liabilities, which both employ hedge accounting. In addition, the Company has designated cash flow hedge interest rate swaps to hedge the interest rate risk associated with floating rate investments and fair value hedge cross currency swaps to hedge the foreign currency risk associated with foreign currency-denominated bonds. The derivatives that hedge those assets and liabilities are valued in a manner consistent with the underlying hedged item, which are carried at amortized cost.
- (4) Derivative contracts with financing premiums - Not Applicable
- (5) Net gain or loss recognized - Not Applicable
- (6) Net gain or loss recognized from derivatives no longer qualifying for hedge accounting - Not Applicable
- (7) The Company has designated bond forwards to hedge the interest rate risk associated with the planned purchase of AFS debt securities in a cash flow hedge. Regression analysis is used to assess the effectiveness of this hedge. For the quarter ended December 31, 2024, the bond forwards were recorded at cost. Following the qualifying purchases of AFS securities, the fair value of the portion of the bond forward associated with each purchase will be adjusted to the AFS book values, and accretion or amortization will be recognized over the life of the securities using the effective interest method. This arrangement is hedging purchases through December 2029 and is expected to affect earnings until 2055. There was \$0 of AFS securities purchased for the year ended December 31, 2024, and the fair value \$0 of the hedge associated with each purchase was adjusted to the AFS security book values.
- (8) Premium Cost for Derivative Contracts - Not Applicable
- (9) Derivative Component Values - Not Applicable

B. Derivatives under SSAP No. 108 - Derivative Hedging Variable Annuity Guarantees (Life/Fraternal Only) - Not Applicable

**9. Income Taxes**

A. Components of the Net Deferred Tax Asset/(Liability)

(1) Change between years by tax character

	2024			2023			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	Total (Col 1+2)	Ordinary	Capital	Total (Col 4+5)	Ordinary (Col 1-4)	Capital (Col 2-5)	Total (Col 7+8)
(a) Gross deferred tax assets.....	\$ 505,359,167	\$ 96,443,786	\$ 601,802,953	\$ 453,245,668	\$ 48,040,678	\$ 501,286,346	\$ 52,113,499	\$ 48,403,108	\$ 100,516,607
(b) Statutory valuation allowance adjustments.....									
(c) Adjusted gross deferred tax assets (1a - 1b).....	505,359,167	96,443,786	601,802,953	453,245,668	48,040,678	501,286,346	52,113,499	48,403,108	100,516,607
(d) Deferred tax assets nonadmitted.....									
(e) Subtotal net admitted deferred tax asset (1c - 1d).....	\$ 505,359,167	\$ 96,443,786	\$ 601,802,953	\$ 453,245,668	\$ 48,040,678	\$ 501,286,346	\$ 52,113,499	\$ 48,403,108	\$ 100,516,607
(f) Deferred tax liabilities.....	126,440,462	17,590,773	144,031,235	173,677,297	17,132,425	190,809,722	(47,236,835)	458,348	(46,778,487)
(g) Net admitted deferred tax asset/(net deferred tax liability) (1e - 1f).....	\$ 378,918,705	\$ 78,853,013	\$ 457,771,718	\$ 279,568,371	\$ 30,908,253	\$ 310,476,624	\$ 99,350,334	\$ 47,944,760	\$ 147,295,094



**Notes to the Financial Statements**

**9. Income Taxes (Continued)**

(2) Admission calculation components SSAP No. 101

	2024			2023			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	Total (Col 1+2)	Ordinary	Capital	Total (Col 4+5)	Ordinary (Col 1-4)	Capital (Col 2-5)	Total (Col 7+8)
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$	\$	\$	\$	\$	\$	\$	\$	\$
(b) Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from 2(a) above) after application of the threshold limitation (lesser of 2(b)1 and 2(b)2 below)	373,480,573	86,955,690	460,436,263	359,720,581	21,342,541	381,063,122	13,759,992	65,613,149	79,373,141
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	373,480,573	86,955,690	460,436,263	606,069,567	21,342,541	627,412,108	(232,588,994)	65,613,149	(166,975,845)
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	534,676,581	XXX	XXX	381,063,122	XXX	XXX	153,613,459
(c) Adjusted gross deferred tax assets (excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities	131,878,594	9,488,096	141,366,690	93,525,087	17,132,425	110,657,512	38,353,507	(7,644,329)	30,709,178
(d) Deferred tax assets admitted as the result of application of SSAP No. 101.									
Total 2(a) + 2(b) + 2(c)	<u>\$ 505,359,167</u>	<u>\$ 96,443,786</u>	<u>\$ 601,802,953</u>	<u>\$ 453,245,668</u>	<u>\$ 38,474,966</u>	<u>\$ 491,720,634</u>	<u>\$ 52,113,499</u>	<u>\$ 57,968,820</u>	<u>\$ 110,082,319</u>

(3) Ratio used as basis of admissibility

	2024	2023
(a) Ratio percentage used to determine recovery period and threshold limitation amount	780.927 %	752.185 %
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	\$ 4,436,179,560	\$ 3,289,584,854

(4) Impact of tax-planning strategies

(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage

	2024		2023		Change	
	(1)	(2)	(3)	(4)	(5)	(6)
	Ordinary	Capital	Ordinary	Capital	Ordinary (Col. 1-3)	Capital (Col. 2-4)
1. Adjusted gross DTAs amount from Note 9A1(c)	\$ 505,359,167	\$ 96,443,786	\$ 453,245,668	\$ 48,040,678	\$ 52,113,499	\$ 48,403,108
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	41.000 %	90.200 %	46.800 %	44.400 %	-5.800 %	45.800 %
3. Net admitted adjusted gross DTAs amount from Note 9A1(e)	\$ 505,359,167	\$ 96,443,786	\$ 453,245,668	\$ 48,040,678	\$ 52,113,499	\$ 48,403,108
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	41.000 %	90.200 %	46.800 %	44.400 %	-5.800 %	45.800 %

(b) Use of reinsurance-related tax-planning strategies

Does the company's tax-planning strategies include the use of reinsurance? YES

B. Regarding Deferred Tax Liabilities That Are Not Recognized

- As of December 31, 2024, the Company had a balance of \$0 in its Policyholder Surplus account under the provisions of the Internal Revenue Code.
- As of December 31, 2024, the Company had no investments in foreign subsidiaries.

C. Major Components of Current Income Taxes Incurred

	(1) 2024	(2) 2023	(3) Change (1-2)
Current income taxes incurred consist of the following major components:			
1. Current Income Tax			
(a) Federal	\$ (207,187,614)	\$ 100,447,839	\$ (307,635,453)
(b) Foreign			
(c) Subtotal (1a+1b)	<u>\$ (207,187,614)</u>	<u>\$ 100,447,839</u>	<u>\$ (307,635,453)</u>
(d) Federal income tax on net capital gains	(20,634,335)	44,501,425	(65,135,760)
(e) Utilization of capital loss carry-forwards			
(f) Other			
(g) Federal and foreign income taxes incurred (1c+1d+1e+1f)	<u>\$ (227,821,949)</u>	<u>\$ 144,949,264</u>	<u>\$ (372,771,213)</u>

## Notes to the Financial Statements

## 9. Income Taxes (Continued)

	(1) 2024	(2) 2023	(3) Change (1-2)
2. Deferred Tax Assets			
(a) Ordinary			
(1) Discounting of unpaid losses	\$ .....	\$ .....	\$ .....
(2) Unearned premium reserve			
(3) Policyholder reserves	311,595,992	287,280,172	24,315,820
(4) Investments	15,305,158	17,190,341	(1,885,183)
(5) Deferred acquisition costs	160,407,622	128,687,908	31,719,714
(6) Policyholder dividends accrual			
(7) Fixed assets			
(8) Compensation and benefits accrual			
(9) Pension accrual			
(10) Receivables - nonadmitted	10,098,016	11,539,776	(1,441,760)
(11) Net operating loss carry-forward			
(12) Tax credit carry-forward			
(13) Other	7,952,379	8,547,471	(595,092)
(99) Subtotal (Sum of 2a1 through 2a13)	<u>\$ 505,359,167</u>	<u>\$ 453,245,668</u>	<u>\$ 52,113,499</u>
(b) Statutory valuation allowance adjustment			
(c) Nonadmitted			
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	<u>\$ 505,359,167</u>	<u>\$ 453,245,668</u>	<u>\$ 52,113,499</u>
(e) Capital			
(1) Investments	\$ 77,350,684	\$ 48,040,678	\$ 29,310,006
(2) Net capital loss carry-forward	19,093,102		19,093,102
(3) Real estate			
(4) Other			
(99) Subtotal (2e1+2e2+2e3+2e4)	<u>\$ 96,443,786</u>	<u>\$ 48,040,678</u>	<u>\$ 48,403,108</u>
(f) Statutory valuation allowance adjustment			
(g) Nonadmitted			
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	96,443,786	48,040,678	48,403,108
(i) Admitted deferred tax assets (2d + 2h)	<u>\$ 601,802,953</u>	<u>\$ 501,286,346</u>	<u>\$ 100,516,607</u>
	(1) 2024	(2) 2023	(3) Change (1-2)
3. Deferred Tax Liabilities			
(a) Ordinary			
(1) Investments	\$ 104,331,741	\$ 143,956,825	\$ (39,625,084)
(2) Fixed assets			
(3) Deferred and uncollected premium	6,779,125	2,340,015	4,439,110
(4) Policyholder reserves	15,329,596	27,380,457	(12,050,861)
(5) Other			
(99) Subtotal (3a1+3a2+3a3+3a4+3a5)	<u>\$ 126,440,462</u>	<u>\$ 173,677,297</u>	<u>\$ (47,236,835)</u>
(b) Capital			
(1) Investments	\$ 17,590,773	\$ 17,132,425	\$ 458,348
(2) Real estate			
(3) Other			
(99) Subtotal (3b1+3b2+3b3)	<u>\$ 17,590,773</u>	<u>\$ 17,132,425</u>	<u>\$ 458,348</u>
(c) Deferred tax liabilities (3a99 + 3b99)	<u>\$ 144,031,235</u>	<u>\$ 190,809,722</u>	<u>\$ (46,778,487)</u>
4. Net deferred tax assets/liabilities (2i - 3c)	<u>\$ 457,771,718</u>	<u>\$ 310,476,624</u>	<u>\$ 147,295,094</u>

The change in deferred income taxes is comprised of the following (this analysis is exclusive of nonadmitted assets as the Change in Nonadmitted Assets is reported separately from the Change in Net Deferred Income Taxes in the surplus section of the Annual Statement):

	Current Period	Prior Year	Change (Col. 1 - Col. 2)
Adjusted gross deferred tax assets	\$ 601,802,953	\$ 501,286,346	\$ 100,516,607
Total deferred tax liabilities	144,031,235	190,809,719	(46,778,484)
Net deferred tax assets (liabilities)	<u>457,771,718</u>	<u>310,476,627</u>	<u>147,295,091</u>
Statutory valuation allowance adjustment			
Net deferred tax assets (liabilities) after statutory valuation allowance	457,771,718	310,476,627	147,295,091
Tax effect of unrealized gains (losses)			(3,343,596)
Tax Credit - BSO			(315,965,166)
Change in net deferred income tax			<u>\$ (172,013,671)</u>

## Notes to the Financial Statements

### 9. Income Taxes (Continued)

#### D. Among the More Significant Book to Tax Adjustments

The provision for federal and foreign income taxes incurred is different from that which would be obtained by applying the statutory Federal Income tax rate to income before income taxes.

The significant items causing this difference at December 31, 2024 are as follows:

	2024	Effective Tax Rate
Provision computed at statutory rate	\$ (21,546,204)	21.000 %
IMR	(23,627,752)	23.030
Tax on Non-Admitted Assets	1,441,760	-1.410
Other Permanent Adjustments	(3,587,537)	3.500
Valuation Allowance	-	-
Prior Year Tax Returns Adjustments	(954,146)	0.930
Tax-Exempt Income	(2,299,179)	2.240
Ceding Commission	44,355,066	-43.230
Deferred Validation	-	-
DRE Income/(Loss)	(21,033,440)	20.500
Tax Credits	(29,887,738)	29.130
Subpart F Inclusion	1,330,892	-1.300
<b>Total</b>	<b>\$ (55,808,278)</b>	<b>54.390 %</b>

	2024	Effective Tax Rate
Federal and foreign income taxes incurred	\$ (207,187,614)	201.940 %
Realized capital gains (losses) tax	(20,634,335)	20.110
Change in net deferred income taxes	172,013,671	-167.650
<b>Total statutory income taxes</b>	<b>\$ (55,808,278)</b>	<b>54.390 %</b>

	2023	Effective Tax Rate
Provision computed at statutory rate	\$ 30,024,684	21.000 %
IMR	2,555,114	1.787
Tax-Exempt Income	(2,253,936)	-1.576
DRE Income	(77,741)	-0.054
Other permanent adjustments	(8,375,453)	-5.858
Tax on non-admitted assets	(9,930,644)	-6.946
Prior year true-up	(1,578,807)	-1.104
Prior year tax returns adjustments	-	-
Tax credits	1,957,341	1.369
Ceding commissions	(343,361)	-0.240
Deferred Validation	(95,195)	-0.067
Nontaxable income	-	-
<b>Total</b>	<b>\$ 11,882,002</b>	<b>8.311 %</b>

	2023	Effective Tax Rate
Federal and foreign income taxes incurred	\$ 100,447,839	70.256 %
Realized capital gains (losses) tax	44,501,425	31.125
Change in net deferred income taxes	(133,067,262)	-93.071
<b>Total statutory income taxes</b>	<b>\$ 11,882,002</b>	<b>8.311 %</b>

#### E. Operating Loss and Tax Credit Carryforwards

- (1) At December 31, 2024, the Company does not have any net operating loss carry-forwards or foreign tax credits. At December 31, 2024, the company has a net capital loss carryforward amount of \$91m.
- (2) Income tax expense available for recoupment  
As a result of tax reform (TCJA), the Company can no longer carry back future net operating losses (capital losses are still eligible for carryback), therefore there are no available taxes for recoupment.
- (3) At December 31, 2024, the Company has \$0 deposits admitted under Internal Revenue Code Section 6603.

#### F. Consolidated Federal Income Tax Return

- (1) The Company will file in a consolidated life/non-life federal income tax return with its parent, Global Atlantic Limited (Delaware), and its affiliates for the period ending December 31, 2024. The Company is a party to a written agreement, approved by the Company's Board of Directors, which sets forth the manner in which the total combined federal income tax is allocated to each entity within the consolidated group.
- (2) The IRS routinely audits the Company's federal income tax returns, and when appropriate, provisions are made in the financial statements in anticipation of the results of these audits. The Company believes that its income tax filing positions and deductions will be sustained on audit, and does not anticipate any adjustments that will result in a material, adverse effect on the Company's financial condition, results of operations, or cash flow. Therefore, no reasonable estimate can be made for tax loss contingencies and none has been recorded.

## Notes to the Financial Statements

### 9. Income Taxes (Continued)

- G. Federal or Foreign Income Tax Loss Contingencies - Not Applicable
- H. Repatriation Transition Tax (RTT) - Not Applicable
- I. Alternative Minimum Tax (AMT) Credit - Not Applicable

### 10. Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

#### A. Nature of Relationships

On February 1, 2021, KKR & Co. Inc. ("KKR") indirectly acquired a majority interest in Forethought Life Insurance Company ("Forethought") following the merger of Global Atlantic Financial Group Limited ("GAFGL") and Magnolia Merger Sub Limited, with GAFGL as the surviving entity of the merger transaction. Prior to the merger transaction, Magnolia Merger Sub Limited was a Bermuda exempted company, a direct wholly owned subsidiary of Magnolia Parent LLC (now known as The Global Atlantic Financial Group LLC or "TGAFGL") and an indirect subsidiary of KKR. Accordingly, TGAFGL is now the holding company of GAFGL and KKR is deemed the ultimate controlling person of Forethought.

In connection with the merger transaction, on February 1, 2021, Forethought entered into an investment management agreement with Kohlberg Kravis Roberts & Co. L.P., a Delaware limited partnership and KKR subsidiary.

The Company is organized as a stock life insurance company. The Company is a wholly-owned direct subsidiary of Commonwealth Annuity and Life Insurance Company ("CWA"), a Massachusetts company, which is a wholly-owned indirect subsidiary of TGAFGL, a Bermuda company.

On January 2, 2024, KKR acquired all the remaining equity interests in Global Atlantic that KKR did not already own. As of January 2, 2024, KKR owns 100.0% of Global Atlantic.

The Company invests in asset backed securities and similar investments, some of which are issued by affiliated entities. Those investments are disclosed in investments schedules, and in footnote 10B, as applicable; affiliated entities and transactions are disclosed in Schedule Y. The company modified its affiliated entity listing to include SPV entities which were previously classified as unaffiliated. Investments in these entities are also reflected as affiliated investments.

The Company has issued commercial letters of credit to affiliated investment entities to support the funding of delayed draw term loans if needed. These are not expected to be drawn as the normal funding mechanism for affiliated investment vehicles is a purchase of an investment rather than a payment on a letter of credit agreement. The Company receives a fee for such letters of credit. The total outstanding letters of credit are \$4,800,882 and \$530,112 as of and for the year ended December 31, 2024 and December 31, 2023, respectively. The Company recorded total fees received on letters of credit of \$5,098,527 and \$4,039,510 as of and for the year ended December 31, 2024 and December 31, 2023, respectively.

#### B. Detail of Transactions Greater than 1/2 % of 1% of total admitted assets:

The Company is party to a Master Loan and Security Agreement (the "Master Loan and Security Agreement") with KKR Corporate Lending (DE) LLC ("KKR Corporate Lending") and KKR Loan Administration Services LLC ("KKR Loan Services"), affiliated entities of the Company. The Master and Loan Security Agreement allows for the Company to make term loans to KKR Corporate Lending with an aggregate principal amount limited to \$750,000,000 outstanding at any one time. On December 20, 2024, the Company issued term loans to KKR Corporate Lending pursuant to the Master Loan and Security Agreement in the amount of \$325,000,000.

On October 31, 2024, the Company entered into a loan agreement with Global Atlantic Limited (Delaware) ("GALD") (the "Loan Agreement"), an affiliated entity of the Company in which the Company received a loan from GALD in the amount of \$590,000,000. There were no outstanding balances on the loan as of December 31, 2024.

The Company is a party to Amendment No. 3 to the Master Repurchase Agreement and Securities Contract with eRESI Capital Trust, and eRESI Capital LLC (collectively, "eResi") (the "Amended MRSA"), non-insurance affiliates of the Company. Under the Amended MRSA, the Company may extend financing to eResi through purchasing mortgage loans from eRESI Capital Trust (with a commitment by eResi to repurchase such loans) in an amount up to \$700,000,000 outstanding at any time. As of October 4, 2024, the amount permitted to be outstanding at any time was increased from \$700,000,000 to \$900,000,000 to accommodate additional purchases of mortgage loans. As of October 31, 2024, the amount of outstanding purchased mortgage loans under the Amended MRSA totaled \$735,800,000.

On September 30, 2024, the Company received a \$400,000,000 capital contribution from Commonwealth Annuity and Life Insurance Company, its direct parent. This capital contribution was not in exchange for any additional shares.

As of August 31, 2024, the Company has purchased approximately \$292,015,177 of loans issued by the following affiliated entities of the Company: JAYP 2020-1A, LLC (f/k/a Blue Eagle 2020-1A, LLC), PICO 2020-1B, LLC (f/k/a Blue Eagle 2020-1B, LLC), Blue Eagle 2020-2A Ltd., Blue Eagle 2020-3A LLC, Blue Eagle 2021-1C LLC, Blue Eagle 2021-1D LLC, Blue Eagle 2021-1E LLC, Blue Eagle 2021-1F LLC, Blue Eagle 2021-1G LLC, Blue Eagle 2021-1H LLC, Blue Eagle 2021-2A LLC, Blue Eagle 2021-3A LLC, Blue Eagle 2021-3B LLC, Blue Eagle 2022-1A LLC, Blue Eagle 2022-1B LLC, Blue Eagle 2022-1C LLC, Blue Eagle 2022-1D LLC, DMAZ 2022-1F LLC, HAVI 2023-3A LLC, HECR 2022-1E LLC, WALR 2019-1, Ltd., and WSTI 2023-3B LLC (collectively, the "Blue Eagle SPVs"). The Blue Eagle SPVs primarily hold investments in middle-market loans and the Company therefore aggregates these loans for the purposes of insurance holding company system reporting.

On August 20, 2024, the Company entered into a loan agreement with "GALD" (the "Loan Agreement"), an affiliated entity of the Company, in which the Company received a loan from GALD in the amount of \$600,000,000. There were no outstanding balances on the loan as of September 30, 2024.

The Company is party to the Master Loan and Security Agreement with KKR Corporate Lending and KKR Loan Services, affiliated entities of the Company. The Master and Loan Security Agreement allows for the Company to make term loans to KKR Corporate Lending with an aggregate principal amount limited to \$750,000,000 outstanding at any one time. On August 5, 2024, the Company issued a note to KKR Corporate Lending pursuant to the Master Loan and Security Agreement in the amount of \$395,000,000, of which \$325,000,000 was participated to Global Atlantic Re Limited, an affiliated entity of the Company.

The sum of the following transactions exceeds ½ of 1% of the Company's net admitted assets:

On June 27, 2024, the Company sold \$90,039,412 of collateralized loan obligations ("CLOs") to Commonwealth Annuity and Life Insurance Company, its direct parent, in exchange for cash.

On July 17, 2024, the Company sold \$276,751,279 of CLOs to Commonwealth Annuity and Life Insurance Company in exchange for cash.

On June 20, 2024, the Company received a \$500,000,000 capital contribution from Commonwealth Annuity and Life Insurance Company, an affiliated insurance company.

## Notes to the Financial Statements

### 10. Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties (Continued)

The Company entered into a Master Repurchase Agreement and Securities Contract ("MRSA") with eRESI Capital Trust, and eRESI Capital LLC (collectively, "eResi"), non-insurance affiliates of the Company, on December 10, 2021. The MRSA was subsequently amended on July 11, 2023, January 4, 2024, and April 1, 2024, as Amendment No. 1, Amendment No. 2, and Amendment No. 3, respectively. Under the Amended MRSA, the Company may extend financing to eResi through purchasing mortgage loans from eRESI Capital Trust (with a commitment by eResi to repurchase such loans) in an amount up to \$700,000,000 outstanding at any time. As of April 30, 2024, the amount of outstanding purchased mortgage loans under the Amended MRSA exceeded ½ of 1% of the Company's admitted assets, totaling \$533,000,000.

On January 5, 2024, the Company entered into a Credit Agreement with 2023 Bear Financing L.P., an affiliated entity, in which the Company committed to issue a \$755,000,000 senior loan to 2023 Bear Financing L.P. The Company and 2023 Bear Financing L.P. are both indirect subsidiaries of KKR, the Company's ultimate controlling parent.

On January 4, 2024, the Company purchased \$385,000,000 of limited partnership units in KKR Property Partners Americas L.P. ("KPPA") from KKR HY Holdings, LLC, an affiliated entity of the Company, in exchange for cash.

On January 2, 2024, the Company issued a note with a principal sum of \$325,000,000 to Commonwealth Annuity and Life Insurance Company, an affiliated insurance company.

The combined principal sums of the following notes issued exceeds 1/2 % of 1% of total admitted assets:

On April 3, 2023, the Company issued a note with a principal sum of \$120,000,000 at a rate per annum equal to 4.77%, with a maturity date of June 30, 2023, to Commonwealth Annuity and Life Insurance Company, an affiliated insurance company.

On April 11, 2023, the Company issued a second note with a principal sum of \$80,000,000 at a rate per annum equal to 4.77%, with a maturity date of June 30, 2023, to Commonwealth Annuity and Life Insurance Company.

On May 4, 2023, the Company issued a third note with a principal sum of \$60,000,000 at a rate per annum equal to 4.23%, with a maturity date of June 30, 2023, to Commonwealth Annuity and Life Insurance Company.

On May 12, 2023, the Company issued a fourth note with a principal sum of \$100,000,000 at a rate per annum equal to 4.23%, with a maturity date of June 30, 2023, to Commonwealth Annuity and Life Insurance Company.

There were no outstanding balances on the notes as of December 31, 2023.

The combined principal sums of the following notes issued exceeds 1/2 % of 1% of total admitted assets:

On October 19, 2023, the Company issued a note with a principal sum of \$100,000,000 at a rate per annum equal to 5.15%, with a maturity date of December 29, 2023, to Commonwealth Annuity and Life Insurance Company, an affiliated insurance company.

On November 14, 2023, the Company issued a second note with a principal sum of \$160,000,000 at a rate per annum equal to 5.19%, with a maturity date of December 29, 2023, to Commonwealth Annuity and Life Insurance Company.

There were no outstanding balances on the notes as of December 31, 2023.

On February 2, 2023, the Company entered into a Credit and Security Agreement with HAVI 2023-3A, LLC, an affiliated entity, in which the Company committed to make investments in an aggregate total of \$335,000,000 to HAVI 2023-3A, LLC. There was \$14,277,020 of outstanding investments as of December 31, 2024.

On February 2, 2023, the Company entered into a Credit and Security Agreement with WSTI 2023-3B, LLC, an affiliated entity, in which the Company committed to make investments in an aggregate total of \$335,000,000 to WSTI 2023-3B, LLC. There was \$13,074,689 of outstanding investments as of December 31, 2024.

On January 18, 2023, the Company purchased \$342,857,034 of commercial mortgage loans from Commonwealth Annuity and Life Insurance Company, an affiliated insurance company, in exchange for cash.

On January 3, 2023, the Company issued a note in the principal sum of \$200,000,000 at a rate per annum equal to 4.43%, with a maturity date of March 31, 2023, to Commonwealth Annuity and Life Insurance Company, an affiliated insurance company. On or about January 24, 2023, the Company issued a second note in the principal sum of \$200,000,000 at a rate per annum equal to 4.43%, with a maturity date of March 31, 2023, to Commonwealth Annuity and Life Insurance Company. There were no outstanding balances on the note as of September 30, 2023.

#### C. Transactions With Related Party Who Are Not Reported on Schedule Y - None

#### D. Amounts due to or from Related Parties

As of December 31, 2024 the Company reported a receivable from parent, subsidiaries and affiliates of \$17,760,666 and a payable of \$0. As of December 31, 2023 the Company reported a receivable from parent, subsidiaries and affiliates of \$2,075,349 and a payable of \$0. Intercompany balances are settled on a monthly basis.

#### E. Management, Service Contracts, Cost Sharing Arrangements

On March 1, 2024, the Company entered into a value-add servicing agreement (the "Agreement") with its affiliate, K-Star Asset Management LLC ("K-Star"), whereby K-Star, in exchange for fees set forth in the Agreement, will assume certain servicing responsibilities with respect to commercial real estate loans the Company has acquired or originated and will from time to time acquire or originate in the future.

On January 13, 2023, the Company entered into an Administration Agreement with its related party, Toorak Capital Partners LLC, whereby Toorak Capital Partners LLC will source and manage investor mortgage loans purchased by the Company in exchange for fees.

On February 1, 2021, the Company entered into an investment management agreement with Kohlberg Kravis Roberts & Co. L.P., a Delaware limited partnership and KKR subsidiary. KKR provides investment management services across the Company. The Company recorded expenses for these agreements of \$151,718,077 and \$141,023,845 as of and for the year ended December 31, 2024 and December 31, 2023, respectively.

The Company has entered into administration, shared services, management services, and investment management services agreements with related parties. These affiliates provide legal, compliance, technology, operations, financial reporting, human resources, risk management, and distribution services. The Company recorded expenses for these agreements of \$438,385,365 and \$455,410,774 as of and for the year ended December 31, 2024 and December 31, 2023, respectively.

#### F. Guarantees or Contingencies for Related Parties

The Company has no guarantees or undertakings, written or otherwise, for the benefit of an affiliate or related party that result in a material contingent exposure to the Company's or affiliates' assets or liabilities.

**Notes to the Financial Statements**

**10. Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties (Continued)**

- G. Nature of Relationships that Could Affect Operations - None
- H. Amount Deducted for Investment in Upstream Company - Not Applicable
- I. Detail of Investments in Affiliates Greater Than 10% of Admitted Assets - None
- J. Write-Down for Impairments of Investments in Subsidiary Controlled or Affiliated Companies - Not Applicable
- K. Foreign Subsidiary Value Using CARVM - Not Applicable
- L. Downstream Holding Company Value Using Look-Through Method - Not Applicable
- M. All SCA Investments - Not Applicable
- N. Investment in Insurance SCAs - Not Applicable
- O. SCA and SSAP No. 48 Entity Loss Tracking - Not Applicable

**11. Debt**

- A. The Company does not have any debt including capital notes and borrowed money.
- B. FHLB (Federal Home Loan Bank) Agreements

(1) The Company is a member of the Federal Home Loan Bank (FHLB) of Indianapolis. Through its membership, the Company has issued funding agreements to the FHLB Indianapolis in exchange for cash advances in the amount of \$1,565,000,000. The Company uses these funds in an investment spread strategy, consistent with its other investment spread operations. As such, the Company applies SSAP No. 52 accounting treatment to these funds, consistent with its other deposit-type contracts. It is not part of the Company's strategy to utilize these funds for operations, and any funds obtained from the FHLB Indianapolis for use in general operations would be accounted for consistent with SSAP No. 15 as borrowed money. The table below indicates the amount of FHLB Indianapolis stock purchased, collateral pledged, assets and liabilities related to the agreement with FHLB Indianapolis.

(2) FHLB capital stock

(a) Aggregate totals

	(1) Total (2+3)	(2) General Account	(3) Separate Accounts
1. Current Year			
(a) Membership stock - Class A	\$	\$	\$
(b) Membership stock - Class B	5,000,000	5,000,000	
(c) Activity stock	65,425,000	65,425,000	
(d) Excess stock	9,000,000	9,000,000	
(e) Aggregate total (a+b+c+d)	\$ 79,425,000	\$ 79,425,000	\$
(f) Actual or estimated borrowing capacity as determined by the insurer	\$ 2,238,000,000		
2. Prior Year-End			
(a) Membership stock - Class A	\$	\$	\$
(b) Membership stock - Class B	5,000,000	5,000,000	
(c) Activity stock	65,425,000	65,425,000	
(d) Excess stock	9,000,000	9,000,000	
(e) Aggregate total (a+b+c+d)	\$ 79,425,000	\$ 79,425,000	\$
(f) Actual or estimated borrowing capacity as determined by the insurer	\$ 1,628,000,000		

(b) Membership stock (Class A and B) eligible and not eligible for redemption

	(1) Current Year Total (2+3+4+5+6)	(2) Not Eligible for Redemption	Eligible for Redemption			
			(3) Less Than 6 Months	(4) 6 Months to Less Than 1 Year	(5) 1 to Less Than 3 Years	(6) 3 to 5 Years
Membership Stock						
1. Class A	\$	\$	\$	\$	\$	\$
2. Class B	\$ 5,000,000	\$ 5,000,000	\$	\$	\$	\$

(3) Collateral pledged to FHLB

(a) Amount pledged as of reporting date

	(1) Fair Value	(2) Carrying Value	(3) Aggregate Total Borrowing
1. Current year total general and separate accounts total collateral pledged (Lines 2+3)	\$ 2,858,841,450	\$ 3,037,041,197	\$ 1,565,000,000
2. Current year general account total collateral pledged	2,858,841,450	3,037,041,197	1,565,000,000
3. Current year separate accounts total collateral pledged			
4. Prior year-end total general and separate accounts total collateral pledged	2,249,883,852	2,555,673,366	1,565,000,000

**Notes to the Financial Statements**

**11. Debt (Continued)**

(b) Maximum amount pledged during reporting period

	(1)	(2)	(3)
	Fair Value	Carrying Value	Amount Borrowed at Time of Maximum Collateral
1. Current year total general and separate accounts maximum collateral pledged (Lines 2+3)	\$ 2,858,841,450	\$ 3,037,041,197	\$ 1,565,000,000
2. Current year general account maximum collateral pledged	2,858,841,450	3,037,041,197	1,565,000,000
3. Current year separate accounts maximum collateral pledged			
4. Prior year-end total general and separate accounts maximum collateral pledged	3,718,915,526	3,709,493,331	1,665,000,000

(4) Borrowing from FHLB

(a) Amount as of the reporting date

	(1)	(2)	(3)	(4)
	Total (2+3)	General Account	Separate Accounts	Funding Agreements Reserves Established
1. Current Year				
(a) Debt	\$	\$	\$	XXX
(b) Funding agreements	1,565,000,000	1,565,000,000		\$ 1,568,347,867
(c) Other				XXX
(d) Aggregate total (a+b+c)	<u>\$ 1,565,000,000</u>	<u>\$ 1,565,000,000</u>	<u>\$</u>	<u>\$ 1,568,347,867</u>
2. Prior Year-end				
(a) Debt	\$	\$	\$	XXX
(b) Funding agreements	1,565,000,000	1,565,000,000		\$ 1,569,050,699
(c) Other				XXX
(d) Aggregate total (a+b+c)	<u>\$ 1,565,000,000</u>	<u>\$ 1,565,000,000</u>	<u>\$</u>	<u>\$ 1,569,050,699</u>

(b) Maximum amount during reporting period (current year)

	(1)	(2)	(3)
	Total (2+3)	General Account	Separate Accounts
1. Debt	\$	\$	\$
2. Funding agreements	1,565,000,000	1,565,000,000	
3. Other			
4. Aggregate total (Lines 1+2+3)	<u>\$ 1,565,000,000</u>	<u>\$ 1,565,000,000</u>	<u>\$</u>

(c) FHLB - Prepayment obligations

	Does the company have prepayment obligations under the following arrangements (YES/NO)?
1. Debt	NO
2. Funding agreements	YES
3. Other	NO

**12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans**

- A. Defined Benefit Plan - Not Applicable
- B. Investment Policies and Strategies of Plan Assets - Not Applicable
- C. Fair Value of Each Class of Plan Assets - Not Applicable
- D. Expected Long-Term Rate of Return for the Plan Assets - Not Applicable
- E. Defined Contribution Plans  
The Company does not have a direct defined contribution plan.
- F. Multiemployer Plans  
The Company does not participate in a multi-employer plan.
- G. Consolidated/Holding Company Plans  
The Company is allocated a share of the costs of the GAFC employee-sponsored defined contribution plans. GAFC matches 100% of the first 6% of eligible compensation contributed by participants. The allocated expense through December 31, 2024 and December 31, 2023 was \$6,250,549 and \$5,698,877, respectively.
- H. Postemployment Benefits and Compensated Absences  
The Company does not provide any other post-retirement benefits to its employees and has no material obligation for compensated absences.

## Notes to the Financial Statements

### 12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans (Continued)

#### I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17)

The Medicare Modernization Act on Postretirement Benefits has no impact on the Company.

### 13. Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations

A. The Company has 2,000 shares of \$2,500 par value capital stock authorized, of which, 1,000 shares are issued and outstanding.

B. The Company has no preferred stock outstanding.

C. Without prior approval of the Indiana Insurance Commissioner, ordinary dividends to shareholders are limited within twelve consecutive months to the greatest of 10% of capital and surplus as of the end of the preceding year or the net gain from operations for the most recently preceding year.

D. Ordinary Dividends - None

E. Within the limitations of (C) above, there are no restrictions placed on the portion of Company profits that may be distributed as ordinary dividends to stockholders as long as the statutory prior notice requirements are met and the dividend is to be paid from earned surplus.

F. There were no restrictions placed on the Company's surplus, including for whom the surplus is being held.

G. The Company has no surplus advances.

H. Stock Held for Special Purposes

The Company has no common or preferred stock for special purposes.

I. Changes in Special Surplus Funds:

The change in special surplus is related to admitting net negative (disallowed) IMR as an asset under certain conditions, that is permitted up to 10% of the reporting entity's adjusted general account and surplus, see Note 2.

J. Unassigned Funds (Surplus)

The portion of unassigned funds (surplus) represented or reduced by unrealized gains and (losses), net of capital gains tax, was (\$2,521,810) and \$104,946,124 at December 31, 2024 and December 31, 2023, respectively.

K. Company-Issued Surplus Debentures or Similar Obligations - None

L. Impact of Any Restatement Due to Prior Quasi-Reorganizations - Not Applicable

M. Effective Date(s) of Quasi-Reorganizations in the Prior 10 Years - Not Applicable

### 14. Liabilities, Contingencies and Assessments

#### A. Contingent Commitments

(1) Commitments or contingent commitment(s) to an SCA entity, joint venture, partnership, or limited liability company

The Company invests in certain joint ventures, limited liability companies (LLC's) and partnerships, and in some cases make a commitment for additional investment up to a maximum invested amount. As of December 31, 2024 commitments to make additional investments to joint ventures, LLC's, and partnerships total \$292,008.

(2) Nature and circumstances of guarantee - None

(3) Aggregate compilation of guarantee obligations - None

#### B. Assessments

Unfavorable economic conditions may contribute to an increase in the number of insurance companies that are under regulatory supervision. This may result in an increase in mandatory assessments by state guaranty funds, or voluntary payments by solvent insurance companies to cover losses to policyholders of insolvent or rehabilitated companies. Mandatory assessments, which are subject to statutory limits, can be partially recovered through a reduction in future premium taxes in some states. The Company is not able to reasonably estimate the potential impact of any such future assessments or voluntary payments.

C. Gain Contingencies - None

D. Claims Related Extra Contractual Obligation and Bad Faith Losses Stemming from Lawsuits - None

E. Joint and Several Liabilities - None

F. All Other Contingencies

In connection with a cybersecurity incident on May 29, 2023, related to services provided to several companies by Pension Benefits Information LLC, and its use of MOVEit software ("PBI/MOVEit Incident"), The Global Atlantic Financial Group LLC or some of its affiliates have received a total of five putative class action complaints alleging failure to properly secure and safeguard customers' sensitive information. Four cases originated in United States District Court for the Southern District of New York: Clancy, Michael v. The Global Atlantic Financial Group LLC (1:23-cv-07975) filed September 8, 2023, Guzman, Marcelina v. The Global Atlantic Financial Group LLC (1:23-cv-08150) filed September 14, 2023, and Hendrix, Eudoice v. Global Atlantic Financial Company, Accordia Life and Annuity Company, Commonwealth Annuity and Life Insurance Company, First Allmerica Financial Life Insurance Company and Forethought Life Insurance Company (1:23-cv-08058) filed September 12, 2023, and Bernstein, Michael v. The Global Atlantic Financial Group LLC (1:23-cv-9868) filed in New York state court September 15, 2023. A fifth case was filed in the United States District Court for the Southern District of Indiana, but subsequently was voluntarily dismissed: Hansa v. Forethought Life Insurance Company, Global Atlantic Insurance Network LLC, and The Global Atlantic Financial Group LLC (1:23-cv-01549) filed August 28, 2023. The Company itself is currently a party only in the Hendrix case. A judicial panel consolidated certain PBI/MOVEit Incident-related litigation in an MDL and transferred the cases to the District of Massachusetts. This order applies to all matters against The Global Atlantic Financial Group LLC and its affiliates.

Various other lawsuits against the Company may arise in the course of the Company's business. Contingent liabilities arising from litigation, income taxes and other matters are not considered material in relation to the financial position of the Company.



## Notes to the Financial Statements

## 15. Leases

- A. Lessee Operating Lease - Not Applicable  
 B. Lessor Leases - Not Applicable

## 16. Information About Financial Instruments With Off-Balance-Sheet Risk And Financial Instruments With Concentrations of Credit Risk

## 1. Face Amount of the Company's Financial Instruments with Off-Balance-Sheet Risk

The current credit exposure of the Company's over the counter derivative contracts is limited to the fair value of \$622,999,177 as of December 31, 2024. Credit risk is managed by entering into transactions with creditworthy counterparties and obtaining net collaterals of \$1,060,827,237 from counterparties as of December 31, 2024. The exchange-traded derivatives are affected through a regulated exchange and positions are marked to market on a daily basis, the Company has little exposure to credit-related losses in the event of nonperformance by counterparties to such financial instruments.

2. The Company's credit risk is the risk of nonperformance by the counterparties. The company limits this risk by utilizing counterparties that maintain a NAIC "1" designation. Additionally, all OTC derivatives the Company entered into are fully collateralized by cash. In the event of the nonperformance by the counterparties, the Company has the right to the collaterals pledged by counterparties.
3. Exposure to Credit Related Losses - Not Applicable
4. The Company is exposed to credit related losses in the event of nonperformance by counterparties to financial instruments, but it does not expect any counterparties to fail to meet their obligations given their high (NAIC -1) credit ratings. As of December 31, 2024, the Company pledged cash collaterals to counterparties with a fair value of \$160,396,036 and received \$1,059,286,051 from counterparties for the remaining OTC derivative agreements.

## 17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

- A. Transfers of Receivables Reported as Sales - None  
 B. Transfer and Servicing of Financial Assets - None  
 C. Wash Sales - None

## 18. Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans - None

## 19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators - None

## 20. Fair Value Measurements

## A. Fair Value Measurement

## (1) Fair value at reporting date

Description for each class of asset or liability	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Total
a. Assets at fair value					
Derivative Assets	\$ 1,141,797	\$ 1,065,053,083	\$	\$	\$ 1,066,194,880
Separate Accounts	2,960,751,370				2,960,751,370
Common Stock	298		10,534,591		10,534,889
Preferred Stock			44,368,438		44,368,438
Total assets at fair value/NAV	\$ 2,961,893,465	\$ 1,065,053,083	\$ 54,903,029	\$	\$ 4,081,849,577
b. Liabilities at fair value					
Derivative Liabilities	\$ (2,897,532)	\$ 12,756,019	\$	\$	\$ 9,858,487
Total liabilities at fair value	\$ (2,897,532)	\$ 12,756,019	\$	\$	\$ 9,858,487

## (2) Fair value measurements in Level 3 of the fair value hierarchy

Description	Beginning balance as of 01/01/2024	Transfers Into Level 3	Transfers Out of Level 3	Total Gains and (Losses) Included in Net Income	Total Gains and (Losses) Included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2024
a. Assets										
Common Stock	\$ 9,323,854	\$	\$	\$	\$ 1,210,737	\$	\$	\$	\$	\$ 10,534,591
Preferred Stock	53,269,820				(8,901,381)					44,368,439
Total assets	\$ 62,593,675	\$	\$	\$	\$ (7,690,644)	\$	\$	\$	\$	\$ 54,903,031
b. Liabilities										
Total liabilities	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$

## (3) There were no transfers between Levels 1 and 2 during the period ended December 31, 2024.

- (4) For fair value measurements categorized within Level 2, fair value is based on significant inputs other than Level inputs that are observable for the asset either directly or indirectly for substantially the full term of the asset through corroboration with observable market data. Level 2 inputs include quoted market prices in active markets for similar assets and liabilities, quoted market prices in markets that are not active for identical or similar assets and other market observable inputs. Valuations are generally obtained from third party pricing services for identical or comparable assets, non-binding broker quotes (when pricing information is not available) or through the use of valuation methodologies using observable market inputs. For fair value measurements categorized within Level 3, fair value is based on at least one or more significant unobservable inputs for the asset.

In accordance with the NAIC Purposes and Procedures Manual of the NAIC Investment Analysis Office, bonds rated 6 are carried at the lower of amortized cost or fair value. As of December 31, 2024 the Company owned 7 6 rated bonds with a carry value of \$27,571,471. As of December 31, 2023, the Company owned 3 6 rated bonds with a carry value of \$22,294,193.

- (5) Fair value disclosures for derivatives on a gross basis and reconciliation from the opening balances to the closing balances are summarized in the following tables:

## B. Other Fair Value Disclosures - None

## Notes to the Financial Statements

## 20. Fair Value Measurements (Continued)

## C. Fair Values for All Financial Instruments by Level 1, 2 and 3

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	\$ 26,555,887,380	\$ 28,029,297,579	\$ -	\$ 15,787,994,947	\$ 10,767,892,433	\$ -	\$ -
Mortgage Loans	20,044,043,250	21,030,119,769	-	-	20,044,043,250	-	-
OIA	2,553,194,881	2,632,145,146	-	2,186,372	1,978,754,119	572,254,390	440,430,950
Preferred Stock	65,282,728	65,282,728	-	20,914,290	44,368,438	-	-
Common Stock	89,959,889	89,959,894	298	-	89,959,591	-	-
Short-term investments	482,905,393	482,936,652	-	50,914,402	431,990,991	-	-
Real Estate	24,687,528	24,687,528	-	-	24,687,528	-	-
Cash and equivalents	1,128,189,783	1,128,189,783	1,128,189,783	-	-	-	-
Derivatives	1,066,194,880	1,066,194,880	1,141,797	1,065,053,083	-	-	-
Total Assets	52,010,345,712	54,548,813,959	1,129,331,878	16,927,063,094	33,381,696,350	572,254,390	440,430,950
Derivative liabilities	9,858,487	9,858,487	(2,897,532)	12,756,019	-	-	-
Total Liabilities	9,858,487	9,858,487	(2,897,532)	12,756,019	-	-	-

## D. Not Practicable to Estimate Fair Value

Type or Class of Financial Instrument	Carrying Value	Effective Interest Rate	Maturity Date	Explanation
BA Common Stock	\$ 1,143,830	%		1
BA Common Stock	60,202			1
BA Common Stock	1,004,870			1
BA Common Stock	47,609,969			1
BA Common Stock	4,681,960			1
BA Common Stock	11,151,926			1
BA Common Stock	410,592			1
BA Common Stock	62,282			1
BA Common Stock	256,345			1
BA Common Stock	313,169			1
BA Common Stock	1			1
BA Common Stock	10,024,517			1
BA Common Stock	106,574,764			1
BA Common Stock	11,073,920			1
BA Common Stock	157,142			1
BA Common Stock	274,249			1
BA Common Stock	181,980,758			1
BA Common Stock	9,000,000			1
BA Common Stock	19,636,585			1
BA Common Stock	10,255,010			1
BA Common Stock	24,758,860			1

## Explanations

1: For our equity method investments our carrying amount generally is our share of the net asset value of the funds or the partnerships, which approximates fair value.

## E. Nature and Risk of Investments Reported at NAV - None

## 21. Other Items

## A. Unusual or Infrequent Items - None

## B. Troubled Debt Restructuring - None

## C. Other Disclosures

Effective December 31, 2024, the Company entered into a coinsurance agreement with New Reinsurance Company, Ltd. whereby it ceded annuity business. The total accumulated ceded reserves were \$274,424,463 as of December 31, 2024.

Effective May 13, 2024, the Company entered into a coinsurance agreement with Commonwealth Annuity & Life Insurance Company whereby it ceded funding agreements. The total ceded reserves were \$3,875,281,865 as of December 31, 2024.

Assets values of \$6,423,017 and \$6,432,507 as of December 31, 2024 and December 31, 2023, respectively, were on deposit with government authorities or trustees as required by law.

## D. Business Interruption Insurance Recoveries - None

## E. State Transferable and Non-Transferable Tax Credits - None

## F. Subprime-Mortgage-Related Risk Exposure

- (1) While the Company holds no direct investments in subprime mortgage loans, the Company may have limited exposure to subprime borrowers through direct investments in primarily investment grade subprime residential mortgage-backed securities. The company's definition of subprime is predominantly based on borrower statistics from a residential pool of mortgages. Included in the statistics, and the diversity of all these statistics across the borrower profile. As is true for all securities in the Company's portfolio, the entire mortgage-backed asset portfolio is reviewed for impairments at least quarterly. Additionally, reviews of specific mortgage-backed securities are made on a periodic basis by reviewing both the unrealized gain/loss as well as changes to the underlying statistics. Included in the analysis are current delinquency and default statistics, as well as the current and original levels of subordination on the security.

**Notes to the Financial Statements**

**21. Other Items (Continued)**

- (2) Direct exposure through investments in subprime mortgage loans - Not Applicable
- (3) Direct exposure through other investments

The Company's exposure to sub-prime and Alt A risk through other investments is as follows:

	Actual Cost	Book/Adjusted Carrying Value (Excluding Interest)	Fair Value	Other-Than- Temporary Impairment Losses Recognized
a. Residential mortgage-backed securities.....	\$ 436,128,830	\$ 385,397,580	\$ 386,837,072	\$ .....
b. Commercial mortgage-backed securities.....				
c. Collateralized debt obligations.....				
d. Structured securities.....				
e. Equity investment in SCAs.....				
f. Other assets.....				
g. Total (a+b+c+d+e+f).....	<u>\$ 436,128,830</u>	<u>\$ 385,397,580</u>	<u>\$ 386,837,072</u>	<u>\$ .....</u>

- (4) Underwriting exposure to subprime mortgage risk through Mortgage Guaranty or Financial Guaranty insurance coverage - Not Applicable

G. Retained Assets - None

H. Insurance-Linked Securities (ILS) Contracts - None

I. The Amount That Could Be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or Has Otherwise Obtained Rights to Control the Policy - Not Applicable

J. Reporting Net Negative (Disallowed) Interest Maintenance Reserve (IMR)

- (1) Net negative (disallowed) IMR

Total	General Account	Insulated Separate Account	Non-Insulated Separate Account
\$ 94,136,976	\$ 94,136,976	\$ .....	\$ .....

- (2) Negative (disallowed) IMR admitted

Total	General Account	Insulated Separate Account	Non-Insulated Separate Account
\$ 94,136,976	\$ 94,136,976	\$ .....	\$ .....

- (3) Calculated adjusted capital and surplus

	Total
a. Prior Period General Account Capital & Surplus.....	\$ 3,615,301,345
From Prior Period SAP Financials	
b. Net Positive Goodwill (admitted).....	
c. EDP Equipment & Operating System Software (admitted).....	
d. Net DTAs (admitted).....	418,846,393
e. Net Negative (disallowed) IMR (admitted).....	79,534,549
f. Adjusted Capital & Surplus (a-(b+c+d+e)).....	<u>\$ 3,116,920,402</u>

- (4) Percentage of adjusted capital and surplus

	Total
Percentage of Total Net Negative (disallowed) IMR admitted in General Account or recognized in Separate Account to adjusted capital and surplus.....	3.020 %

- (5) Allocated gains/losses to IMR from derivatives - Not Applicable

**22. Events Subsequent**

Type I – Recognized Subsequent Events – No Type I subsequent events to report.

Type II – No Type II subsequent events to report.

Subsequent events have been considered through February 21, 2024.

**23. Reinsurance**

A. Ceded Reinsurance Report

Section1 – General Interrogatories

1. Are any of the reinsurers listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the company or by any representative, officer, trustee, or director of the company? No

2. Have any policies issued by the company been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) that is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or any other person not primarily engaged in the insurance business? No

Section 2 – Ceded Reinsurance Report – Part A

## Notes to the Financial Statements

### 23. Reinsurance (Continued)

1. Does the company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits? No

a. If yes, what is the estimated amount of the aggregate reduction in surplus of a unilateral cancellation by the reinsurer as of the date of this statement, for those agreements in which cancellation results in a net obligation of the reporting entity to the reinsurer, and for which such obligation is not presently accrued? Where necessary, the reporting entity may consider the current or anticipated experience of the business reinsured in making this estimate. \$0

b. What is the total amount of reinsurance credits taken, whether as an asset or as a reduction of liability, for these agreements in this statement? \$0

2. Does the reporting entity have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies? No

#### Section 3 – Ceded Reinsurance Report – Part B

1. What is the estimated amount of the aggregate reduction in surplus, (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2 above) of termination of ALL reinsurance agreements, by either party, as of the date of this statement? Where necessary, the company may consider the current or a anticipated experience of the business reinsured in making this estimate. \$0

2. Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts that were in force or which had existing reserves established by the company as of the effective date of the agreement? No

If yes, what is the amount of reinsurance credits, whether an asset or a reduction of liability, taken for such new agreements or amendments? \$0

- B. Uncollectible Reinsurance - None
- C. Commutation of Reinsurance Reflected in Income and Expenses - None
- D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation - Not Applicable
- E. Reinsurance of Variable Annuity Contracts with an Affiliated Captive Reinsurer - Not Applicable
- F. Reinsurance Agreement with an Affiliated Captive Reinsurer - Not Applicable
- G. Ceding Entities That Utilize Captive Reinsurers to Assume Reserves Subject to the XXX/AXXX Captive Framework - Not Applicable
- H. Reinsurance Credit - Not Applicable

### 24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

- A. Method Used to Estimate - Not Applicable
- B. Method Used to Record - Not Applicable
- C. Amount and Percent of Net Retrospective Premiums - Not Applicable
- D. Medical Loss Ratio Rebates Required Pursuant to the Public Health Service Act - Not Applicable
- E. Risk-Sharing Provisions of the Affordable Care Act (ACA)
  - (1) Accident and health insurance premium subject to the Affordable Care Act risk-sharing provisions

Did the reporting entity write accident and health insurance premium which is subject to the Affordable Care Act risk sharing provisions?  
NO

- (2) Impact of Risk-Sharing Provisions of the Affordable Care Act on admitted assets, liabilities and revenue for the current year - Not Applicable
- (3) Roll-forward of prior year ACA risk-sharing provisions for the following asset (gross of any nonadmission) and liability balances, along with the reasons for adjustments to prior year balance - Not Applicable

### 25. Change in Incurred Losses and Loss Adjustment Expenses

- A. Reasons for Changes in the Provision for Incurred Loss and Loss Adjustment Expenses Attributable to Insured Events of Prior Years - None
- B. Significant Changes in Methodologies and Assumptions Used in Calculating the Liability for Unpaid Losses and Loss Adjustment Expenses - None

### 26. Intercompany Pooling Arrangements - Not Applicable

### 27. Structured Settlements - None

### 28. Health Care Receivables - None

### 29. Participating Policies - None

### 30. Premium Deficiency Reserves - None

### 31. Reserves for Life Contracts and Annuity Contracts

- 1. The Company deducts any modal premium due from benefits upon death of the insured and returns any modal premium paid beyond the date of death. Surrender values are not promised in excess of the legally computed reserves.
- 2. Substandard policies are reserved in relationship to the net amount of risk.
- 3. All policies issued by the company had gross premiums in excess of net premiums.

## Notes to the Financial Statements

## 31. Reserves for Life Contracts and Annuity Contracts (Continued)

4. The Tabular Interest, Tabular Less Actual Reserves Released, and Tabular Cost have been determined by formula as described in instructions.
5. Tabular interest on funds not involving life contingencies have been determined by formula as described in instructions.
6. Details for Other Changes  
The Company did not change reserving methods.

## 32. Analysis of Annuity Actuarial Reserves and Deposit-Type Contract Liabilities by Withdrawal Characteristics

## A. Individual Annuities

	General Account	Separate Account With Guarantees	Separate Account Nonguaranteed	Total	Percent of Total
(1) Subject to discretionary withdrawal					
a. With market value adjustment	\$ 25,593,369,181	\$	\$ 752,932,633	\$ 26,346,301,814	44.873 %
b. At book value less current surrender charge of 5% or more	24,761,965,665		15,395,374	24,777,361,039	42.201 %
c. At fair value					
d. Total with market value adjustment or at fair value (total of a through c)	50,355,334,846		768,328,007	51,123,662,853	87.074 %
e. At book value without adjustment (minimal or no charge or adjustment)	5,343,884,274		1,982,116,432	7,326,000,706	12.478 %
(2) Not subject to discretionary withdrawal	262,897,121			262,897,121	0.448 %
(3) Total (gross: direct + assumed)	\$ 55,962,116,241	\$	\$ 2,750,444,439	\$ 58,712,560,680	100.000 %
(4) Reinsurance ceded	24,257,947,732			24,257,947,732	
(5) Total (net) (3 - 4)	\$ 31,704,168,509	\$	\$ 2,750,444,439	\$ 34,454,612,948	
(6) Amount included in A(1)b above that will move to A(1)e for the first time within the year after the statement date:	\$ 4,459,605,814	\$	\$ 3,493,631	\$ 4,463,099,445	

## B. Group Annuities

	General Account	Separate Account With Guarantees	Separate Account Nonguaranteed	Total	Percent of Total
(1) Subject to discretionary withdrawal					
a. With market value adjustment	\$ 370,818,305	\$	\$	\$ 370,818,305	26.069 %
b. At book value less current surrender charge of 5% or more	820,885,372			820,885,372	57.710 %
c. At fair value					
d. Total with market value adjustment or at fair value (total of a through c)	1,191,703,677			1,191,703,677	83.779 %
e. At book value without adjustment (minimal or no charge or adjustment)	230,726,110			230,726,110	16.221 %
(2) Not subject to discretionary withdrawal					
(3) Total (gross: direct + assumed)	\$ 1,422,429,787	\$	\$	\$ 1,422,429,787	100.000 %
(4) Reinsurance ceded	516,846,329			516,846,329	
(5) Total (net) (3 - 4)	\$ 905,583,458	\$	\$	\$ 905,583,458	
(6) Amount included in B(1)b above that will move to B(1)e for the first time within the year after the statement date:	\$ 274,851,545	\$	\$	\$ 274,851,545	

## C. Deposit-Type Contracts (no life contingencies)

	General Account	Separate Account With Guarantees	Separate Account Nonguaranteed	Total	Percent of Total
(1) Subject to discretionary withdrawal					
a. With market value adjustment	\$	\$	\$	\$	%
b. At book value less current surrender charge of 5% or more					
c. At fair value					
d. Total with market value adjustment or at fair value (total of a through c)					
e. At book value without adjustment (minimal or no charge or adjustment)					
(2) Not subject to discretionary withdrawal	7,188,689,751			7,188,689,751	100.000 %
(3) Total (gross: direct + assumed)	\$ 7,188,689,751	\$	\$	\$ 7,188,689,751	100.000 %
(4) Reinsurance ceded	3,881,176,190			3,881,176,190	
(5) Total (net) (3 - 4)	\$ 3,307,513,561	\$	\$	\$ 3,307,513,561	
(6) Amount included in C(1)b above that will move to C(1)e for the first time within the year after the statement date:	\$	\$	\$	\$	

**Notes to the Financial Statements**

**32. Analysis of Annuity Actuarial Reserves and Deposit-Type Contract Liabilities by Withdrawal Characteristics (Continued)**

D. Reconciliation of Total Annuity Actuarial Reserves and Deposit Fund Liabilities Amounts

	Amount
Life & Accident & Health Annual Statement	
(1) Exhibit 5, Annuities Section, Total (net) .....	\$ 32,601,775,269
(2) Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net) .....	7,976,698
(3) Exhibit 7, Deposit-Type Contracts, Line 14, Column 1 .....	3,307,513,561
(4) Subtotal (1+2+3) .....	\$ 35,917,265,528
Separate Accounts Annual Statement	
(5) Exhibit 3, Line 0299999, Column 2 .....	2,750,444,439
(6) Exhibit 3, Line 0399999, Column 2 .....	
(7) Policyholder dividend and coupon accumulations .....	
(8) Policyholder premiums .....	
(9) Guaranteed interest contracts .....	
(10) Other contract deposit funds .....	
(11) Subtotal (5+6+7+8+9+10) .....	\$ 2,750,444,439
(12) Combined Total (4+11) .....	\$ 38,667,709,967

**33. Analysis of Life Actuarial Reserves by Withdrawal Characteristics**

A. General Account

	Account Value	Cash Value	Reserve
(1) Subject to discretionary withdrawal, surrender values or policy loans:			
a. Term Policies with Cash Value .....	\$ .....	\$ .....	\$ .....
b. Universal Life .....			
c. Universal Life with Secondary Guarantees .....			
d. Indexed Universal Life .....			
e. Indexed Universal Life with Secondary Guarantees .....			
f. Indexed Life .....			
g. Other Permanent Cash Value Life Insurance .....		2,678,431,058	2,782,051,020
h. Variable Life .....			
i. Variable Universal Life .....			
j. Miscellaneous Reserves .....			9,090,909
(2) Not subject to discretionary withdrawal or no cash values			
a. Term Policies without Cash Value .....	XXX	XXX	
b. Accidental Death Benefits .....	XXX	XXX	
c. Disability – Active Lives .....	XXX	XXX	
d. Disability – Disabled Lives .....	XXX	XXX	
e. Miscellaneous Reserves .....	XXX	XXX	
(3) Total (gross: direct + assumed) .....		2,678,431,058	2,791,141,929
(4) Reinsurance Ceded .....		1,142,281,138	1,192,838,877
(5) Total (net) (3) - (4) .....	\$ .....	\$ 1,536,149,920	\$ 1,598,303,052

B. Separate Account with Guarantees - Not Applicable

C. Separate Account Nonguaranteed - Not Applicable

D. Reconciliation of Total Life Insurance Reserves

	Amount
Life & Accident & Health Annual Statement:	
1. Exhibit 5, Life Insurance Section, Total (net) .....	\$ 1,593,299,983
2. Exhibit 5, Accidental Death Benefits Section, Total (net) .....	1,100
3. Exhibit 5, Disability – Active Lives Section, Total (net) .....	
4. Exhibit 5, Disability – Disabled Lives Section, Total (net) .....	1,969
5. Exhibit 5, Miscellaneous Reserves Section, Total (net) .....	5,000,000
6. Subtotal (1+2+3+4+5) .....	\$ 1,598,303,052
Separate Accounts Annual Statement:	
7. Exhibit 3, Line 0199999, Column 2 .....	
8. Exhibit 3, Line 0499999, Column 2 .....	
9. Exhibit 3, Line 0599999, Column 2 .....	
10. Subtotal (7+8+9) .....	\$ .....
11. Combined Total (6+10) .....	\$ 1,598,303,052

**Notes to the Financial Statements**

**34. Premiums and Annuity Considerations Deferred and Uncollected**

A. Deferred and Uncollected Life Insurance Premiums and Annuity Considerations

Type	Gross	Net of Loading
(1) Industrial	\$ .....	\$ .....
(2) Ordinary new business	42,359,727	22,868,479
(3) Ordinary renewal	4,284,704	2,698,305
(4) Credit life		
(5) Group life	13,014,415	6,713,479
(6) Group annuity		
(7) Totals (1+2+3+4+5+6)	<u>\$ 59,658,846</u>	<u>\$ 32,280,263</u>

**35. Separate Accounts**

A. Separate Account Activity

(1) Forethought Life Insurance Company utilizes separate accounts to record and account for assets and liabilities for particular lines of business and/or transactions. For the current reporting year, Forethought Life Insurance Company reported assets and liabilities from the following product/lines/transactions into a separate account: ForeRetirement Variable Annuity, Huntington ForeRetirement Variable Annuity, and ForeStructured Growth RILA

(2) Separate account assets legally insulated from the general account claims

In accordance with the products/transactions recorded within the separate account, some assets are considered legally insulated whereas others are not legally insulated from the general account. (The legal insulation of the separate account assets prevents such assets from being generally available to satisfy claims resulting from the general account.)

As of December 31, 2024 and 2023 the Company separate account statement included legally insulated assets of \$2,755,085,226 and \$2,341,285,088. The assets legally insulated from the general account as of December 31, 2024 are attributed to the following products/transactions:

Product/Transaction	Legally Insulated Assets	Separate Account Assets (Not Legally Insulated)
ForeRetirement Variable Annuity	\$ 1,996,967,626	\$ .....
Huntington ForeRetirement Variable Annuity	5,184,966	.....
ForeStructured Growth RILA	.....	752,932,633
Total	<u>\$ 2,002,152,592</u>	<u>\$ 752,932,633</u>

(3) Separate account products that have guarantees backed by the general account

To compensate the general account for the risk taken, the separate account has paid risk charges as follows for the past five years:

In accordance with the products/transaction recorded within the separate account, some separate account liabilities are guaranteed by the general account. (In accordance with the guarantees provided, if the investment proceeds are insufficient to cover the rate of return guaranteed for the product, the policyholder proceeds will be remitted by the general account.)

As of December 31, 2024, the general account of Forethought Life Insurance Company had a maximum guarantee for separate account liabilities of:

Death Benefits	Withdrawal Benefits
367,043,541	897,243,469

To compensate the general account for the risk taken, the separate account has paid risk charges as follows for the past five (5) years:

	Death Benefits	Withdrawal Benefits
2024	13,023,995	43,090,275
2023	13,802,133	42,884,508
2022	14,637,409	40,632,199
2021	15,492,316	42,493,746
2020	16,157,240	43,245,295

Amounts paid by the general account due to separate account guarantees during the past five (5) years:

	Death Benefits	Withdrawal Benefits
2024	5,682,814	-
2023	5,285,560	-
2022	4,413,545	-
2021	1,425,376	-
2020	2,381,525	-

To compensate the general account for the risk taken, the separate account has paid risk charges as follows for the past five (5) years:

**Notes to the Financial Statements**

**35. Separate Accounts (Continued)**

a. 2024.....	\$ 56,114,270
b. 2023.....	\$ 56,686,641
c. 2022.....	\$ 55,269,608
d. 2021.....	\$ 57,986,062
e. 2020.....	\$ 59,402,535

(4) Discussion of securities lending transactions within the separate account - Not Applicable

**B. General Nature and Characteristics of Separate Accounts Business**

Separate Accounts with Guarantees

	Indexed	Nonindexed Guarantee Less than/equal to 4%	Nonindexed Guarantee More than 4%	Nonguaranteed Separate Accounts	Total
(1) Premiums, considerations or deposits for period ending 12/31/2024.....	\$ .....	\$ .....	\$ .....	\$ 626,306,774	\$ 626,306,774
(2) Reserves at 12/31/2024 for accounts with assets at:					
a. Fair value.....				2,750,444,439	2,750,444,439
b. Amortized cost.....					
c. Total reserves (a+b).....	<u>\$ .....</u>	<u>\$ .....</u>	<u>\$ .....</u>	<u>\$ 2,750,444,439</u>	<u>\$ 2,750,444,439</u>
(3) By withdrawal characteristics:					
a. Subject to discretionary withdrawal:					
1. With market value adjustment.....	\$ .....	\$ .....	\$ .....	\$ 752,932,633	\$ 752,932,633
2. At book value without market value adjustment and with current surrender charge of 5% or more.....				15,395,374	15,395,374
3. At fair value.....					
4. At book value without market value adjustment and with current surrender charge less than 5%.....				1,982,116,432	1,982,116,432
5. Subtotal (1+2+3+4).....	<u>\$ .....</u>	<u>\$ .....</u>	<u>\$ .....</u>	<u>\$ 2,750,444,439</u>	<u>\$ 2,750,444,439</u>
b. Not subject to discretionary withdrawal.....					
c. Total (a+b).....	<u>\$ .....</u>	<u>\$ .....</u>	<u>\$ .....</u>	<u>\$ 2,750,444,439</u>	<u>\$ 2,750,444,439</u>
(4) Reserves for asset default risk in lieu of AVR.....	\$ .....	\$ .....	\$ .....	\$ .....	\$ .....

**C. Reconciliation of Net Transfers To or (From) Separate Accounts**

(1) Transfers as reported in the Summary of Operations of the Separate Accounts Statement

a. Transfers to Separate Accounts (Page 4, Line 1.4).....	\$ 633,320,746
b. Transfers from Separate Accounts (Page 4, Line 10).....	361,681,135
c. Net transfers to or (from) Separate Accounts (a) - (b).....	<u>\$ 271,639,611</u>

(2) Reconciling adjustments

a. Reinsurance.....	\$ 349,540,898
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(3) Transfers as reported in the Summary of Operations of the Life, Accident & Health Annual Statement

(1c) + (2) = (Page 4, Line 26).....	\$ 621,180,509
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**36. Loss/Claim Adjustment Expenses - None**



# GENERAL INTERROGATORIES

## PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? ..... Yes [ X ] No [ ]  
If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? ..... Yes [ X ] No [ ] N/A [ ]
- 1.3 State Regulating? ..... Indiana
- 1.4 Is the reporting entity publicly traded or a member of a publicly traded group? ..... Yes [ X ] No [ ]
- 1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. .... 0001404912
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? ..... Yes [ ] No [ X ]
- 2.2 If yes, date of change: .....
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. .... 12/31/2019
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. .... 12/31/2019
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). .... 07/21/2021
- 3.4 By what department or departments?  
Indiana Department of Insurance .....
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? ..... Yes [ ] No [ ] N/A [ X ]
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? ..... Yes [ X ] No [ ] N/A [ ]
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:  
4.11 sales of new business? ..... Yes [ ] No [ X ]  
4.12 renewals? ..... Yes [ ] No [ X ]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:  
4.21 sales of new business? ..... Yes [ ] No [ X ]  
4.22 renewals? ..... Yes [ ] No [ X ]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? ..... Yes [ ] No [ X ]  
If yes, complete and file the merger history data file with the NAIC.
- 5.2 If yes, provide the name of the entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? ..... Yes [ ] No [ X ]
- 6.2 If yes, give full information .....
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? ..... Yes [ X ] No [ ]
- 7.2 If yes,  
7.21 State the percentage of foreign control ..... 100.0 %  
7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity
Bermuda .....	Corporation .....

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**GENERAL INTERROGATORIES**

- 8.1 Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board? ..... Yes [ ] No [ X ]
- 8.2 If the response to 8.1 is yes, please identify the name of the DIHC.  
.....
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? ..... Yes [ X ] No [ ]
- 8.4 If response to 8.3 is yes, please provide below the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
REDI Global Technologies LLC .....	New York, NY .....	NO	NO	NO	YES
Mercer Allied Company, L.P. ....	Saratoga Springs, NY .....	NO	NO	NO	YES
Global Atlantic Investment Advisors, LLC .....	Indianapolis, IN .....	NO	NO	NO	YES
KKR Credit Advisors (Singapore) Pte. Ltd. ....	Singapore .....	NO	NO	NO	YES
KKR Registered Advisor LLC .....	New York, NY .....	NO	NO	NO	YES
Kohlberg Kravis Roberts & Co. L.P. ....	New York, NY .....	NO	NO	NO	YES
FS/KKR Advisor, LLC .....	Philadelphia, PA .....	NO	NO	NO	YES
KKR Credit Advisors (US) LLC .....	San Francisco, CA .....	NO	NO	NO	YES
KKR Capital Markets LLC .....	New York, NY .....	NO	NO	NO	YES
KKR Capital Markets II LLC .....	New York, NY .....	NO	NO	NO	YES
Global Atlantic Distributors, LLC .....	Hartford, CT .....	NO	NO	NO	YES
KKR Alternative Investment Management Unlimited Company .....	Dublin, Ireland .....	NO	NO	NO	YES

- 8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company? ..... Yes [ ] No [ X ]
- 8.6 If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? ..... Yes [ ] No [ X ] N/A [ ]
- 9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?  
Deloitte & Touche LLP 200 Berkeley Street, Boston, MA 02116 .....
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? ..... Yes [ ] No [ X ]
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:  
.....
- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? ..... Yes [ ] No [ X ]
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:  
.....
- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? ..... Yes [ X ] No [ ] N/A [ ]
- 10.6 If the response to 10.5 is no or n/a, please explain.  
.....
- 11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?  
Peter Carlson, Senior Vice President and Appointed Actuary 20 Guest Street, Brighton, MA 02135 .....
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? ..... Yes [ ] No [ X ]
  - 12.11 Name of real estate holding company ...
  - 12.12 Number of parcels involved .....
  - 12.13 Total book/adjusted carrying value ..... \$ .....
- 12.2 If yes, provide explanation  
.....
- 13. **FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?  
.....
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? ..... Yes [ ] No [ ]
- 13.3 Have there been any changes made to any of the trust indentures during the year? ..... Yes [ ] No [ ]
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? ..... Yes [ ] No [ ] N/A [ ]
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? ..... Yes [ X ] No [ ]
  - a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
  - b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
  - c. Compliance with applicable governmental laws, rules and regulations;
  - d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
  - e. Accountability for adherence to the code.
- 14.11 If the response to 14.1 is No, please explain:  
.....
- 14.2 Has the code of ethics for senior managers been amended? ..... Yes [ X ] No [ ]
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).  
Global Atlantic Financial Group's (GAFG) "Corporate Code of Conduct and Ethics" was updated and approved by GAFG's Board of Directors on November 15, 2024. Among the changes: (1) the name of the Code was changed to "Code of Business Conduct and Ethics," (2) a new message from GAFG's Chief Compliance Officer was added; (3) GAFG's Mission and Values were added, (4) the names of KKR's public company policies, which apply to GAFG employees, were added, (5) additional detail on conflicts of interest was added; and (6) a new section on Tax Evasion was added. ....
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? ..... Yes [ ] No [ X ]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).  
.....

**GENERAL INTERROGATORIES**

- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? ..... Yes [ ] No [ X ]
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount

**BOARD OF DIRECTORS**

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? ..... Yes [ X ] No [ ]
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? ..... Yes [ X ] No [ ]
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? ..... Yes [ X ] No [ ]

**FINANCIAL**

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? ..... Yes [ ] No [ X ]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers.....\$ .....
  - 20.12 To stockholders not officers.....\$ .....
  - 20.13 Trustees, supreme or grand (Fraternal Only) .....\$ .....
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21 To directors or other officers.....\$ .....
  - 20.22 To stockholders not officers.....\$ .....
  - 20.23 Trustees, supreme or grand (Fraternal Only) .....\$ .....
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? ..... Yes [ ] No [ X ]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others.....\$ .....
  - 21.22 Borrowed from others.....\$ .....
  - 21.23 Leased from others .....\$ .....
  - 21.24 Other .....\$ .....
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? ..... Yes [ ] No [ X ]
- 22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment \$ .....
  - 22.22 Amount paid as expenses .....\$ .....
  - 22.23 Other amounts paid .....\$ .....
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? ..... Yes [ ] No [ X ]
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: .....\$ .....
- 24.1 Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? ..... Yes [ ] No [ X ]
- 24.2 If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

Name of Third-Party	Is the Third-Party Agent a Related Party (Yes/No)

**INVESTMENT**

- 25.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 25.03)..... Yes [ X ] No [ ]

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**GENERAL INTERROGATORIES**

- 25.02 If no, give full and complete information, relating thereto  
.....
- 25.03 For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)  
.....
- 25.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. .... \$ .....
- 25.05 For the reporting entity's securities lending program, report amount of collateral for other programs. .... \$ .....
- 25.06 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? ..... Yes [ ] No [ ] N/A [ X ]
- 25.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? ..... Yes [ ] No [ ] N/A [ X ]
- 25.08 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? ..... Yes [ ] No [ ] N/A [ X ]
- 25.09 For the reporting entity's securities lending program state the amount of the following as of December 31 of the current year:
- 25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 ..... \$ .....
- 25.092 Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 ..... \$ .....
- 25.093 Total payable for securities lending reported on the liability page ..... \$ .....

- 26.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03). ..... Yes [ X ] No [ ]
- 26.2 If yes, state the amount thereof at December 31 of the current year:
- 26.21 Subject to repurchase agreements ..... \$ .....
- 26.22 Subject to reverse repurchase agreements ..... \$ .....
- 26.23 Subject to dollar repurchase agreements ..... \$ .....
- 26.24 Subject to reverse dollar repurchase agreements ..... \$ .....
- 26.25 Placed under option agreements ..... \$ 160,396,036
- 26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock ..... \$ .....
- 26.27 FHLB Capital Stock ..... \$ 79,425,000
- 26.28 On deposit with states ..... \$ 6,423,017
- 26.29 On deposit with other regulatory bodies ..... \$ .....
- 26.30 Pledged as collateral - excluding collateral pledged to an FHLB ..... \$ 207,388,298
- 26.31 Pledged as collateral to FHLB - including assets backing funding agreements ..... \$ 3,037,041,197
- 26.32 Other ..... \$ .....

26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount
.....	.....	.....

- 27.1 Does the reporting entity have any hedging transactions reported on Schedule DB? ..... Yes [ X ] No [ ]
- 27.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? ..... Yes [ X ] No [ ] N/A [ ]  
If no, attach a description with this statement.

LINES 27.3 through 27.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

- 27.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? ..... Yes [ X ] No [ ]
- 27.4 If the response to 27.3 is YES, does the reporting entity utilize:
- 27.41 Special accounting provision of SSAP No. 108 ..... Yes [ ] No [ X ]
- 27.42 Permitted accounting practice ..... Yes [ ] No [ X ]
- 27.43 Other accounting guidance ..... Yes [ ] No [ X ]
- 27.5 By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following: ..... Yes [ ] No [ ]
- The reporting entity has obtained explicit approval from the domiciliary state.
  - Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
  - Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
  - Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.
- 28.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? ..... Yes [ ] No [ X ]
- 28.2 If yes, state the amount thereof at December 31 of the current year. .... \$ .....
29. Excluding items in Schedule E, Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? ..... Yes [ X ] No [ ]

29.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
Bank of New York Mellon .....	One Wall Street, New York, NY 10286 .....
Federal Home Loan Bank of Indianapolis .....	8250 Woodfield Crossing Blvd, Indianapolis, Indiana 46240 .....
US Bank .....	1025 Connecticut Ave NW Ste 517, Washington DC 20063 .....

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**GENERAL INTERROGATORIES**

29.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

29.03 Have there been any changes, including name changes, in the custodian(s) identified in 29.01 during the current year?..... Yes [ ] No [ X ]

29.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

29.05 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. This includes both primary and sub-advisors. For assets that are managed internally by employees of the reporting entity, note as such. ["...that have access to the investment accounts"; "...handle securities"]

1 Name of Firm or Individual	2 Affiliation
Internal GA Investment Team .....	I.....
Goldman Sachs Asset Management, L.P. ....	U.....
MetLife Investment Management, LLC .....	U.....
J.P. Morgan Asset Management .....	U.....
Kohlberg Kravis Roberts & Co. L.P. ....	A.....

29.0597 For those firms/individuals listed in the table for Question 29.05, do any firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") manage more than 10% of the reporting entity's invested assets?..... Yes [ ] No [ X ]

29.0598 For firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") listed in the table for Question 29.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [ ] No [ X ]

29.06 For those firms or individuals listed in the table for 29.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
107738 .....	Goldman Sachs Asset Management, L.P. ....	5493000C7DKPYVEOMA87 .....		OS.....
142463 .....	MetLife Investment Management, LLC .....	549300025PYTRUFE1882 .....		NO.....
	J.P. Morgan Asset Management .....	SK6WG1E6ZY01H0HHS346 .....		NO.....
1399770 .....	Kohlberg Kravis Roberts & Co. L.P. ....	K3NEK11EF7N3JVJE7V46 .....		DS.....

30.1 Does the reporting entity have any diversified mutual funds reported in Schedule D - Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5(b)(1)])? ..... Yes [ ] No [ X ]

30.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
30.2999 - Total		

30.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company  
**GENERAL INTERROGATORIES**

31. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds .....	28,370,253,567	26,911,669,288	(1,458,584,279)
31.2 Preferred stocks .....	65,282,728	65,282,728	
31.3 Totals	28,435,536,295	26,976,952,016	(1,458,584,279)

31.4 Describe the sources or methods utilized in determining the fair values:

Fair values are generally derived using external independent pricing vendors and validated by comparing to broker quotes, recent open market trades and/or internally developed pricing models. ....

32.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? ..... Yes [ ] No [ X ]

32.2 If the answer to 32.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? ..... Yes [ ] No [ ]

32.3 If the answer to 32.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:  
 .....

33.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? ..... Yes [ X ] No [ ]

33.2 If no, list exceptions:  
 .....

34. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:

- a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
- b. Issuer or obligor is current on all contracted interest and principal payments.
- c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

Has the reporting entity self-designated 5GI securities? ..... Yes [ X ] No [ ]

35. By self-designating PLGI securities, the reporting entity is certifying its compliance with the requirements as specified in the Purposes and Procedures Manual of the NAIC Investment Analysis Office (P&P Manual) for private letter rating (PLR) securities and the following elements of each self-designated PLGI security:

- a. The security was either:
  - i. issued prior to January 1, 2018 (which is exempt from PLR filing requirements pursuant to the P&P Manual), or
  - ii. issued from January 1, 2018 to December 31, 2021 and subject to a confidentiality agreement executed prior to January 1, 2022 which confidentiality agreement remains in force, for which an insurance company cannot provide a copy of a private letter rating rationale report to the SVO due to confidentiality or other contractual reasons ("waived submission PLR securities").
- b. The reporting entity is holding capital commensurate with the NAIC Designation and NAIC Designation Category reported for the security.
- c. The NAIC Designation and NAIC Designation Category were derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating, dated during the financial statement year, held by the insurer and available for examination by state insurance regulators.
- d. Other than for waived submission PLR securities, defined above, on or after January 1, 2024 for any PLR securities issued on or after January 1, 2022, if the reporting entity is not permitted to share this private credit rating or the private rating letter rationale report of the PL security with the SVO, it certifies that it is reporting it as an NAIC 5.B GI and may not assign any other self-designation.

Has the reporting entity self-designated PLGI to securities, all of which meet the above requirement and as specified in the P&P Manual? ..... Yes [ ] No [ X ]

36. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:

- a. The shares were purchased prior to January 1, 2019.
- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
- d. The fund only or predominantly holds bonds in its portfolio.
- e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
- f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? ..... Yes [ ] No [ X ]

37. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:

- a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
- b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
- c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
- d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a - 37.c are reported as long-term investments.

Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? ..... Yes [ X ] No [ ] N/A [ ]

## GENERAL INTERROGATORIES

38.1 Does the reporting entity directly hold cryptocurrencies? ..... Yes [ ] No [ X ]

38.2 If the response to 38.1 is yes, on what schedule are they reported?  
.....

39.1 Does the reporting entity directly or indirectly accept cryptocurrencies as payments for premiums on policies? ..... Yes [ ] No [ X ]

39.2 If the response to 39.1 is yes, are the cryptocurrencies held directly or are they immediately converted to U.S. dollars?

39.21 Held directly ..... Yes [ ] No [ ]

39.22 Immediately converted to U.S. dollars ..... Yes [ ] No [ ]

39.3 If the response to 38.1 or 39.1 is yes, list all cryptocurrencies accepted for payments of premiums or that are held directly.

1 Name of Cryptocurrency	2 Immediately Converted to USD, Directly Held, or Both	3 Accepted for Payment of Premiums

### OTHER

40.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? ..... \$ ..... 4,800,339

40.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations, and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid

41.1 Amount of payments for legal expenses, if any? ..... \$ ..... 4,637,353

41.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid

42.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers, or departments of government, if any? ..... \$ ..... 231,360

42.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers, or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
AMERICAN COUNCIL OF LIFE INSURERS .....	149,739

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**GENERAL INTERROGATORIES**

**PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES**

**Life, Accident and Health Companies/Fraternal Benefit Societies:**

- 1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? ..... Yes  No
- 1.2 If yes, indicate premium earned on U.S. business only. ....\$ ..... 21,603,041
- 1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? .....\$ .....  
 1.31 Reason for excluding:  
 .....
- 1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. ....\$ .....
- 1.5 Indicate total incurred claims on all Medicare Supplement insurance. ....\$ ..... 14,732,833

- 1.6 Individual policies: Most current three years:
- 1.61 Total premium earned .....\$ .....
- 1.62 Total incurred claims .....\$ .....
- 1.63 Number of covered lives .....

- All years prior to most current three years:
- 1.64 Total premium earned .....\$ ..... 21,603,041
- 1.65 Total incurred claims .....\$ ..... 14,732,833
- 1.66 Number of covered lives .....4,116

- 1.7 Group policies: Most current three years:
- 1.71 Total premium earned .....\$ .....
- 1.72 Total incurred claims .....\$ .....
- 1.73 Number of covered lives .....

- All years prior to most current three years:
- 1.74 Total premium earned .....\$ .....
- 1.75 Total incurred claims .....\$ .....
- 1.76 Number of covered lives .....

**2. Health Test:**

	1 Current Year	2 Prior Year
2.1 Premium Numerator .....		
2.2 Premium Denominator .....	8,791,061,062	6,494,680,439
2.3 Premium Ratio (2.1/2.2) .....	0.000	0.000
2.4 Reserve Numerator .....		
2.5 Reserve Denominator .....	34,309,812,684	29,945,345,607
2.6 Reserve Ratio (2.4/2.5) .....	0.000	0.000

- 3.1 Does this reporting entity have Separate Accounts? ..... Yes  No
- 3.2 If yes, has a Separate Accounts statement been filed with this Department? ..... Yes  No  N/A
- 3.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account? .....\$ .....
- 3.4 State the authority under which Separate Accounts are maintained:  
 Forethought Life Insurance Company Separate Account A was established by the Company's Board of Directors pursuant to the provisions of Indiana Code Section 27-1-5-1 .....
- 3.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31? ..... Yes  No
- 3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? ..... Yes  No
- 3.7 If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)"? .....\$ .....
4. For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:  
 4.1 Amount of loss reserves established by these annuities during the current year: .....\$ .....
- 4.2 List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.

1	2
P&C Insurance Company And Location	Statement Value on Purchase Date of Annuities (i.e., Present Value)



# GENERAL INTERROGATORIES

## PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

- 5.1 Do you act as a custodian for health savings accounts? ..... Yes [ ] No [ X ]
- 5.2 If yes, please provide the amount of custodial funds held as of the reporting date. .... \$ .....
- 5.3 Do you act as an administrator for health savings accounts? ..... Yes [ ] No [ X ]
- 5.4 If yes, please provide the balance of funds administered as of the reporting date. .... \$ .....
- 6.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? ..... Yes [ ] No [ ] N/A [ X ]
- 6.2 If the answer to 6.1 is yes, please provide the following:

1 Company Name	2 NAIC Company Code	3 Domiciliary Jurisdiction	4 Reserve Credit	Assets Supporting Reserve Credit		
				5 Letters of Credit	6 Trust Agreements	7 Other
.....	.....	.....	.....	.....	.....	.....

7. Provide the following for individual ordinary life insurance\* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded).
- 7.1 Direct Premium Written ..... \$ ..... 462,771,185
- 7.2 Total Incurred Claims ..... \$ ..... 59,730,955
- 7.3 Number of Covered Lives ..... 192,568

*Ordinary Life Insurance Includes
Term (whether full underwriting, limited underwriting, jet issue, "short form app")
Whole Life (whether full underwriting, limited underwriting, jet issue, "short form app")
Variable Life (with or without secondary guarantee)
Universal Life (with or without secondary guarantee)
Variable Universal Life (with or without secondary guarantee)

8. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? ..... Yes [ X ] No [ ]
- 8.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? ..... Yes [ ] No [ ]
9. Reporting entities admitting net negative (disallowed) interest maintenance reserve (IMR) attest to the following:
- a. Fixed income investments generating IMR losses comply with the reporting entity's documented investment or liability management policies.
- b. IMR losses for fixed income related derivatives are all in accordance with prudent and documented risk management procedures, in accordance with a reporting entity's derivative use plans and reflect symmetry with historical treatment in which unrealized derivative gains were reversed to IMR and amortized in lieu of being recognized as realized gains upon derivative termination.
- c. Any deviation to (a) was either because of a temporary and transitory timing issue or related to a specific event, such as a reinsurance transaction, that mechanically made the cause of IMR losses not reflective of reinvestment activities.
- d. Asset sales that were generating admitted negative IMR were not compelled by liquidity pressures (e.g., to fund significant cash outflows including, but not limited to excess withdrawals and collateral calls).
- Is the reporting entity admitting net negative (disallowed) IMR in accordance with these criteria? ..... Yes [ X ] No [ ] N/A [ ]

10. Provide the current-year amounts at risk for the following categories.
- Individual and Industrial Life ..... Amount at Risk
- 10.01 Modified Coinsurance Assumed Reserves ..... \$ .....
- 10.02 Modified Coinsurance Ceded Reserves ..... \$ .....
- Individual and Industrial Life Policies With Pricing Flexibility ..... Amount at Risk
- 10.03 Net Amount (Direct + Assumed - Ceded) in Force ..... \$ ..... 796,169,545
- 10.04 Exhibit 5 Life Reserves (Direct + Assumed - Ceded) ..... \$ ..... 462,772,767
- 10.05 Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded) ..... \$ .....
- 10.06 Net Modified Coinsurance Reserves (Assumed - Ceded) ..... \$ .....
- 10.07 Life Reserves (10.04 + 10.05 + 10.06) ..... \$ ..... 462,772,767
- 10.08 Life Net Amount at Risk (10.03 - 10.07) ..... \$ ..... 333,396,778
- Individual and Industrial Term Life Policies Without Pricing Flexibility ..... Amount at Risk
- 10.09 Net Amount (Direct + Assumed - Ceded) in Force ..... \$ .....
- 10.10 Exhibit 5 Life Reserves (Direct + Assumed - Ceded) ..... \$ .....
- 10.11 Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded) ..... \$ .....
- 10.12 Net Modified Coinsurance Reserves (Assumed - Ceded) ..... \$ .....
- 10.13 Life Reserves (10.10 + 10.11 + 10.12) ..... \$ .....
- 10.14 Life Net Amount at Risk (10.09 - 10.13) ..... \$ .....

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company  
**GENERAL INTERROGATORIES**

**PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES**

<u>Group and Credit Life (Excluding FEGLI/SGLI)</u>		Amount at Risk
10.15 Modified Coinsurance Assumed Reserves .....	\$ .....	
10.16 Modified Coinsurance Ceded Reserves .....	\$ .....	
 <u>Group and Credit Term Life (Excluding FEGLI/SGLI) with Remaining Rate Terms 36 Months and Under</u>		Amount of Risk
10.17 Net Amount (Direct + Assumed - Ceded) in Force .....	\$ .....	
10.18 Exhibit 5 Life Reserves (Direct + Assumed - Ceded) .....	\$ .....	
10.19 Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded) .....	\$ .....	
10.20 Net Modified Coinsurance Reserves (Assumed - Ceded) .....	\$ .....	
10.21 Life Reserves (10.18 + 10.19 + 10.20) .....	\$ .....	
10.22 Life Net Amount at Risk (10.17 - 10.21) .....	\$ .....	
 <u>Group and Credit Term Life (Excluding FEGLI/SGLI) with Remaining Rate Terms Over 36 Months</u>		Amount of Risk
10.23 Net Amount (Direct + Assumed - Ceded) in Force .....	\$ .....	
10.24 Exhibit 5 Life Reserves (Direct + Assumed - Ceded) .....	\$ .....	
10.25 Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded) .....	\$ .....	
10.26 Net Modified Coinsurance Reserves (Assumed - Ceded) .....	\$ .....	
10.27 Life Reserves (10.24 + 10.25 + 10.26) .....	\$ .....	
10.28 Life Net Amount at Risk (10.23 - 10.27) .....	\$ .....	
 <u>Group and Credit Permanent Life (Excluding FEGLI/SGLI) with Pricing Flexibility</u>		Amount of Risk
10.29 Net Amount (Direct + Assumed - Ceded) in Force .....	\$ .....	1,580,232,400
10.30 Exhibit 5 Life Reserves (Direct + Assumed - Ceded) .....	\$ .....	1,135,530,285
10.31 Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded) .....	\$ .....	
10.32 Net Modified Coinsurance Reserves (Assumed - Ceded) .....	\$ .....	
10.33 Life Reserves (10.30 + 10.31 + 10.32) .....	\$ .....	1,135,530,285
10.34 Life Net Amount at Risk (10.29 - 10.33) .....	\$ .....	444,702,115

**Life, Accident and Health Companies Only:**

- 11.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)? ..... Yes [  ] No [  ]
- 11.2 Net reimbursement of such expenses between reporting entities:
- |  |                     |          |
|--|---------------------|----------|
|  | 11.21 Paid .....    | \$ ..... |
|  | 11.22 Received..... | \$ ..... |
- 12.1 Does the reporting entity write any guaranteed interest contracts? ..... Yes [  ] No [  ]
- 12.2 If yes, what amount pertaining to these lines is included in:
- |  |                            |          |
|--|----------------------------|----------|
|  | 12.21 Page 3, Line 1 ..... | \$ ..... |
|  | 12.22 Page 4, Line 1 ..... | \$ ..... |
13. For stock reporting entities only:
- 13.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: ..... \$ .....
14. Total dividends paid stockholders since organization of the reporting entity:
- |  |                   |          |
|--|-------------------|----------|
|  | 14.11 Cash .....  | \$ ..... |
|  | 14.12 Stock ..... | \$ ..... |
- 15.1 Does the reporting entity reinsure any Workers' Compensation Carve-Out business defined as: ..... Yes [  ] No [  ]  
 Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.
- 15.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? ..... Yes [  ] No [  ]
- 15.3 If 15.1 is yes, the amounts of earned premiums and claims incurred in this statement are:
- |   | 1                      | 2                    | 3               |
|---|------------------------|----------------------|-----------------|
|   | Reinsurance<br>Assumed | Reinsurance<br>Ceded | Net<br>Retained |
| 15.31 Earned premium .....                                  | .....                  | .....                | .....           |
| 15.32 Paid claims .....                                     | .....                  | .....                | .....           |
| 15.33 Claim liability and reserve (beginning of year) ..... | .....                  | .....                | .....           |
| 15.34 Claim liability and reserve (end of year) .....       | .....                  | .....                | .....           |
| 15.35 Incurred claims .....                                 | .....                  | .....                | .....           |

# GENERAL INTERROGATORIES

## PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

15.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 15.31 and 15.34 for Column (1) are:

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
15.41	<\$25,000	.....	.....
15.42	\$25,000 - 99,999	.....	.....
15.43	\$100,000 - 249,999	.....	.....
15.44	\$250,000 - 999,999	.....	.....
15.45	\$1,000,000 or more	.....	.....

15.5 What portion of earned premium reported in 15.31, Column 1 was assumed from pools? ..... \$ .....

**Fraternal Benefit Societies Only:**

- 16. Is the reporting entity organized and conducted on the lodge system, with ritualistic form of work and representative form of government? ..... Yes [ ] No [ ]
- 17. How often are meetings of the subordinate branches required to be held?  
.....
- 18. How are the subordinate branches represented in the supreme or governing body?  
.....
- 19. What is the basis of representation in the governing body?  
.....
- 20.1 How often are regular meetings of the governing body held?  
.....
- 20.2 When was the last regular meeting of the governing body held? .....
- 20.3 When and where will the next regular or special meeting of the governing body be held?  
.....
- 20.4 How many members of the governing body attended the last regular meeting? .....
- 20.5 How many of the same were delegates of the subordinate branches? .....
- 21. How are the expenses of the governing body defrayed?  
.....
- 22. When and by whom are the officers and directors elected?  
.....
- 23. What are the qualifications for membership?  
.....
- 24. What are the limiting ages for admission?  
.....
- 25. What is the minimum and maximum insurance that may be issued on any one life?  
.....
- 26. Is a medical examination required before issuing a benefit certificate to applicants? ..... Yes [ ] No [ ]
- 27. Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation? ..... Yes [ ] No [ ]
- 28.1 Are notices of the payments required sent to the members? ..... Yes [ ] No [ ] N/A [ ]
- 28.2 If yes, do the notices state the purpose for which the money is to be used? ..... Yes [ ] No [ ]
- 29. What proportion of first and subsequent year's payments may be used for management expenses?  
29.11 First Year ..... %  
29.12 Subsequent Years ..... %
- 30.1 Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or payments for the same, used for expenses? ..... Yes [ ] No [ ]
- 30.2 If so, what amount and for what purpose? ..... \$ .....
- 31.1 Does the reporting entity pay an old age disability benefit? ..... Yes [ ] No [ ]
- 31.2 If yes, at what age does the benefit commence? .....
- 32.1 Has the constitution or have the laws of the reporting entity been amended during the year? ..... Yes [ ] No [ ]
- 32.2 If yes, when?  
.....
- 33. Have you filed with this Department all forms of benefit certificates issued, a copy of the constitution and all of the laws, rules and regulations in force at the present time? ..... Yes [ ] No [ ]
- 34.1 State whether all or a portion of the regular insurance contributions were waived during the current year under premium-paying certificates on account of meeting attained age or membership requirements? ..... Yes [ ] No [ ]
- 34.2 If so, was an additional reserve included in Exhibit 5? ..... Yes [ ] No [ ] N/A [ ]
- 34.3 If yes, explain  
.....
- 35.1 Has the reporting entity reinsured, amalgamated with, or absorbed any company, order, society, or association during the year? ..... Yes [ ] No [ ]
- 35.2 If yes, was there any contract agreement, or understanding, written or oral, expressed or implied, by means of which any officer, director, trustee, or any other person, or firm, corporation, society or association, received or is to receive any fee, commission, emolument, or compensation of any nature whatsoever in connection with, on an account of such reinsurance, amalgamation, absorption, or transfer of membership or funds? ..... Yes [ ] No [ ] N/A [ ]
- 36. Has any present or former officer, director, trustee, incorporator, or any other persons, or any firm, corporation, society or association, any claims of any nature whatsoever against this reporting entity, which is not included in the liabilities on Page 3 of this statement? ..... Yes [ ] No [ ]
- 37.1 Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus? ..... Yes [ ] No [ ]
- 37.2 If yes, what is the date of the original lien and the total outstanding balance of liens that remain in surplus?

Date	Outstanding Lien Amount
.....	.....

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**FIVE-YEAR HISTORICAL DATA**

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

\$000 omitted for amounts of life insurance

	1 2024	2 2023	3 2022	4 2021	5 2020
<b>Life Insurance in Force</b> (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4) .....	1,177,479	763,264	716,992	679,524	668,206
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4) .....	850	905	996	1,045	1,034
3. Credit life (Line 21, Col. 6) .....					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4) .....	2,873,150	2,966,308	2,999,779	3,049,411	3,110,999
5. Industrial (Line 21, Col. 2) .....					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4) .....					
7. Total (Line 21, Col. 10) .....	4,051,479	3,730,477	3,717,767	3,729,980	3,780,239
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated .....					
<b>New Business Issued</b> (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2) .....	478,346	104,323	91,254	64,422	40,447
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2) .....					
10. Credit life (Line 2, Col. 6) .....					
11. Group (Line 2, Col. 9) .....	110,550	185,645	177,317	174,407	142,475
12. Industrial (Line 2, Col. 2) .....					
13. Total (Line 2, Col. 10) .....	588,896	289,968	268,571	238,829	182,922
<b>Premium Income - Lines of Business</b> (Exhibit 1 - Part 1)					
14. Individual life (Line 20.4, Col. 2) .....	308,707,633	53,268,620	45,889,917	33,483,396	23,656,205
15. Group life (Line 20.4, Col. 3) .....	71,666,016	103,799,086	99,942,795	98,123,572	84,139,135
16. Individual annuities (Line 20.4, Col. 4) .....	8,293,061,762	6,194,250,993	5,074,381,624	4,163,114,716	3,582,982,856
17. Group annuities (Line 20.4, Col. 5) .....	62,493,378	93,792,544	228,903,342	207,969,437	146,508,523
18. Accident & Health (Line 20.4, Col. 6) .....	55,132,273	49,569,196	45,055,677	43,623,886	40,402,258
19. Other lines of business (Line 20.4, Col. 8) .....					
20. Total .....	8,791,061,062	6,494,680,439	5,494,173,355	4,546,315,007	3,877,688,977
<b>Balance Sheet (Pages 2 &amp; 3)</b>					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3) .....	57,199,546,776	54,996,099,814	51,171,839,400	44,638,179,476	36,400,950,420
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26) .....	53,177,264,519	52,145,202,375	48,495,878,949	42,265,791,171	34,444,204,299
23. Aggregate life reserves (Page 3, Line 1) .....	34,214,705,019	29,862,973,690	27,206,110,349	24,673,658,316	22,153,286,389
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1 .....					
24. Aggregate A & H reserves (Page 3, Line 2) .....	87,307,401	74,516,868	63,600,299	51,668,702	39,111,378
25. Deposit-type contract funds (Page 3, Line 3) .....	3,307,513,562	6,749,847,095	7,369,128,433	5,341,019,706	1,819,374,306
26. Asset valuation reserve (Page 3, Line 24.01) .....	413,897,302	438,687,415	390,902,006	380,522,815	364,481,110
27. Capital (Page 3, Lines 29 and 30) .....	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000
28. Surplus (Page 3, Line 37) .....	4,019,782,257	2,848,397,439	2,673,460,451	2,369,888,305	1,954,246,121
29. Net Cash from Operations (Line 11) .....	3,681,119,399	2,314,569,559	3,041,180,275	2,377,736,282	1,810,106,451
<b>Risk-Based Capital Analysis</b>					
30. Total adjusted capital .....	4,436,179,559	3,289,584,854	3,066,862,457	2,752,911,120	2,321,227,231
31. Authorized control level risk - based capital .....	568,065,985	437,336,945	395,773,941	347,634,283	286,242,181
<b>Percentage Distribution of Cash, Cash Equivalents and Invested Assets</b> (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1) .....	51.0	54.8	58.0	68.8	71.2
33. Stocks (Lines 2.1 and 2.2) .....	0.3	0.3	0.8	0.8	0.8
34. Mortgage loans on real estate(Lines 3.1 and 3.2 ) .....	38.3	34.4	32.4	24.9	21.4
35. Real estate (Lines 4.1, 4.2 and 4.3) .....	0.0	0.0	0.0	0.0	0.0
36. Cash, cash equivalents and short-term investments (Line 5) .....	2.9	5.6	3.9	1.4	1.6
37. Contract loans (Line 6) .....	0.0	0.0	0.0	0.0	0.0
38. Derivatives (Page 2, Line 7) .....	1.9	1.3	0.9	1.5	1.3
39. Other invested assets (Line 8) .....	4.8	2.9	3.3	1.5	3.5
40. Receivables for securities (Line 9) .....	0.7	0.7	0.8	1.0	0.1
41. Securities lending reinvested collateral assets (Line 10) .....					
42. Aggregate write-ins for invested assets (Line 11) .....					
43. Cash, cash equivalents and invested assets (Line 12) .....	100.0	100.0	100.0	100.0	100.0
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1) .....	9,819,128,259	8,843,184,181	9,890,730,719	1,170,160,108	21,539,995
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1) .....	4	4	63,099		
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1), .....			208,614,862		
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10) .....	301,480,099	310,000,000			
48. Affiliated mortgage loans on real estate .....	2,849,159,355	2,103,567,944	1,908,423,741		
49. All other affiliated .....	1,807,836,985	705,843,996	631,060,761	25,778,676	
50. Total of above Lines 44 to 49 .....	14,777,604,702	11,962,596,125	12,638,893,181	1,195,938,784	21,539,995
51. Total Investment in Parent included in Lines 44 to 49 above .....					

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**FIVE-YEAR HISTORICAL DATA**

(Continued)

	1 2024	2 2023	3 2022	4 2021	5 2020
<b>Total Nonadmitted and Admitted Assets</b>					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2).....	48,085,793	54,951,315	7,662,534	14,551,041	3,025,981
53. Total admitted assets (Page 2, Line 28, Col. 3) .....	60,160,298,146	57,338,427,615	53,507,942,273	47,725,706,942	39,499,224,145
<b>Investment Data</b>					
54. Net investment income (Exhibit of Net Investment Income) .....	2,667,335,039	2,516,126,925	1,856,253,443	1,492,428,251	1,379,149,314
55. Realized capital gains (losses) (Page 4, Line 34, Column 1) .....	(540,106)	(92,650,812)	(19,670,314)	(80,022,934)	(244,489,133)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1) .....	(107,467,934)	26,953,829	(420,107,091)	31,525,636	222,594,470
57. Total of above Lines 54, 55 and 56 .....	2,559,326,999	2,450,429,942	1,416,476,038	1,443,930,953	1,357,254,651
<b>Benefits and Reserve Increases (Page 6)</b>					
58. Total contract/certificate benefits - life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11, 12, 13, 14 and 15, Cols. 6, 7 and 8) .....	5,004,815,087	4,733,129,395	3,283,987,656	2,716,010,325	2,501,040,785
59. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6) .....	5,971,549	5,664,186	5,627,105	6,014,479	5,793,273
60. Increase in life reserves - other than group and annuities (Line 19, Col. 2) .....	174,322,660	18,859,442	14,652,627	5,342,383	(3,891,505)
61. Increase in A & H reserves (Line 19, Col. 6) .....	12,790,533	10,916,568	11,931,597	12,557,323	10,665,705
62. Dividends to policyholders and refunds to members (Line 30, Col. 1) .....					
<b>Operating Percentages</b>					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0 .....	8.0	7.8	9.0	9.9	8.0
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0 .....	0.4	0.4	0.4	0.4	0.4
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2) .....	19.6	19.3	23.1	34.1	34.9
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2) .....					
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2) .....	0.8	0.8	(12.6)	(15.0)	(13.4)
<b>A &amp; H Claim Reserve Adequacy</b>					
68. Incurred losses on prior years' claims - comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 3) .....				XXX	XXX
69. Prior years' claim liability and reserve - comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 3) .....				XXX	XXX
70. Incurred losses on prior years' claims-health other than comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 1 less Col. 3) .....	27,329,465	23,142,619		XXX	XXX
71. Prior years' claim liability and reserve-health other than comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 1 less Col. 3) .....	22,488,301	20,368,113		XXX	XXX
<b>Net Gains From Operations After Dividends to Policyholders, Refunds to Members, Federal Income Taxes and Before Realized Capital Gains or (Losses) by Lines of Business (Page 6.x, Line 33)</b>					
72. Individual industrial life (Page 6.1, Col. 2) .....					
73. Individual whole life (Page 6.1, Col. 3) .....	1,344,901	66,417,175	38,355,701	63,361,880	67,587,008
74. Individual term life (Page 6.1, Col. 4) .....					
75. Individual indexed life (Page 6.1, Col. 5) .....					
76. Individual universal life (Page 6.1, Col. 6) .....					
77. Individual universal life with secondary guarantees (Page 6.1, Col. 7) .....					
78. Individual variable life (Page 6.1, Col. 8) .....					
79. Individual variable universal life (Page 6.1, Col. 9) .....					
80. Individual credit life (Page 6.1, Col. 10) .....					
81. Individual other life (Page 6.1, Col. 11) .....					
82. Individual YRT mortality risk only (Page 6.1, Col. 12) .....					
83. Group whole life (Page 6.2, Col. 2) .....	(58,916,617)	(67,990,656)	(69,905,272)	(63,761,669)	(80,185,639)
84. Group term life (Page 6.2, Col. 3) .....					
85. Group universal life (Page 6.2, Col. 4) .....					
86. Group variable life (Page 6.2, Col. 5) .....					
87. Group variable universal life (Page 6.2, Col. 6) .....					
88. Group credit life (Page 6.2, Col. 7) .....					
89. Group other life (Page 6.2, Col. 8) .....					
90. Group YRT mortality risk only (Page 6.2, Col. 9) .....					
91. Individual deferred fixed annuities (Page 6.3, Col. 2) .....	215,062,960	10,655,885	(98,482,672)	231,097,928	165,738,602
92. Individual deferred indexed annuities (Page 6.3, Col. 3) .....	(307,300,157)	(236,837,404)	479,603,669	(266,048,536)	(120,106,877)
93. Individual deferred variable annuities with guarantees (Page 6.3, Col. 4) .....	190,516,741	219,914,982	24,502,672	257,129,524	151,835,183
94. Individual deferred variable annuities without guarantees (Page 6.3, Col. 5) .....					
95. Individual life contingent payout (immediate and annuitization) (Page 6.3, Col. 6) .....	(11,505,505)	(116,153)	(6,019,787)	(4,961,475)	(5,907,261)
96. Individual other annuities (Page 6.3, Col. 7) .....	(307,700)	213,671	(276,522)	(557,695)	(1,054,230)
97. Group deferred fixed annuities (Page 6.4, Col. 2) .....	(16,189,486)	(28,160,377)	(33,121,779)	(79,992,468)	(20,288,615)
98. Group deferred indexed annuities (Page 6.4, Col. 3) .....	(11,768,517)	(11,895,039)	(12,017,134)	(17,067,405)	(15,147,319)
99. Group deferred variable annuities with guarantees (Page 6.4, Col. 4) .....					
100. Group deferred variable annuities without guarantees (Page 6.4, Col. 5) .....					
101. Group life contingent payout (immediate and annuitization) (Page 6.4, Col. 6) .....	112,780	(11,538)	22,564	(8,118)	(7,912)
102. Group other annuities (Page 6.4, Col. 7) .....	(186,148)	(206,380)	(247,079)	(258,405)	(276,460)
103. A & H-comprehensive individual (Page 6.5, Col. 2) .....					
104. A & H-comprehensive group (Page 6.5, Col. 3) .....					
105. A & H-Medicare supplement (Page 6.5, Col. 4) .....	627,377	(1,490,311)	9,449,955	10,149,500	8,850,522
106. A & H-vision only (Page 6.5, Col. 5) .....					
107. A & H-dental only (Page 6.5, Col. 6) .....					
108. A & H-Federal employees health benefits plan (Page 6.5, Col. 7) .....					
109. A & H-Title XVIII Medicare (Page 6.5, Col. 8) .....					
110. A & H-Title XIX Medicaid (Page 6.5, Col. 9) .....					
111. A & H-credit (Page 6.5, Col. 10) .....					
112. A & H-disability income (Page 6.5, Col. 11) .....					
113. A & H-long-term care (Page 6.5, Col. 12) .....	(11,350,451)	(7,414,454)	(8,073,487)	(7,832,866)	(6,384,054)
114. A & H-other (Page 6.5, Col. 13) .....					
115. Aggregate of all other lines of business (Page 6, Col. 8) .....	135,620,899	147,596,831	164,269,593	42,940,622	43,211,085
116. Fraternal (Page 6, Col. 7) .....					
117. Total (Page 6, Col. 1) .....	125,761,077	90,676,234	488,060,420	164,190,816	187,864,033

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors? .....

Yes [ ] No [ ]

If no, please explain: .....



**ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company**  
**LIFE INSURANCE (STATE PAGE)<sup>(b)</sup>**

NAIC Group Code 3891

BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2024

NAIC Company Code 91642

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
<b>Individual Life</b>												
1. Industrial .....												
2. Whole .....	329,301,253							61,978,394		1,103,748		63,082,142
3. Term .....												
4. Indexed .....												
5. Universal .....												
6. Universal with secondary guarantees .....												
7. Variable .....												
8. Variable universal .....												
9. Credit .....												
10. Other .....												
11. Total Individual Life	329,301,253							61,978,394		1,103,748		63,082,142
<b>Group Life</b>												
12. Whole .....	133,469,932							210,004,585		3,802,633		213,807,219
13. Term .....												
14. Universal .....												
15. Variable .....												
16. Variable universal .....												
17. Credit .....												
18. Other .....												
19. Total Group Life	133,469,932							210,004,585		3,802,633		213,807,219
<b>Individual Annuities</b>												
20. Fixed .....	7,522,040,590							482,230,028		4,158,041,201		4,640,271,229
21. Indexed .....	6,492,848,780							402,109,070		3,121,394,832		3,523,503,902
22. Variable with guarantees .....	633,587,066							34,677,267		359,193,142		393,870,409
23. Variable without guarantees .....												
24. Life contingent payout .....	92,426,878							27,639,185		(230,267)		27,408,918
25. Other .....	12,282,542							13,294,023		126,252		13,420,275
26. Total Individual Annuities	14,753,185,855							959,949,573		7,638,525,160		8,598,474,733
<b>Group Annuities</b>												
27. Fixed .....	79,710,662							32,380,725		410,018,490		442,399,216
28. Indexed .....								11,853,160		29,142,677		40,995,838
29. Variable with guarantees .....												
30. Variable without guarantees .....												
31. Life contingent payout .....								30,621				30,621
32. Other .....	4,441							34,267		15,298		34,267
33. Total Group Annuities	79,715,104							44,591,773		439,176,465		483,768,238
<b>Accident and Health</b>												
34. Comprehensive individual (d) .....								XXX	XXX	XXX		
35. Comprehensive group (d) .....								XXX	XXX	XXX		
36. Medicare Supplement (d) .....	21,500,097							XXX	XXX	XXX	14,736,292	14,736,292
37. Vision only (d) .....								XXX	XXX	XXX		
38. Dental only (d) .....								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan (d) .....								XXX	XXX	XXX		
40. Title XVIII Medicare (d) .....								XXX	XXX	XXX		
41. Title XIX Medicaid (d) .....								XXX	XXX	XXX		
42. Credit A&H .....								XXX	XXX	XXX		
43. Disability income (d) .....								XXX	XXX	XXX		
44. Long-term care (d) .....	50,830,855							XXX	XXX	XXX		
45. Other health (d) .....								XXX	XXX	XXX		
46. Total Accident and Health	72,330,952							XXX	XXX	XXX	14,736,292	14,736,292
47. Total	15,368,003,095 (c)							1,276,524,325		8,082,608,007	14,736,292	9,373,868,624

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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>**

NAIC Group Code 3891

BUSINESS IN THE STATE OF

Grand Total

DURING THE YEAR 2024

NAIC Company Code 91642

Line of Business	13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Policy Exhibit					
		Claims Settled During Current Year									Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
		Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23	24	25	26	27	28
		14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount		Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount
<b>Individual Life</b>																
1. Industrial																
2. Whole	59,730,955	12,208	59,730,955				12,208	59,730,955		29,445	149,262,478	(13,123)	(63,366,947)	192,568	842,511,020	
3. Term																
4. Indexed																
5. Universal																
6. Universal with secondary guarantees																
7. Variable																
8. Variable universal																
9. Credit																
10. Other																
11. Total Individual Life	59,730,955	12,208	59,730,955				12,208	59,730,955		29,445	149,262,478	(13,123)	(63,366,947)	192,568	842,511,020	
<b>Group Life</b>																
12. Whole	211,987,732	38,433	211,987,732				38,433	211,987,732		17,260	110,549,835	(40,891)	(203,637,467)	601,301	2,861,563,033	
13. Term																
14. Universal																
15. Variable																
16. Variable universal																
17. Credit																
18. Other																
19. Total Group Life	211,987,732	38,433	211,987,732				38,433	211,987,732		17,260	110,549,835	(40,891)	(203,637,467)	601,301	2,861,563,033	
<b>Individual Annuities</b>																
20. Fixed	5,465,368	347	5,465,368				347	5,465,368				3,039	3,762,371,913	221,425	27,271,427,590	
21. Indexed	11,111,021	638	11,111,021				638	11,111,021				14,738	4,895,869,594	181,999	29,405,048,283	
22. Variable with guarantees	9,972,235	507	9,972,235				507	9,972,235				(1,529)	(58,707,096)	13,235	168,233,581	
23. Variable without guarantees												(50)	(28,605)	329	2,311,884	
24. Life contingent payout	34,642,967	1,653	34,642,967				1,653	34,642,967				439	83,497,646	1,651	262,897,121	
25. Other	30,766,209	1,303	30,766,209				1,303	30,766,209								
26. Total Individual Annuities	91,957,800	4,448	91,957,800				4,448	91,957,800				16,637	8,683,003,451	418,639	57,109,918,458	
<b>Group Annuities</b>																
27. Fixed	2,577,720	128	2,577,720				128	2,577,720				(4,218)	(321,425,583)	13,527	1,287,833,533	
28. Indexed												(196)	(18,679,674)	1,697	142,178,288	
29. Variable with guarantees																
30. Variable without guarantees																
31. Life contingent payout	3,356,897	168	3,356,897				168	3,356,897								
32. Other	87,351	2	87,351				2	87,351								
33. Total Group Annuities	6,021,968	298	6,021,968				298	6,021,968				(4,414)	(340,105,257)	15,224	1,430,011,821	
<b>Accident and Health</b>																
34. Comprehensive individual (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
35. Comprehensive group (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
36. Medicare Supplement (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(1,045)	(2,684,719)	4,116	20,876,405	
37. Vision only (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
38. Dental only (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
39. Federal Employees Health Benefits Plan (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
40. Title XVIII Medicare (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
41. Title XIX Medicaid (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
42. Credit A&H	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
43. Disability income (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
44. Long-term care (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,588	310,425,332	25,689	2,902,850,209	
45. Other health (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
46. Total Accident and Health	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,588	310,425,332	29,805	2,923,726,614	
47. Total	369,698,455	55,387	369,698,455				55,387	369,698,455		49,293	570,237,645	(43,372)	8,056,641,638	1,257,537	65,167,730,946	

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_. Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_.

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: \_\_\_\_\_ 2) covering number of lives: \_\_\_\_\_ 3) face amount \$ \_\_\_\_\_.

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ \_\_\_\_\_, 2,177,018,839 Group: \$ \_\_\_\_\_ Total: \$ \_\_\_\_\_, 2,177,018,839

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_.

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ \_\_\_\_\_.

24.1.GT

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**EXHIBIT OF LIFE INSURANCE**

(\$000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance
	1	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Individual Policies and Group Certificates	Amount of Insurance	Policies	Certificates	Amount of Insurance	
1. In force end of prior year .....			177,884	764,169				627,079	2,966,308	3,730,477
2. Issued during year .....			86,310	478,346				17,260	110,550	588,896
3. Reinsurance assumed .....										
4. Revived during year .....			13	492				15	1,332	1,824
5. Increased during year (net) .....				693					1,659	2,352
6. Subtotals, Lines 2 to 5 .....			86,323	479,531				17,275	113,541	593,072
7. Additions by dividends during year .....	XXX		XXX		XXX		XXX	XXX		
8. Aggregate write-ins for increases .....										
9. Totals (Lines 1 and 6 to 8) .....			264,207	1,243,700				644,354	3,079,849	4,323,549
Deductions during year:										
10. Death .....			12,391	60,471			XXX	38,517	211,980	272,451
11. Maturity .....			7	113			XXX	6	182	295
12. Disability .....							XXX			
13. Expiry .....			133	701				7	50	751
14. Surrender .....			628	3,455				2,398	8,189	11,644
15. Lapse .....			1	2						2
16. Conversion .....			(1)	(788)			XXX	XXX	XXX	(788)
17. Decreased (net) .....			165	1,417				78	(13,702)	(12,285)
18. Reinsurance .....										
19. Aggregate write-ins for decreases .....										
20. Totals (Lines 10 to 19) .....			13,324	65,371				41,006	206,699	272,070
21. In force end of year (b) (Line 9 minus Line 20) .....			250,883	1,178,329				603,348	2,873,150	4,051,479
22. Reinsurance ceded end of year .....	XXX		XXX	382,161	XXX		XXX	XXX	1,292,917	1,675,078
23. Line 21 minus Line 22 .....	XXX		XXX	796,168	XXX	(a)	XXX	XXX	1,580,233	2,376,401
<b>DETAILS OF WRITE-INS</b>										
0801. ....										
0802. ....										
0803. ....										
0898. Summary of remaining write-ins for Line 8 from overflow page .....										
0899. TOTALS (Lines 0801 through 0803 plus 0898) (Line 8 above) .....										
1901. ....										
1902. ....										
1903. ....										
1998. Summary of remaining write-ins for Line 19 from overflow page .....										
1999. TOTALS (Lines 1901 through 1903 plus 1998) (Line 19 above) .....										

Life, Accident and Health Companies Only:

(a) Group \$ ..... ; Individual \$ .....

Fraternal Benefit Societies Only:

(b) Paid-up insurance included in the final totals of Line 21 (including additions to certificates) number of certificates ..... , Amount \$ .....

Additional accidental death benefits included in life certificates were in amount \$ ..... , Does the society collect any contributions from members for general expenses of the society under fully paid-up certificates? Yes [ ] No [ ]

If not, how are such expenses met?

.....



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**EXHIBIT OF LIFE INSURANCE**

(\$000 Omitted for Amounts of Life Insurance) (Continued)  
**ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR**

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24. Additions by dividends .....	XXX		XXX	
25. Other paid-up insurance .....			171,482	670,562
26. Debit ordinary insurance .....	XXX	XXX		

**ADDITIONAL INFORMATION ON ORDINARY INSURANCE**

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
27. Term policies - decreasing .....			1	1
28. Term policies - other .....				
29. Other term insurance - decreasing .....	XXX		XXX	
30. Other term insurance .....	XXX		XXX	
31. Totals (Lines 27 to 30) .....			1	1
Reconciliation to Lines 2 and 21:				
32. Term additions .....	XXX		XXX	
33. Totals, extended term insurance .....	XXX	XXX	980	850
34. Totals, whole life and endowment .....	86,310	478,346	249,902	1,177,479
35. Totals (Lines 31 to 34) .....	86,310	478,346	250,883	1,178,330

**CLASSIFICATION OF AMOUNT OF INSURANCE BY PARTICIPATING STATUS**

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial .....				
37. Ordinary .....	478,346		1,178,331	
38. Credit Life (Group and Individual) .....				
39. Group .....	110,550		2,873,150	
40. Totals (Lines 36 to 39) .....	588,896		4,051,481	

**ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE**

	Credit Life		Group	
	1 Number of Individual Policies	2 Amount of Insurance	3 Number of Certificates	4 Amount of Insurance
41. Amount of insurance included in Line 2 ceded to other companies .....	XXX		XXX	
42. Number in force end of year if the number under ceded policies is limited on a pro-rata basis .....				XXX
43. Federal Employees' Group Life Insurance included in Line 21 .....				
44. Servicemen's Group Life Insurance included in Line 21 .....				
45. Group Permanent Insurance included in Line 21 .....				

**NONE**

**ADDITIONAL ACCIDENTAL DEATH BENEFITS**

46. Amount of additional accidental death benefits in force at year end under ordinary policies .....	
---	--

**NONE**

**BASIS OF CALCULATION OF ORDINARY TERM INSURANCE**

47. State basis of calculation of (47.1) decreasing term insurance contained in Family Income Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Child, etc., policies and riders included in Line 21 .....	
47.1 .....	
47.2 .....	

**NONE**

**POLICIES WITH DISABILITY PROVISIONS**

Disability Provisions	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certificates	8 Amount of Insurance
48. Waiver of Premium .....								
49. Disability Income .....								
50. Extended Benefits .....			XXX	XXX				
51. Other .....								
52. Total .....	(a)		(a)		(a)		(a)	

**NONE**

(a) See the Annual Audited Financial Reports section of the annual statement instructions

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME PAYABLE AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY CONTRACTS, ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES**

**SUPPLEMENTARY CONTRACTS**

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year .....	130	106		
2. Issued during year .....	24	21		
3. Reinsurance assumed .....				
4. Increased during year (net) .....				
5. Total (Lines 1 to 4) .....	154	127		
Deductions during year:				
6. Decreased (net) .....		9		
7. Reinsurance ceded .....	5	4		
8. Totals (Lines 6 and 7) .....	5	13		
9. In force end of year (line 5 minus line 8) .....	149	114		
10. Amount on deposit .....		(a) 46,350		(a)
11. Income now payable .....	149	97		
12. Amount of income payable .....	(a) 725,167	(a) 841,397	(a)	(a)

**ANNUITIES**

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year .....	3,725	382,942	14	19,642
2. Issued during year .....	811	86,513		567
3. Reinsurance assumed .....				
4. Increased during year (net) .....				
5. Totals (Lines 1 to 4) .....	4,536	469,455	14	20,209
Deductions during year:				
6. Decreased (net) .....	386	68,728		4,978
7. Reinsurance ceded .....		8		
8. Totals (Lines 6 and 7) .....	386	68,736		4,978
9. In force end of year (line 5 minus line 8) .....	4,150	400,719	14	15,231
Income now payable:				
10. Amount of income payable .....	(a) 79,891,753	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance .....	XXX	(a) 31,897,919,474	XXX	(a) 907,233,472
Deferred not fully paid:				
12. Account balance .....	XXX	(a) 28,926	XXX	(a) 500,284

**ACCIDENT AND HEALTH INSURANCE**

	Group		Credit		Other	
	1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year .....	2,100	4,529,671			26,698	67,437,833
2. Issued during year .....	305	821,172			2,283	5,875,892
3. Reinsurance assumed .....						
4. Increased during year (net) .....		XXX		XXX		XXX
5. Totals (Lines 1 to 4) .....	2,405	XXX		XXX	28,981	XXX
Deductions during year:						
6. Conversions .....		XXX	XXX	XXX	XXX	XXX
7. Decreased (net) .....	22	XXX		XXX	1,561	XXX
8. Reinsurance ceded .....		XXX		XXX		XXX
9. Totals (Lines 6 to 8) .....	22	XXX		XXX	1,561	XXX
10. In force end of year (line 5 minus line 9) .....	2,383	(a) 5,324,833		(a)	27,420	(a) 69,393,185

**DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS**

	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year .....		
2. Issued during year .....		
3. Reinsurance assumed .....		
4. Increased during year (net) .....		
5. Totals (Lines 1 to 4) .....		
Deductions During Year:		
6. Decreased (net) .....		
7. Reinsurance ceded .....		
8. Totals (Lines 6 and 7) .....		
9. In force end of year (line 5 minus line 8) .....		
10. Amount of account balance .....	(a)	(a)

**NONE**

(a) See the Annual Audited Financial Reports section of the annual statement instructions.

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company  
**FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE**

**INTEREST MAINTENANCE RESERVE**

	1 Amount
1. Reserve as of December 31, Prior Year .....	18,376,124
2. Current year's realized pre-tax capital gains/(losses) of \$ ..... (227,761,857) transferred into the reserve net of taxes of \$ ..... (47,829,990) .....	(179,931,867)
3. Adjustment for current year's liability gains/(losses) released from the reserve .....	47,804,759
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3) .....	(113,750,984)
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4) .....	(19,614,007)
6. Reserve as of December 31, current year (Line 4 minus Line 5)	(94,136,978)

**AMORTIZATION**

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	4 Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2024 .....	4,747,876	(33,176,228)	8,814,345	(19,614,007)
2. 2025 .....	1,410,368	(46,780,246)	12,428,695	(32,941,183)
3. 2026 .....	641,366	(33,280,697)	8,842,101	(23,797,230)
4. 2027 .....	(155,127)	(25,699,911)	6,828,018	(19,027,020)
5. 2028 .....	(743,724)	(17,887,674)	4,752,443	(13,878,955)
6. 2029 .....	(841,576)	(9,420,891)	2,502,966	(7,759,501)
7. 2030 .....	(587,228)	(4,603,460)	1,223,059	(3,967,629)
8. 2031 .....	(70,849)	(3,734,526)	992,199	(2,813,176)
9. 2032 .....	1,035,667	(2,756,135)	732,257	(988,211)
10. 2033 .....	1,943,172	(1,780,775)	473,121	635,518
11. 2034 .....	2,131,497	(658,766)	175,023	1,647,754
12. 2035 .....	2,143,470	(105,859)	28,125	2,065,736
13. 2036 .....	2,069,300	(87,560)	23,263	2,005,003
14. 2037 .....	1,901,252	(65,343)	17,360	1,853,269
15. 2038 .....	1,534,221	(44,854)	11,917	1,501,284
16. 2039 .....	1,008,382	(21,422)	5,691	992,651
17. 2040 .....	614,054	(8,587)	2,281	607,748
18. 2041 .....	387,543	(7,489)	1,990	382,044
19. 2042 .....	216,605	(5,639)	1,498	212,464
20. 2043 .....	42,512	(4,855)	1,290	38,947
21. 2044 .....	6,972	(3,318)	882	4,536
22. 2045 .....	15,828	780	(207)	16,401
23. 2046 .....	(7,455)	9,830	(2,612)	(237)
24. 2047 .....	(118,375)	17,556	(4,664)	(105,483)
25. 2048 .....	(203,247)	27,099	(7,200)	(183,348)
26. 2049 .....	(200,467)	37,134	(9,866)	(173,199)
27. 2050 .....	(203,176)	38,423	(10,208)	(174,961)
28. 2051 .....	(232,307)	30,473	(8,096)	(209,930)
29. 2052 .....	(115,276)	22,524	(5,984)	(98,736)
30. 2053 .....	4,846	13,912	(3,696)	15,062
31. 2054 and Later		4,637	(1,232)	3,405
32. Total (Lines 1 to 31)	18,376,123	(179,931,867)	47,804,759	(113,750,985)

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**ASSET VALUATION RESERVE**

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year .....	213,767,196	143,095,650	356,862,846		81,824,569	81,824,569	438,687,415
2. Realized capital gains/(losses) net of taxes - General Account .....	(41,411,489)	(87,327,077)	(128,738,566)		5,636,184	5,636,184	(123,102,382)
3. Realized capital gains/(losses) net of taxes - Separate Accounts .....							
4. Unrealized capital gains/(losses) net of deferred taxes - General Account .....	(78,629,282)	(56,853,030)	(135,482,312)	956,717	24,544,897	25,501,614	(109,980,698)
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts .....							
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves .....							
7. Basic contribution .....	67,217,608	63,871,075	131,088,683		1,761,043	1,761,043	132,849,726
8. Accumulated balances (Lines 1 through 5 - 6 + 7) .....	160,944,034	62,786,618	223,730,652	956,717	113,766,693	114,723,410	338,454,061
9. Maximum reserve .....	310,943,041	255,131,727	566,074,768	2,819,447	322,680,686	325,500,133	891,574,901
10. Reserve objective .....	192,265,228	199,696,942	391,962,170	2,533,517	321,174,579	323,708,097	715,670,267
11. 20% of (Line 10 - Line 8) .....	6,264,239	27,382,065	33,646,304	315,360	41,481,577	41,796,937	75,443,241
12. Balance before transfers (Lines 8 + 11) .....	167,208,273	90,168,683	257,376,955	1,272,077	155,248,270	156,520,347	413,897,302
13. Transfers .....							
14. Voluntary contribution .....							
15. Adjustment down to maximum/up to zero .....							
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	167,208,273	90,168,683	257,376,955	1,272,077	155,248,270	156,520,347	413,897,302

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**ASSET VALUATION RESERVE  
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS  
DEFAULT COMPONENT**

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1.		Exempt Obligations .....	558,430,195	XXX	XXX	558,430,195	0.0000		0.0000		0.0000	
2.1	1	NAIC Designation Category 1.A .....	6,649,292,246	XXX	XXX	6,649,292,246	0.0002	1,329,858	0.0007	4,654,505	0.0013	8,644,080
2.2	1	NAIC Designation Category 1.B .....	908,244,558	XXX	XXX	908,244,558	0.0004	363,298	0.0011	999,069	0.0023	2,088,962
2.3	1	NAIC Designation Category 1.C .....	1,818,641,804	XXX	XXX	1,818,641,804	0.0006	1,091,185	0.0018	3,273,555	0.0035	6,365,246
2.4	1	NAIC Designation Category 1.D .....	828,317,898	XXX	XXX	828,317,898	0.0007	579,823	0.0022	1,822,299	0.0044	3,644,599
2.5	1	NAIC Designation Category 1.E .....	685,033,175	XXX	XXX	685,033,175	0.0009	616,530	0.0027	1,849,590	0.0055	3,767,682
2.6	1	NAIC Designation Category 1.F .....	3,203,757,667	XXX	XXX	3,203,757,667	0.0011	3,524,133	0.0034	10,892,776	0.0068	21,785,552
2.7	1	NAIC Designation Category 1.G .....	4,957,441,169	XXX	XXX	4,957,441,169	0.0014	6,940,418	0.0042	20,821,253	0.0085	42,138,250
2.8		Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7) .....	19,050,728,518	XXX	XXX	19,050,728,518	XXX	14,445,245	XXX	44,313,047	XXX	88,434,372
3.1	2	NAIC Designation Category 2.A .....	2,313,260,622	XXX	XXX	2,313,260,622	0.0021	4,857,847	0.0063	14,573,542	0.0105	24,289,237
3.2	2	NAIC Designation Category 2.B .....	3,421,344,136	XXX	XXX	3,421,344,136	0.0025	8,553,360	0.0076	26,002,215	0.0127	43,451,071
3.3	2	NAIC Designation Category 2.C .....	944,154,485	XXX	XXX	944,154,485	0.0036	3,398,956	0.0108	10,196,868	0.0180	16,994,781
3.4		Subtotal NAIC 2 (3.1+3.2+3.3) .....	6,678,759,243	XXX	XXX	6,678,759,243	XXX	16,810,164	XXX	50,772,626	XXX	84,735,088
4.1	3	NAIC Designation Category 3.A .....	225,986,819	XXX	XXX	225,986,819	0.0069	1,559,309	0.0183	4,135,559	0.0262	5,920,855
4.2	3	NAIC Designation Category 3.B .....	578,748,286	XXX	XXX	578,748,286	0.0099	5,729,608	0.0264	15,278,955	0.0377	21,818,810
4.3	3	NAIC Designation Category 3.C .....	183,061,777	XXX	XXX	183,061,777	0.0131	2,398,109	0.0350	6,407,162	0.0500	9,133,089
4.4		Subtotal NAIC 3 (4.1+4.2+4.3) .....	987,796,882	XXX	XXX	987,796,882	XXX	9,687,026	XXX	25,821,676	XXX	36,892,754
5.1	4	NAIC Designation Category 4.A .....	167,468,797	XXX	XXX	167,468,797	0.0184	3,081,426	0.0430	7,201,158	0.0615	10,299,331
5.2	4	NAIC Designation Category 4.B .....	234,936,511	XXX	XXX	234,936,511	0.0238	5,591,489	0.0555	13,038,976	0.0793	18,630,465
5.3	4	NAIC Designation Category 4.C .....	110,833,317	XXX	XXX	110,833,317	0.0310	3,435,833	0.0724	8,024,332	0.1034	11,460,165
5.4		Subtotal NAIC 4 (5.1+5.2+5.3) .....	513,238,625	XXX	XXX	513,238,625	XXX	12,108,748	XXX	28,264,467	XXX	40,389,961
6.1	5	NAIC Designation Category 5.A .....	34,247,359	XXX	XXX	34,247,359	0.0472	1,616,475	0.0846	2,897,327	0.1410	4,828,878
6.2	5	NAIC Designation Category 5.B .....	171,801,363	XXX	XXX	171,801,363	0.0663	11,390,430	0.1188	20,410,002	0.1980	34,016,670
6.3	5	NAIC Designation Category 5.C .....	6,723,923	XXX	XXX	6,723,923	0.0836	562,120	0.1498	1,007,244	0.2496	1,678,291
6.4		Subtotal NAIC 5 (6.1+6.2+6.3) .....	212,772,645	XXX	XXX	212,772,645	XXX	13,569,026	XXX	24,314,572	XXX	40,523,839
7.	6	NAIC 6 .....	27,571,471	XXX	XXX	27,571,471	0.0000		0.2370	6,534,439	0.2370	6,534,439
8.		Total Unrated Multi-class Securities Acquired by Conversion .....		XXX	XXX		XXX		XXX		XXX	
9.		Total Long-Term Bonds (1+2.8+3.4+4.4+5.4+6.4+7+8) .....	28,029,297,579	XXX	XXX	28,029,297,579	XXX	66,620,208	XXX	180,020,826	XXX	297,510,452
PREFERRED STOCKS												
10.	1	Highest Quality .....		XXX	XXX		0.0005		0.0016		0.0033	
11.	2	High Quality .....		XXX	XXX		0.0021		0.0064		0.0106	
12.	3	Medium Quality .....	20,914,290	XXX	XXX	20,914,290	0.0099	207,051	0.0263	550,046	0.0376	786,377
13.	4	Low Quality .....		XXX	XXX		0.0245		0.0572		0.0817	
14.	5	Lower Quality .....		XXX	XXX		0.0630		0.1128		0.1880	
15.	6	In or Near Default .....	44,368,438	XXX	XXX	44,368,438	0.0000		0.2370	10,515,320	0.2370	10,515,320
16.		Affiliated Life with AVR .....		XXX	XXX		0.0000		0.0000		0.0000	
17.		Total Preferred Stocks (Sum of Lines 10 through 16) .....	65,282,728	XXX	XXX	65,282,728	XXX	207,051	XXX	11,065,366	XXX	11,301,697

**ASSET VALUATION RESERVE (Continued)**  
**BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS**  
**DEFAULT COMPONENT**

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
<b>SHORT-TERM BONDS</b>												
18.		Exempt Obligations .....		XXX	XXX		0.0000		0.0000		0.0000	
19.1	1	NAIC Designation Category 1.A .....		XXX	XXX		0.0002		0.0007		0.0013	
19.2	1	NAIC Designation Category 1.B .....		XXX	XXX		0.0004		0.0011		0.0023	
19.3	1	NAIC Designation Category 1.C .....		XXX	XXX		0.0006		0.0018		0.0035	
19.4	1	NAIC Designation Category 1.D .....	290,495,423	XXX	XXX	290,495,423	0.0007	203,347	0.0022	639,090	0.0044	1,278,180
19.5	1	NAIC Designation Category 1.E .....		XXX	XXX		0.0009		0.0027		0.0055	
19.6	1	NAIC Designation Category 1.F .....		XXX	XXX		0.0011		0.0034		0.0068	
19.7	1	NAIC Designation Category 1.G .....		XXX	XXX		0.0014		0.0042		0.0085	
19.8		Subtotal NAIC 1 (19.1+19.2+19.3+19.4+19.5+19.6+19.7) .....	290,495,423	XXX	XXX	290,495,423	XXX	203,347	XXX	639,090	XXX	1,278,180
20.1	2	NAIC Designation Category 2.A .....	2,668,497	XXX	XXX	2,668,497	0.0021	5,604	0.0063	16,812	0.0105	28,019
20.2	2	NAIC Designation Category 2.B .....	41,976,710	XXX	XXX	41,976,710	0.0025	104,942	0.0076	319,023	0.0127	533,104
20.3	2	NAIC Designation Category 2.C .....		XXX	XXX		0.0036		0.0108		0.0180	
20.4		Subtotal NAIC 2 (20.1+20.2+20.3) .....	44,645,207	XXX	XXX	44,645,207	XXX	110,546	XXX	335,835	XXX	561,123
21.1	3	NAIC Designation Category 3.A .....		XXX	XXX		0.0069		0.0183		0.0262	
21.2	3	NAIC Designation Category 3.B .....		XXX	XXX		0.0099		0.0264		0.0377	
21.3	3	NAIC Designation Category 3.C .....	5,800,000	XXX	XXX	5,800,000	0.0131	75,980	0.0350	203,000	0.0500	290,000
21.4		Subtotal NAIC 3 (21.1+21.2+21.3) .....	5,800,000	XXX	XXX	5,800,000	XXX	75,980	XXX	203,000	XXX	290,000
22.1	4	NAIC Designation Category 4.A .....		XXX	XXX		0.0184		0.0430		0.0615	
22.2	4	NAIC Designation Category 4.B .....		XXX	XXX		0.0238		0.0555		0.0793	
22.3	4	NAIC Designation Category 4.C .....	15,358	XXX	XXX	15,358	0.0310	476	0.0724	1,112	0.1034	1,588
22.4		Subtotal NAIC 4 (22.1+22.2+22.3) .....	15,358	XXX	XXX	15,358	XXX	476	XXX	1,112	XXX	1,588
23.1	5	NAIC Designation Category 5.A .....		XXX	XXX		0.0472		0.0846		0.1410	
23.2	5	NAIC Designation Category 5.B .....		XXX	XXX		0.0663		0.1188		0.1980	
23.3	5	NAIC Designation Category 5.C .....		XXX	XXX		0.0836		0.1498		0.2496	
23.4		Subtotal NAIC 5 (23.1+23.2+23.3) .....		XXX	XXX		XXX		XXX		XXX	
24.	6	NAIC 6 .....		XXX	XXX		0.0000		0.2370		0.2370	
25.		Total Short-Term Bonds (18+19.8+20.4+21.4+22.4+23.4+24) .....	340,955,988	XXX	XXX	340,955,988	XXX	390,349	XXX	1,179,036	XXX	2,130,891
<b>DERIVATIVE INSTRUMENTS</b>												
26.		Exchange Traded .....		XXX	XXX		0.0005		0.0016		0.0033	
27.	1	Highest Quality .....		XXX	XXX		0.0005		0.0016		0.0033	
28.	2	High Quality .....		XXX	XXX		0.0021		0.0064		0.0106	
29.	3	Medium Quality .....		XXX	XXX		0.0099		0.0263		0.0376	
30.	4	Low Quality .....		XXX	XXX		0.0245		0.0572		0.0817	
31.	5	Lower Quality .....		XXX	XXX		0.0630		0.1128		0.1880	
32.	6	In or Near Default .....		XXX	XXX		0.0000		0.2370		0.2370	
33.		Total Derivative Instruments .....		XXX	XXX		XXX		XXX		XXX	
34.		Total (Lines 9 + 17 + 25 + 33) .....	28,435,536,295	XXX	XXX	28,435,536,295	XXX	67,217,608	XXX	192,265,228	XXX	310,943,041

**ASSET VALUATION RESERVE (Continued)**  
**BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS**  
**DEFAULT COMPONENT**

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
MORTGAGE LOANS												
In Good Standing:												
35.		Farm Mortgages - CM1 - Highest Quality .....			XXX		0.0011		0.0057		0.0074	
36.		Farm Mortgages - CM2 - High Quality .....			XXX		0.0040		0.0114		0.0149	
37.		Farm Mortgages - CM3 - Medium Quality .....			XXX		0.0069		0.0200		0.0257	
38.		Farm Mortgages - CM4 - Low Medium Quality .....			XXX		0.0120		0.0343		0.0428	
39.		Farm Mortgages - CM5 - Low Quality .....			XXX		0.0183		0.0486		0.0628	
40.		Residential Mortgages - Insured or Guaranteed .....			XXX		0.0003		0.0007		0.0011	
41.		Residential Mortgages - All Other .....	9,229,513,994		XXX	9,229,513,994	0.0015	13,844,271	0.0034	31,380,348	0.0046	42,455,764
42.		Commercial Mortgages - Insured or Guaranteed .....			XXX		0.0003		0.0007		0.0011	
43.		Commercial Mortgages - All Other - CM1 - Highest Quality .....	2,158,121,415		XXX	2,158,121,415	0.0011	2,373,934	0.0057	12,301,292	0.0074	15,970,098
44.		Commercial Mortgages - All Other - CM2 - High Quality .....	7,744,606,699		XXX	7,744,606,699	0.0040	30,978,427	0.0114	88,288,516	0.0149	115,394,640
45.		Commercial Mortgages - All Other - CM3 - Medium Quality .....	1,080,565,945		XXX	1,080,565,945	0.0069	7,455,905	0.0200	21,611,319	0.0257	27,770,545
46.		Commercial Mortgages - All Other - CM4 - Low Medium Quality .....	369,273,553		XXX	369,273,553	0.0120	4,431,283	0.0343	12,666,083	0.0428	15,804,908
47.		Commercial Mortgages - All Other - CM5 - Low Quality .....	156,051,423		XXX	156,051,423	0.0183	2,855,741	0.0486	7,584,099	0.0628	9,800,029
Overdue, Not in Process:												
48.		Farm Mortgages .....			XXX		0.0480		0.0868		0.1371	
49.		Residential Mortgages - Insured or Guaranteed .....			XXX		0.0006		0.0014		0.0023	
50.		Residential Mortgages - All Other .....	70,177,568		XXX	70,177,568	0.0029	203,515	0.0066	463,172	0.0103	722,829
51.		Commercial Mortgages - Insured or Guaranteed .....			XXX		0.0006		0.0014		0.0023	
52.		Commercial Mortgages - All Other .....	36,000,000		XXX	36,000,000	0.0480	1,728,000	0.0868	3,124,800	0.1371	4,935,600
In Process of Foreclosure:												
53.		Farm Mortgages .....			XXX		0.0000		0.1942		0.1942	
54.		Residential Mortgages - Insured or Guaranteed .....			XXX		0.0000		0.0046		0.0046	
55.		Residential Mortgages - All Other .....	77,004,062		XXX	77,004,062	0.0000		0.0149	1,147,361	0.0149	1,147,361
56.		Commercial Mortgages - Insured or Guaranteed .....			XXX		0.0000		0.0046		0.0046	
57.		Commercial Mortgages - All Other .....	108,805,112		XXX	108,805,112	0.0000		0.1942	21,129,953	0.1942	21,129,953
58.		Total Schedule B Mortgages (Sum of Lines 35 through 57)	21,030,119,770		XXX	21,030,119,770	XXX	63,871,075	XXX	199,696,942	XXX	255,131,727
59.		Schedule DA Mortgages			XXX		0.0034		0.0114		0.0149	
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)	21,030,119,770		XXX	21,030,119,770	XXX	63,871,075	XXX	199,696,942	XXX	255,131,727

## ASSET VALUATION RESERVE

### BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS

### EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Number	NAIC Designation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
<b>COMMON STOCK</b>												
1.		Unaffiliated - Public .....	298	XXX	XXX	298	0.0000	0.1580 (a)	47	0.1580 (a)	47	
2.		Unaffiliated - Private .....	10,534,591	XXX	XXX	10,534,591	0.0000	0.1945	2,048,978	0.1945	2,048,978	
3.		Federal Home Loan Bank .....	79,425,005	XXX	XXX	79,425,005	0.0000	0.0061	484,493	0.0097	770,423	
4.		Affiliated - Life with AVR .....		XXX	XXX		0.0000	0.0000		0.0000		
Affiliated - Investment Subsidiary:												
5.		Fixed Income - Exempt Obligations .....		XXX			XXX	XXX		XXX		
6.		Fixed Income - Highest Quality .....		XXX			XXX	XXX		XXX		
7.		Fixed Income - High Quality .....		XXX			XXX	XXX		XXX		
8.		Fixed Income - Medium Quality .....		XXX			XXX	XXX		XXX		
9.		Fixed Income - Low Quality .....		XXX			XXX	XXX		XXX		
10.		Fixed Income - Lower Quality .....		XXX			XXX	XXX		XXX		
11.		Fixed Income - In/Near Default .....		XXX			XXX	XXX		XXX		
12.		Unaffiliated Common Stock - Public .....					0.0000	0.1580 (a)		0.1580 (a)		
13.		Unaffiliated Common Stock - Private .....					0.0000	0.1945		0.1945		
14.		Real Estate .....					(b)	(b)		(b)		
15.		Affiliated - Certain Other (See SVO Purposes and Procedures Manual) .....		XXX	XXX		0.0000	0.1580		0.1580		
16.		Affiliated - All Other .....		XXX	XXX		0.0000	0.1945		0.1945		
17.		<b>Total Common Stock (Sum of Lines 1 through 16)</b>	<b>89,959,894</b>			<b>89,959,894</b>	<b>XXX</b>	<b>XXX</b>	<b>2,533,517</b>	<b>XXX</b>	<b>2,819,447</b>	
<b>REAL ESTATE</b>												
18.		Home Office Property (General Account only) .....					0.0000	0.0912		0.0912		
19.		Investment Properties .....					0.0000	0.0912		0.0912		
20.		Properties Acquired in Satisfaction of Debt .....	24,687,528			24,687,528	0.0000	0.1337	3,300,722	0.1337	3,300,722	
21.		<b>Total Real Estate (Sum of Lines 18 through 20)</b>	<b>24,687,528</b>			<b>24,687,528</b>	<b>XXX</b>	<b>XXX</b>	<b>3,300,722</b>	<b>XXX</b>	<b>3,300,722</b>	
<b>OTHER INVESTED ASSETS</b>												
<b>INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS</b>												
22.		Exempt Obligations .....		XXX	XXX		0.0000	0.0000		0.0000		
23.	1	Highest Quality .....		XXX	XXX		0.0005	0.0016		0.0033		
24.	2	High Quality .....		XXX	XXX		0.0021	0.0064		0.0106		
25.	3	Medium Quality .....		XXX	XXX		0.0099	0.0263		0.0376		
26.	4	Low Quality .....		XXX	XXX		0.0245	0.0572		0.0817		
27.	5	Lower Quality .....		XXX	XXX		0.0630	0.1128		0.1880		
28.	6	In or Near Default .....		XXX	XXX		0.0000	0.2370		0.2370		
29.		<b>Total with Bond Characteristics (Sum of Lines 22 through 28)</b>		<b>XXX</b>	<b>XXX</b>		<b>XXX</b>	<b>XXX</b>		<b>XXX</b>		



**ASSET VALUATION RESERVE (Continued)**  
**BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS**  
**EQUITY AND OTHER INVESTED ASSET COMPONENT**

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS												
30.	1	Highest Quality .....		XXX	XXX		0.0005		0.0016		0.0033	
31.	2	High Quality .....	2,047,542	XXX	XXX	2,047,542	0.0021	4,300	0.0064	13,104	0.0106	21,704
32.	3	Medium Quality .....		XXX	XXX		0.0099		0.0263		0.0376	
33.	4	Low Quality .....		XXX	XXX		0.0245		0.0572		0.0817	
34.	5	Lower Quality.....		XXX	XXX		0.0630		0.1128		0.1880	
35.	6	In or Near Default .....		XXX	XXX		0.0000		0.2370		0.2370	
36.		Affiliated Life with AVR .....		XXX	XXX		0.0000		0.0000		0.0000	
37.		Total with Preferred Stock Characteristics (Sum of Lines 30 through 36)	2,047,542	XXX	XXX	2,047,542	XXX	4,300	XXX	13,104	XXX	21,704
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS												
In Good Standing Affiliated:												
38.		Mortgages - CM1 - Highest Quality .....			XXX		0.0011		0.0057		0.0074	
39.		Mortgages - CM2 - High Quality .....			XXX		0.0040		0.0114		0.0149	
40.		Mortgages - CM3 - Medium Quality .....			XXX		0.0069		0.0200		0.0257	
41.		Mortgages - CM4 - Low Medium Quality .....			XXX		0.0120		0.0343		0.0428	
42.		Mortgages - CM5 - Low Quality .....			XXX		0.0183		0.0486		0.0628	
43.		Residential Mortgages - Insured or Guaranteed .....			XXX		0.0003		0.0007		0.0011	
44.		Residential Mortgages - All Other .....	362,750,328	XXX	XXX	362,750,328	0.0015	544,125	0.0034	1,233,351	0.0046	1,668,652
45.		Commercial Mortgages - Insured or Guaranteed .....			XXX		0.0003		0.0007		0.0011	
Overdue, Not in Process Affiliated:												
46.		Farm Mortgages .....			XXX		0.0480		0.0868		0.1371	
47.		Residential Mortgages - Insured or Guaranteed .....			XXX		0.0006		0.0014		0.0023	
48.		Residential Mortgages - All Other .....			XXX		0.0029		0.0066		0.0103	
49.		Commercial Mortgages - Insured or Guaranteed .....			XXX		0.0006		0.0014		0.0023	
50.		Commercial Mortgages - All Other .....			XXX		0.0480		0.0868		0.1371	
In Process of Foreclosure Affiliated:												
51.		Farm Mortgages .....			XXX		0.0000		0.1942		0.1942	
52.		Residential Mortgages - Insured or Guaranteed .....			XXX		0.0000		0.0046		0.0046	
53.		Residential Mortgages - All Other .....			XXX		0.0000		0.0149		0.0149	
54.		Commercial Mortgages - Insured or Guaranteed .....			XXX		0.0000		0.0046		0.0046	
55.		Commercial Mortgages - All Other .....			XXX		0.0000		0.1942		0.1942	
56.		Total Affiliated (Sum of Lines 38 through 55) .....	362,750,328		XXX	362,750,328	XXX	544,125	XXX	1,233,351	XXX	1,668,652
57.		Unaffiliated - In Good Standing With Covenants .....			XXX		(c)		(c)		(c)	
58.		Unaffiliated - In Good Standing Defeased With Government Securities .....			XXX		0.0011		0.0057		0.0074	
59.		Unaffiliated - In Good Standing Primarily Senior .....	301,919,656		XXX	301,919,656	0.0040	1,207,679	0.0114	3,441,884	0.0149	4,498,603
60.		Unaffiliated - In Good Standing All Other .....			XXX		0.0069		0.0200		0.0257	
61.		Unaffiliated - Overdue, Not in Process .....			XXX		0.0480		0.0868		0.1371	
62.		Unaffiliated - In Process of Foreclosure .....			XXX		0.0000		0.1942		0.1942	
63.		Total Unaffiliated (Sum of Lines 57 through 62) .....	301,919,656		XXX	301,919,656	XXX	1,207,679	XXX	3,441,884	XXX	4,498,603
64.		Total with Mortgage Loan Characteristics (Lines 56 + 63)	664,669,984		XXX	664,669,984	XXX	1,751,804	XXX	4,675,235	XXX	6,167,254

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**ASSET VALUATION RESERVE (Continued)**  
**BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS**  
**EQUITY AND OTHER INVESTED ASSET COMPONENT**

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK												
65.		Unaffiliated Public .....		XXX	XXX		0.0000		0.1580 (a)		0.1580 (a)	
66.		Unaffiliated Private .....	324,534,318	XXX	XXX	324,534,318	0.0000		0.1945	63,121,925	0.1945	63,121,925
67.		Affiliated Life with AVR .....		XXX	XXX		0.0000		0.0000		0.0000	
68.		Affiliated Certain Other (See SVO Purposes & Procedures Manual) .....		XXX	XXX		0.0000		0.1580		0.1580	
69.		Affiliated Other - All Other .....	295,365,012	XXX	XXX	295,365,012	0.0000		0.1945	57,448,495	0.1945	57,448,495
70.		Total with Common Stock Characteristics (Sum of Lines 65 through 69)	619,899,330	XXX	XXX	619,899,330	XXX		XXX	120,570,420	XXX	120,570,420
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE												
71.		Home Office Property (General Account only) .....					0.0000		0.0912		0.0912	
72.		Investment Properties .....	331,318,479		454,409,148	785,727,627	0.0000		0.0912	71,658,360	0.0912	71,658,360
73.		Properties Acquired in Satisfaction of Debt .....	56,789,596			56,789,596	0.0000		0.1337	7,592,769	0.1337	7,592,769
74.		Total with Real Estate Characteristics (Sum of Lines 71 through 73)	388,108,075		454,409,148	842,517,223	XXX		XXX	79,251,129	XXX	79,251,129
LOW INCOME HOUSING TAX CREDIT INVESTMENTS												
75.		Guaranteed Federal Low Income Housing Tax Credit .....					0.0003		0.0006		0.0010	
76.		Non-guaranteed Federal Low Income Housing Tax Credit .....					0.0063		0.0120		0.0190	
77.		Guaranteed State Low Income Housing Tax Credit .....					0.0003		0.0006		0.0010	
78.		Non-guaranteed State Low Income Housing Tax Credit .....	783,989			783,989	0.0063	4,939	0.0120	9,408	0.0190	14,896
79.		All Other Low Income Housing Tax Credit .....					0.0273		0.0600		0.0975	
80.		Total LIHTC (Sum of Lines 75 through 79)	783,989			783,989	XXX	4,939	XXX	9,408	XXX	14,896
RESIDUAL TRanches OR INTERESTS												
81.		Fixed Income Instruments - Unaffiliated .....		XXX	XXX		0.0000		0.1580		0.1580	
82.		Fixed Income Instruments - Affiliated .....	552,593,314	XXX	XXX	552,593,314	0.0000		0.1580	87,309,744	0.1580	87,309,744
83.		Common Stock - Unaffiliated .....		XXX	XXX		0.0000		0.1580		0.1580	
84.		Common Stock - Affiliated .....	5,211,651	XXX	XXX	5,211,651	0.0000		0.1580	823,441	0.1580	823,441
85.		Preferred Stock - Unaffiliated .....		XXX	XXX		0.0000		0.1580		0.1580	
86.		Preferred Stock - Affiliated .....		XXX	XXX		0.0000		0.1580		0.1580	
87.		Real Estate - Unaffiliated .....					0.0000		0.1580		0.1580	
88.		Real Estate - Affiliated .....					0.0000		0.1580		0.1580	
89.		Mortgage Loans - Unaffiliated .....		XXX	XXX		0.0000		0.1580		0.1580	
90.		Mortgage Loans - Affiliated .....		XXX	XXX		0.0000		0.1580		0.1580	
91.		Other - Unaffiliated .....		XXX	XXX		0.0000		0.1580		0.1580	
92.		Other - Affiliated .....	17,648,301	XXX	XXX	17,648,301	0.0000		0.1580	2,788,432	0.1580	2,788,432
93.		Total Residual Tranches or Interests (Sum of Lines 81 through 92)	575,453,266			575,453,266	XXX		XXX	90,921,616	XXX	90,921,616
ALL OTHER INVESTMENTS												
94.		NAIC 1 Working Capital Finance Investments .....		XXX			0.0000		0.0042		0.0042	
95.		NAIC 2 Working Capital Finance Investments .....		XXX			0.0000		0.0137		0.0137	
96.		Other Invested Assets - Schedule BA .....		XXX			0.0000		0.1580		0.1580	
97.		Other Short-Term Invested Assets - Schedule DA .....	141,980,664	XXX		141,980,664	0.0000		0.1580	22,432,945	0.1580	22,432,945
98.		Total All Other (Sum of Lines 94, 95, 96 and 97) .....	141,980,664	XXX		141,980,664	XXX		XXX	22,432,945	XXX	22,432,945
99.		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80, 93 and 98)	2,392,942,852		454,409,148	2,847,352,000	XXX	1,761,043	XXX	317,873,857	XXX	319,379,963

(a) Times the company's weighted average portfolio beta (Minimum .1215, Maximum .2431).

(b) Determined using the same factors and breakdowns used for directly owned real estate.

(c) This will be the factor associated with the risk category determined in the company generated worksheet.

**ASSET VALUATION RESERVE**

**BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS REPLICATIONS (SYNTHETIC) ASSETS**

1 RSAT Number	2 Type	3 CUSIP	4 Description of Asset(s)	5 NAIC Designation or Other Description of Asset	6 Value of Asset	7 AVR Basic Contribution	8 AVR Reserve Objective	9 AVR Maximum Reserve
<b>NONE</b>								
0599999 - Total								

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**SCHEDULE F**

Showing all claims for death losses and all other contract claims resisted or compromised during the year, and all claims for death losses and all other contract claims resisted December 31 of current year

1	2	3	4	5	6	7	8
Contract Numbers	Claim Numbers	State of Residence of Claimant	Year of Claim for Death or Disability	Amount Claimed	Amount Paid During the Year	Amount Resisted Dec. 31 of Current Year	Why Compromised or Resisted
600003383	600003383	AL	2024	3,679	1,988		
200584541	200584541	AZ	2024	2,533	857		
200665510	200665510	AZ	2024	10,317	2,649		
200667287	200667287	AZ	2024	2,842	510		
200668340	200668340	AZ	2024	2,019	256		
200696971	200696971	AZ	2024	2,510	463		
200697151	200697151	AZ	2024	6,109	1,559		
200701366	200701366	AZ	2024	8,462	2,186		
200705113	200705113	AZ	2024	2,828	223		
200715846	200715846	AZ	2024	3,240	635		
200735964	200735964	AZ	2024	2,503	112		
600056605	600056605	CA	2024	8,244	4,122		
200446078	200446078	CA	2024	7,197	2,502		
200549629B	200549629B	CA	2024	10,809	3,938		
200579881	200579881	CA	2024	1,315	543		
200583152	200583152	CA	2024	5,372	2,750		
200584718	200584718	CA	2024	7,388	5,068		
200588424	200588424	CA	2024	6,839	4,690		
200588470	200588470	CA	2024	8,910	3,858		
200608330	200608330	CA	2024	6,940	6,923		
200628916	200628916	CA	2024	5,747	1,935		
200630449	200630449	CA	2024	4,234	991		
200659646	200659646	CA	2024	7,611	5,267		
200661073	200661073	CA	2024	3,993	2,856		
200661073B	200661073B	CA	2024	2,041	2,036		
200661260	200661260	CA	2024	5,502	3,701		
200662526	200662526	CA	2024	4,219	830		
200663366	200663366	CA	2024	2,602	716		
200663553	200663553	CA	2024	14,914	3,706		
200666203	200666203	CA	2024	7,061	880		
200669350	200669350	CA	2024	7,315	1,558		
200672729	200672729	CA	2024	134	134		
200673077	200673077	CA	2024	7,007	230		
200696002	200696002	CA	2024	4,700	446		
200696796	200696796	CA	2024	3,261	369		
200698205	200698205	CA	2024	8,184	2,144		
200700901	200700901	CA	2024	6,771	1,437		
200701132	200701132	CA	2024	5,575	3,094		
200704618	200704618	CA	2024	4,687	2,135		
200705015	200705015	CA	2024	5,153	1,537		
200705455	200705455	CA	2024	11,416	567		
200706002	200706002	CA	2024	7,171	628		
200706538	200706538	CA	2024	1,782	35		
200707884	200707884	CA	2024	3,028	784		
200708215	200708215	CA	2024	5,496	668		
200716107	200716107	CA	2024	3,228	1,877		
200716211	200716211	CA	2024	9,065	631		
200717539	200717539	CA	2024	11,714	2,507		
200718400	200718400	CA	2024	7,793	907		
200719905	200719905	CA	2024	3,804	875		
200731043	200731043	CA	2024	13,044	596		
200731080	200731080	CA	2024	8,764	1,660		
200731246	200731246	CA	2024	5,280	272		
200731719	200731719	CA	2024	8,643	1,010		
200732113	200732113	CA	2024	6,990	1,005		
200732477	200732477	CA	2024	9,115	332		
200733343	200733343	CA	2024	1,769	87		
200733443	200733443	CA	2024	9,856	1,960		
500011158	500011158	CA	2024	10,000	2,062		
200660318B	200660318B	CO	2024	4,620	3,215		
200663985	200663985	CO	2024	6,635	1,637		
200668156	200668156	CO	2024	1,983	979		
250001523B	250001523B	CO	2024	9,553	3,452		
250003965	250003965	CO	2024	7,115	3,100		
250004055	250004055	CO	2024	13,772	10,599		
250005300	250005300	CO	2024	7,479	3,912		
250005732	250005732	CO	2024	7,523	1,473		
250016639	250016639	CO	2024	3,847	984		
250016669	250016669	CO	2024	3,679	1,986		
250020383	250020383	CO	2024	10,140	1,141		
200587713	200587713	DE	2024	4,155	4,128		
200626632	200626632	DE	2024	2,750	1,038		
200696722	200696722	GA	2024	19,383	9,654		
200717251	200717251	IL	2024	8,806	653		
200587109	200587109	IN	2024	1,730	431		
200587862	200587862	IN	2024	5,872	3,716		
200619458	200619458	IN	2024	6,732	2,459		
200622634	200622634	IN	2024	9,312	3,371		
200625713	200625713	IN	2024	12,168	4,538		
200705433C	200705433C	IN	2024	3,934	832		
200657827	200657827	KY	2024	11,046	2,626		
200525019B	200525019B	LA	2024	7,926	4,148		
200600258	200600258	MD	2024	7,319	5,115		
200648103	200648103	MD	2024	3,084	1,502		
200707811	200707811	MO	2024	5,573	361		
250002748	250002748	MO	2024	3,233	1,176		
250016257	250016257	MO	2024	3,378	685		
250018358	250018358	MO	2024	5,201	403		
200663561	200663561	MS	2024	4,975	2,161		

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**SCHEDULE F**

Showing all claims for death losses and all other contract claims resisted or compromised during the year, and all claims for death losses and all other contract claims resisted December 31 of current year

1	2	3	4	5	6	7	8
Contract Numbers	Claim Numbers	State of Residence of Claimant	Year of Claim for Death or Disability	Amount Claimed	Amount Paid During the Year	Amount Resisted Dec. 31 of Current Year	Why Compromised or Resisted
200707814	200707814	MS	2024	7,908	555		
200735568	200735568	MS	2024	5,380	344		
200609109	200609109	NC	2024	6,883	6,166		
200609260	200609260	NC	2024	9,018	8,088		
200609324	200609324	NC	2024	1,000	111		
200669632	200669632	NC	2024	14,035	6,495		
200670545	200670545	NC	2024	3,569	1,713		
200699835	200699835	NC	2024	10,174	889		
200702930	200702930	NC	2024	8,092	1,365		
500005224	500005224	NV	2024	2,000	80		
200658979	200658979	OH	2024	5,401	2,160		
200711483	200711483	OH	2024	4,195	562		
200713740	200713740	OH	2024	1,538	442		
200556993	200556993	OK	2024	13,114	4,991		
200737956	200737956	OK	2024	11,245	561		
200453798	200453798	OR	2024	1,038	205		
200596887	200596887	OR	2024	8,337	6,699		
200655870	200655870	OR	2024	5,571	1,093		
200711563	200711563	OR	2024	1,106	91		
200619000	200619000	PA	2024	3,246	2,190		
200627636	200627636	PA	2024	4,278	1,618		
200628769	200628769	PA	2024	5,972	2,384		
200660290	200660290	PA	2024	7,189	2,545		
200665035	200665035	PA	2024	4,907	2,003		
200666119	200666119	PA	2024	2,484	935		
200709473	200709473	PA	2024	7,137	967		
200713404	200713404	RI	2024	9,339	5,282		
200626904	200626904	TN	2024	10,831	3,513		
200626953	200626953	TN	2024	9,457	2,712		
200707636	200707636	TN	2024	9,633	1,413		
200712132	200712132	TN	2024	11,023	933		
200717333	200717333	TN	2024	10,986	4,060		
250003097	250003097	TN	2024	5,235	1,693		
600009992	600009992	TX	2024	2,806	842		
8145583	8145583	TX	2024	2,980	2,044		
200606935	200606935	TX	2024	10,105	1,996		
200615910	200615910	TX	2024	4,437	3,180		
200615983	200615983	TX	2024	5,466	2,658		
200643492	200643492	TX	2024	4,059	3,273		
200643559	200643559	TX	2024	16,046	4,268		
200650153	200650153	TX	2024	4,471	239		
200651151	200651151	TX	2024	7,289	567		
200651494	200651494	TX	2024	4,224	711		
200651868	200651868	TX	2024	2,637	524		
200597634	200597634	UT	2024	5,431	3,614		
200654713	200654713	UT	2024	8,337	4,245		
200658617	200658617	UT	2024	2,955	977		
200712281	200712281	UT	2024	2,540	619		
200739738	200739738	UT	2024	2,198	114		
200671290	200671290	VA	2024	6,565	969		
200659336	200659336	WI	2024	10,089	497		
250003941	250003941	WI	2024	1,613	1,372		
250015543	250015543	WI	2024	3,969	2,018		
250015682	250015682	WI	2024	4,528	2,113		
250017481	250017481	WI	2024	11,225	3,362		
200620172	200620172	WV	2024	4,604	1,998		
200620175	200620175	WV	2024	4,542	1,522		
0399999	Death Claims - Group			916,083	300,355		XXX
0599999	Death Claims - Disposed Of			916,083	300,355		XXX
1099999	Additional Accidental Death Benefits Claims - Disposed Of						XXX
1599999	Disability Benefits Claims - Disposed Of						XXX
2099999	Matured Endowments Claims - Disposed Of						XXX
2599999	Annuities with Life Contingency Claims - Disposed Of						XXX
2699999	Claims Disposed of During Current Year			916,083	300,355		XXX
3199999	Death Claims - Resisted						XXX
3699999	Additional Accidental Death Benefits Claims - Resisted						XXX
4199999	Disability Benefits Claims - Resisted						XXX
4699999	Matured Endowments Claims - Resisted						XXX
5199999	Annuities with Life Contingencies Claims - Resisted						XXX
5299999	Claims Resisted During Current Year						XXX
5399999	- Totals			916,083	300,355		XXX

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT**  
**PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS**

	Total		Comprehensive (Hospital and Medical) Individual		Comprehensive (Hospital and Medical) Group		Medicare Supplement		Vision Only		Dental Only		Federal Employees Health Benefits Plan	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %
1. Premiums written	95,977,296	XXX		XXX		XXX	4,296,508	XXX		XXX		XXX		XXX
2. Premiums earned	96,001,397	XXX		XXX		XXX	4,320,609	XXX		XXX		XXX		XXX
3. Incurred claims	10,979,055	11.4					2,946,539	68.2						
4. Cost containment expenses														
5. Incurred claims and cost containment expenses (Lines 3 and 4)	10,979,055	11.4					2,946,539	68.2						
6. Increase in contract reserves	7,801,839	8.1					(511)	0.0						
7. Commissions (a)	(764,336)	(0.8)					(764,336)	(17.7)						
8. Other general insurance expenses	699,859	0.7					699,859	16.2						
9. Taxes, licenses and fees	795,337	0.8					795,337	18.4						
10. Total other expenses incurred	730,860	0.8					730,860	16.9						
11. Aggregate write-ins for deductions														
12. Gain from underwriting before dividends or refunds	76,489,643	79.7					643,721	14.9						
13. Dividends or refunds														
14. Gain from underwriting after dividends or refunds	76,489,643	79.7					643,721	14.9						
<b>DETAILS OF WRITE-INS</b>														
1101.														
1102.														
1103.														
1198. Summary of remaining write-ins for Line 11 from overflow page														
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)														

	Medicare Title XVIII		Medicaid Title XIX		Credit A&H		Disability Income		Long-Term Care		Other Health	
	15 Amount	16 %	17 Amount	18 %	19 Amount	20 %	21 Amount	22 %	23 Amount	24 %	25 Amount	26 %
1. Premiums written		XXX		XXX		XXX		XXX	91,680,788	XXX		XXX
2. Premiums earned		XXX		XXX		XXX		XXX	91,680,788	XXX		XXX
3. Incurred claims									8,032,516	8.8		
4. Cost containment expenses												
5. Incurred claims and cost containment expenses (Lines 3 and 4)									8,032,516	8.8		
6. Increase in contract reserves									7,802,350	8.5		
7. Commissions (a)												
8. Other general insurance expenses												
9. Taxes, licenses and fees												
10. Total other expenses incurred												
11. Aggregate write-ins for deductions												
12. Gain from underwriting before dividends or refunds									75,845,922	82.7		
13. Dividends or refunds												
14. Gain from underwriting after dividends or refunds									75,845,922	82.7		
<b>DETAILS OF WRITE-INS</b>												
1101.												
1102.												
1103.												
1198. Summary of remaining write-ins for Line 11 from overflow page												
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)												

(a) Includes \$ ..... reported as "Contract, membership and other fees retained by agents."

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company  
**SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)**

**PART 2. - RESERVES AND LIABILITIES**

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
<b>A. Premium Reserves:</b>													
1. Unearned premiums .....	143,432			143,432									
2. Advance premiums .....	92,022			92,022									
3. Reserve for rate credits .....													
4. Total premium reserves, current year .....	235,454			235,454									
5. Total premium reserves, prior year .....	259,554			259,554									
6. Increase in total premium reserves .....	(24,100)			(24,100)									
<b>B. Contract Reserves:</b>													
1. Additional reserves (a) .....	33,668			33,668									
2. Reserve for future contingent benefits .....	60,005,367											60,005,367	
3. Total contract reserves, current year .....	60,039,035			33,668								60,005,367	
4. Total contract reserves, prior year .....	52,237,196			34,179								52,203,017	
5. Increase in contract reserves .....	7,801,839			(511)								7,802,350	
<b>C. Claim Reserves and Liabilities:</b>													
1. Total current year .....	27,495,088			370,154								27,124,934	
2. Total prior year .....	22,488,301			370,873								22,117,428	
3. Increase .....	5,006,787			(719)								5,007,506	

**PART 3. - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES**

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
<b>1. Claims paid during the year:</b>													
1.1 On claims incurred prior to current year .....	8,936,974			2,947,258								5,989,716	
1.2 On claims incurred during current year .....	(2,964,706)											(2,964,706)	
<b>2. Claim reserves and liabilities, December 31, current year:</b>													
2.1 On claims incurred prior to current year .....	18,392,491											18,392,491	
2.2 On claims incurred during current year .....	9,102,597			370,154								8,732,443	
<b>3. Test:</b>													
3.1 Lines 1.1 and 2.1 .....	27,329,465			2,947,258								24,382,207	
3.2 Claim reserves and liabilities, December 31, prior year .....	22,488,301			370,873								22,117,428	
3.3 Line 3.1 minus Line 3.2 .....	4,841,164			2,576,385								2,264,779	

**PART 4. - REINSURANCE**

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
<b>A. Reinsurance Assumed:</b>													
1. Premiums written .....													
2. Premiums earned .....													
3. Incurred claims .....													
4. Commissions .....													
<b>B. Reinsurance Ceded:</b>													
1. Premiums written .....	17,186,033			17,186,033									
2. Premiums earned .....	17,282,432			17,282,432									
3. Incurred claims .....	11,786,294			11,786,294									
4. Commissions .....	820,190			820,190									

(a) Includes \$ ..... premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**SCHEDULE H - PART 5 - HEALTH CLAIMS**

	1 Comprehensive (Hospital and Medical) Individual	2 Comprehensive (Hospital and Medical) Group	3 Medicare Supplement	4 Vision Only	5 Dental Only	6 Federal Employees Health Benefits Plan	7 Medicare Title XVIII	8 Medicaid Title XIX	9 Credit A&H	10 Disability Income	11 Long-Term Care	12 Other Health	13 Total
<b>A. Direct:</b>													
1. Incurred claims .....			14,732,833								8,032,515		22,765,348
2. Beginning claim reserves and liabilities .....			1,783,722								22,117,428		23,901,150
3. Ending claim reserves and liabilities .....			1,780,263								27,124,934		28,905,197
4. Claims paid .....			14,736,292								3,025,009		17,761,301
<b>B. Assumed Reinsurance:</b>													
1. Incurred claims .....													
2. Beginning claim reserves and liabilities .....													
3. Ending claim reserves and liabilities .....													
4. Claims paid .....													
<b>C. Ceded Reinsurance:</b>													
1. Incurred claims .....			11,786,294										11,786,294
2. Beginning claim reserves and liabilities .....			1,412,849										1,412,849
3. Ending claim reserves and liabilities .....			1,410,109										1,410,109
4. Claims paid .....			11,789,034										11,789,034
<b>D. Net:</b>													
1. Incurred claims .....			2,946,539								8,032,515		10,979,054
2. Beginning claim reserves and liabilities .....			370,873								22,117,428		22,488,301
3. Ending claim reserves and liabilities .....			370,154								27,124,934		27,495,088
4. Claims paid .....			2,947,258								3,025,009		5,972,267
<b>E. Net Incurred Claims and Cost Containment Expenses:</b>													
1. Incurred claims and cost containment expenses .....			2,946,539								8,032,516		10,979,055
2. Beginning reserves and liabilities .....			370,873								22,117,428		22,488,301
3. Ending reserves and liabilities .....			370,154								27,124,934		27,495,088
4. Paid claims and cost containment expenses .....			2,947,258								3,025,010		5,972,268



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**SCHEDULE S - PART 1 - SECTION 1**

Reinsurance Assumed Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsured Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Type of Business Assumed	8 Amount of In Force at End of Year	9 Reserve	10 Premiums	11 Reinsurance Payable on Paid and Unpaid Losses	12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
0399999. Total General Account - U.S. Affiliates												
0699999. Total General Account - Non-U.S. Affiliates												
0799999. Total General Account - Affiliates												
70408	81-0170040	11/01/2005	Union Security Insurance Company	IA	CO/G	OA		57,334				
70408	81-0170040	11/01/2005	Union Security Insurance Company	IA	CO/G	OL		12,019,398	10,818	146,393		
70408	81-0170040	11/01/2005	Union Security Insurance Company	IA	CO/I	OA		4,795				
70408	81-0170040	11/01/2005	Union Security Insurance Company	IA	CO/I	OL		5,969,992	(951)	122,517		
88072	06-0974148	05/01/2012	Talcott Life Ins Company	CT	MCO/I	VA					9,464,812	
71153	39-1052598	05/01/2012	Talcott Life and Annuity Company	CT	MCO/I	VA					20,393,058	
0899999. General Account - U.S. Non-Affiliates												
1099999. Total General Account - Non-Affiliates												
1199999. Total General Account												
1499999. Total Separate Accounts - U.S. Affiliates												
1799999. Total Separate Accounts - Non-U.S. Affiliates												
1899999. Total Separate Accounts - Affiliates												
88072	06-0974148	05/01/2012	Talcott Life Ins Company	CT	MCO/I	VA					9,436,550	
71153	39-1052598	05/01/2012	Talcott Life and Annuity Company	CT	MCO/I	VA			101,763		191,522,170	
1999999. Separate Accounts - U.S. Non-Affiliates												
2199999. Total Separate Accounts - Non-Affiliates												
2299999. Total Separate Accounts												
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)												
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)												
9999999 - Totals												

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**SCHEDULE S - PART 1 - SECTION 2**

Reinsurance Assumed Accident and Health Insurance Listed by Reinsured Company as of December 31, Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Effective Date	Name of Reinsured	Domiciliary Jurisdiction	Type of Reinsurance Assumed	Type of Business Assumed	Premiums	Unearned Premiums	Reserve Liability Other Than for Unearned Premiums	Reinsurance Payable on Paid and Unpaid Losses	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
<b>NONE</b>												
9999999 - Totals												



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**SCHEDULE S - PART 3 - SECTION 1**

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
84824	04-6145677	12/31/2015	Commonwealth Annuity & Life Ins Company	MA	COF/W/I	VA	173,886,171	231,693,649	267,810				29,857,870	125,674,316
84824	04-6145677	12/31/2015	Commonwealth Annuity & Life Ins Company	MA	MCO/I	VA								
84824	04-6145677	05/13/2024	Commonwealth Annuity & Life Ins Company	MA	CO/I	OL	3,875,281,865							
0299999. General Account - Authorized U.S. Affiliates - Other								4,049,168,036	231,693,649	267,810			29,857,870	125,674,316
0399999. Total General Account - Authorized U.S. Affiliates								4,049,168,036	231,693,649	267,810			29,857,870	125,674,316
00000	AA-1460100	12/31/2024	New Reinsurance Company Ltd.	CHE	CO/I	IA	274,424,463			274,424,463				
0499999. General Account - Authorized Non-U.S. Affiliates - Captive								274,424,463		274,424,463				
0699999. Total General Account - Authorized Non-U.S. Affiliates								274,424,463		274,424,463				
0799999. Total General Account - Authorized Affiliates								4,323,592,499	231,693,649	274,692,273			29,857,870	125,674,316
1099999. Total General Account - Authorized Non-Affiliates														
1199999. Total General Account Authorized								4,323,592,499	231,693,649	274,692,273			29,857,870	125,674,316
1499999. Total General Account - Unauthorized U.S. Affiliates														
1799999. Total General Account - Unauthorized Non-U.S. Affiliates														
1899999. Total General Account - Unauthorized Affiliates														
2199999. Total General Account - Unauthorized Non-Affiliates														
2299999. Total General Account Unauthorized														
2599999. Total General Account - Certified U.S. Affiliates														
00000	AA-3191237	04/01/2017	Global Atlantic Re Limited	BMU	COF/W/I	FA	11,391,983,498	9,981,557,506	3,271,337,086				5,728,429,861	
00000	AA-3191237	04/01/2017	Global Atlantic Re Limited	BMU	COF/W/I	IA	12,932,978,343	11,046,342,349	2,921,063,955				6,485,330,224	
00000	AA-3191237	04/01/2017	Global Atlantic Re Limited	BMU	COF/W/I	OL	1,675,078,000	1,204,345,698	1,210,915,871	126,407,772			610,821,989	
2799999. General Account - Certified Non-U.S. Affiliates - Other								1,675,078,000	25,529,307,539	22,238,815,726	6,318,808,813			12,824,582,074
2899999. Total General Account - Certified Non-U.S. Affiliates								1,675,078,000	25,529,307,539	22,238,815,726	6,318,808,813			12,824,582,074
2999999. Total General Account - Certified Affiliates								1,675,078,000	25,529,307,539	22,238,815,726	6,318,808,813			12,824,582,074
3299999. Total General Account - Certified Non-Affiliates														
3399999. Total General Account Certified								1,675,078,000	25,529,307,539	22,238,815,726	6,318,808,813			12,824,582,074
3699999. Total General Account - Reciprocal Jurisdiction U.S. Affiliates														
3999999. Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates														
4099999. Total General Account - Reciprocal Jurisdiction Affiliates														
4399999. Total General Account - Reciprocal Jurisdiction Non-Affiliates														
4499999. Total General Account Reciprocal Jurisdiction														
4599999. Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction and Certified								1,675,078,000	29,852,900,038	22,470,509,375	6,593,501,086		29,857,870	12,950,256,390
84824	04-6145677	12/31/2015	Commonwealth Annuity & Life Ins Company	MA	MCO/I	VA			4,825,126				2,198,470,701	
4799999. Separate Accounts - Authorized U.S. Affiliates - Other										4,825,126			2,198,470,701	
4899999. Total Separate Accounts - Authorized U.S. Affiliates										4,825,126			2,198,470,701	
5199999. Total Separate Accounts - Authorized Non-U.S. Affiliates														
5299999. Total Separate Accounts - Authorized Affiliates										4,825,126			2,198,470,701	
5599999. Total Separate Accounts - Authorized Non-Affiliates														
5699999. Total Separate Accounts Authorized										4,825,126			2,198,470,701	
5999999. Total Separate Accounts - Unauthorized U.S. Affiliates														
6299999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates														
6399999. Total Separate Accounts - Unauthorized Affiliates														
6699999. Total Separate Accounts - Unauthorized Non-Affiliates														
6799999. Total Separate Accounts Unauthorized														
7099999. Total Separate Accounts - Certified U.S. Affiliates														
7399999. Total Separate Accounts - Certified Non-U.S. Affiliates														
7499999. Total Separate Accounts - Certified Affiliates														
7799999. Total Separate Accounts - Certified Non-Affiliates														
7899999. Total Separate Accounts Certified														
8199999. Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates														
8499999. Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates														
8599999. Total Separate Accounts - Reciprocal Jurisdiction Affiliates														
8899999. Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates														
8999999. Total Separate Accounts Reciprocal Jurisdiction														

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**SCHEDULE S - PART 3 - SECTION 1**

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance	
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year			
9099999. Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified										4,825,126			2,198,470,701		
9199999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)								4,049,168,036	231,693,649	5,092,936			2,228,328,571	125,674,316	
9299999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)								1,675,078,000	25,803,732,002	22,238,815,726	6,593,233,276			12,824,582,074	
9999999 - Totals								1,675,078,000	29,852,900,038	22,470,509,375	6,598,326,212			2,228,328,571	12,950,256,390

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**SCHEDULE S - PART 3 - SECTION 2**

Reinsurance Ceded Accident and Health Insurance Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11 Current Year	12 Prior Year		
0399999. Total General Account - Authorized U.S. Affiliates													
0699999. Total General Account - Authorized Non-U.S. Affiliates													
0799999. Total General Account - Authorized Affiliates													
71412	47-0246511	10/01/2010	Mutual of Omaha Insurance Company	NE	CO/I	MS	17,207,184	573,728	134,672				
0899999. General Account - Authorized U.S. Non-Affiliates													
1099999. Total General Account - Authorized Non-Affiliates													
1199999. Total General Account Authorized													
1499999. Total General Account - Unauthorized U.S. Affiliates													
1799999. Total General Account - Unauthorized Non-U.S. Affiliates													
1899999. Total General Account - Unauthorized Affiliates													
2199999. Total General Account - Unauthorized Non-Affiliates													
2299999. Total General Account Unauthorized													
2599999. Total General Account - Certified U.S. Affiliates													
2899999. Total General Account - Certified Non-U.S. Affiliates													
2999999. Total General Account - Certified Affiliates													
3299999. Total General Account - Certified Non-Affiliates													
3399999. Total General Account Certified													
3699999. Total General Account - Reciprocal Jurisdiction U.S. Affiliates													
3999999. Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates													
4099999. Total General Account - Reciprocal Jurisdiction Affiliates													
4399999. Total General Account - Reciprocal Jurisdiction Non-Affiliates													
4499999. Total General Account Reciprocal Jurisdiction													
4599999. Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction and Certified													
4899999. Total Separate Accounts - Authorized U.S. Affiliates													
5199999. Total Separate Accounts - Authorized Non-U.S. Affiliates													
5299999. Total Separate Accounts - Authorized Affiliates													
5599999. Total Separate Accounts - Authorized Non-Affiliates													
5699999. Total Separate Accounts Authorized													
5999999. Total Separate Accounts - Unauthorized U.S. Affiliates													
6299999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates													
6399999. Total Separate Accounts - Unauthorized Affiliates													
6699999. Total Separate Accounts - Unauthorized Non-Affiliates													
6799999. Total Separate Accounts Unauthorized													
7099999. Total Separate Accounts - Certified U.S. Affiliates													
7399999. Total Separate Accounts - Certified Non-U.S. Affiliates													
7499999. Total Separate Accounts - Certified Affiliates													
7799999. Total Separate Accounts - Certified Non-Affiliates													
7899999. Total Separate Accounts Certified													
8199999. Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates													
8499999. Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates													
8599999. Total Separate Accounts - Reciprocal Jurisdiction Affiliates													
8899999. Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates													
8999999. Total Separate Accounts Reciprocal Jurisdiction													
9099999. Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified													
9199999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)													
9299999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)													
9999999 - Totals													

Schedule S - Part 4

**NONE**

Schedule S - Part 4 - Bank Footnote

**NONE**

Schedule S - Part 5

**NONE**

Schedule S - Part 5 - Bank Footnote

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**SCHEDULE S - PART 6**

Five Year Exhibit of Reinsurance Ceded Business  
(\$000 Omitted)

	1 2024	2 2023	3 2022	4 2021	5 2020
<b>A. OPERATIONS ITEMS</b>					
1. Premiums and annuity considerations for life and accident and health contracts .....	6,615,533	4,925,449	4,219,393	3,459,012	2,977,072
2. Commissions and reinsurance expense allowances .....	523,802	354,232	332,795	307,368	294,516
3. Contract claims .....	573,007	598,622	526,963	491,334	438,369
4. Surrender benefits and withdrawals for life contracts .....					
5. Dividends to policyholders and refunds to members .....					
6. Reserve adjustments on reinsurance ceded .....					
7. Increase in aggregate reserve for life and accident and health contracts .....	7,382,313	1,992,785	1,822,163	1,778,546	1,455,441,871
<b>B. BALANCE SHEET ITEMS</b>					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected .....	17,083	17,214	16,397	15,508	14,833
9. Aggregate reserves for life and accident and health contracts .....	29,853,608	22,471,295	20,470,329	18,648,165	16,869,619
10. Liability for deposit-type contracts .....					
11. Contract claims unpaid .....	6,776	7,536	8,898	5,387	5,974
12. Amounts recoverable on reinsurance .....					
13. Experience rating refunds due or unpaid .....					
14. Policyholders' dividends and refunds to members (not included in Line 10) .....					
15. Commissions and reinsurance expense allowances due .....					
16. Unauthorized reinsurance offset .....					
17. Offset for reinsurance with Certified Reinsurers .....					
<b>C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)</b>					
18. Funds deposited by and withheld from (F) .....					
19. Letters of credit (L) .....					
20. Trust agreements (T) .....					
21. Other (O) .....					
<b>D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)</b>					
22. Multiple Beneficiary Trust .....					
23. Funds deposited by and withheld from (F) .....					
24. Letters of credit (L) .....					
25. Trust agreements (T) .....					
26. Other (O) .....					



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**SCHEDULE S - PART 7**

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
<b>ASSETS (Page 2, Col. 3)</b>			
1. Cash and invested assets (Line 12) .....	54,927,170,127		54,927,170,127
2. Reinsurance (Line 16) .....	858,608,780	(858,608,780)	
3. Premiums and considerations (Line 15) .....	32,281,550	17,082,741	49,364,291
4. Net credit for ceded reinsurance .....	XXX	26,820,734,423	26,820,734,423
5. All other admitted assets (balance) .....	1,381,486,319		1,381,486,319
6. Total assets excluding Separate Accounts (Line 26) .....	57,199,546,776	25,979,208,384	83,178,755,160
7. Separate Account assets (Line 27) .....	2,960,751,370		2,960,751,370
8. Total assets (Line 28)	60,160,298,146	25,979,208,384	86,139,506,530
<b>LIABILITIES, CAPITAL AND SURPLUS (Page 3)</b>			
9. Contract reserves (Lines 1 and 2) .....	34,302,012,420	25,972,432,248	60,274,444,668
10. Liability for deposit-type contracts (Line 3) .....	3,307,513,562		3,307,513,562
11. Claim reserves (Line 4) .....	7,800,264	6,776,136	14,576,400
12. Policyholder dividends/member refunds/reserves (Lines 5 through 7) .....			
13. Premium & annuity considerations received in advance (Line 8) .....	149,596		149,596
14. Other contract liabilities (Line 9) .....	752,941,775		752,941,775
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount) .....			
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount) .....			
17. Reinsurance with Certified Reinsurers (Line 24.02 inset amount) .....			
18. Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount) .....	12,824,582,075		12,824,582,075
19. All other liabilities (balance) .....	1,982,264,827		1,982,264,827
20. Total liabilities excluding Separate Accounts (Line 26) .....	53,177,264,519	25,979,208,384	79,156,472,903
21. Separate Account liabilities (Line 27) .....	2,960,751,370		2,960,751,370
22. Total liabilities (Line 28) .....	56,138,015,889	25,979,208,384	82,117,224,273
23. Capital & surplus (Line 38) .....	4,022,282,257	XXX	4,022,282,257
24. Total liabilities, capital & surplus (Line 39)	60,160,298,146	25,979,208,384	86,139,506,530
<b>NET CREDIT FOR CEDED REINSURANCE</b>			
25. Contract reserves .....	25,972,432,248		
26. Claim reserves .....	6,776,136		
27. Policyholder dividends/reserves .....			
28. Premium & annuity considerations received in advance .....			
29. Liability for deposit-type contracts .....			
30. Other contract liabilities .....			
31. Reinsurance ceded assets .....	858,608,780		
32. Other ceded reinsurance recoverables .....			
33. Total ceded reinsurance recoverables .....	26,837,817,164		
34. Premiums and considerations .....	17,082,741		
35. Reinsurance in unauthorized companies .....			
36. Funds held under reinsurance treaties with unauthorized reinsurers .....			
37. Reinsurance with Certified Reinsurers .....			
38. Funds held under reinsurance treaties with Certified Reinsurers .....			
39. Other ceded reinsurance payables/offsets .....			
40. Total ceded reinsurance payable/offsets .....	17,082,741		
41. Total net credit for ceded reinsurance	26,820,734,423		

**ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company**  
**SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)**

Allocated by States and Territories

States, Etc.	1	Direct Business Only					
		Life Contracts		4	5	6	7
		2	3				
	Active Status (a)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5 (b)	Deposit-Type Contracts
1. Alabama	AL	L	6,178,113	199,688,207	486,462	206,352,782	589,779
2. Alaska	AK	L	1,072,523	10,142,415	53,491	11,268,428	
3. Arizona	AZ	L	10,888,142	376,133,413	940,566	387,962,121	2,381,441
4. Arkansas	AR	L	1,690,406	140,084,604	225,222	142,000,232	110,690
5. California	CA	L	110,475,144	2,153,610,820	4,715,837	2,268,801,801	4,176,233
6. Colorado	CO	L	10,719,553	265,263,431	1,110,088	277,093,072	12,328,944
7. Connecticut	CT	L	4,726,428	217,960,329	32,394	222,719,151	884,290
8. Delaware	DE	L	5,383,721	94,869,272	326,855	100,579,848	2,100,886,817
9. District of Columbia	DC	L	378,498	21,314,711	128,400	21,821,608	
10. Florida	FL	L	27,137,488	1,368,941,274	6,136,044	1,402,214,806	2,892,299
11. Georgia	GA	L	6,391,496	323,014,380	1,561,480	330,967,355	1,404,231
12. Hawaii	HI	L	1,296,748	40,738,441	983,161	43,018,350	1,388,039
13. Idaho	ID	L	709,717	70,793,468	229,070	71,732,254	200,000
14. Illinois	IL	L	7,923,475	592,065,314	2,324,194	602,312,983	2,198,874
15. Indiana	IN	L	11,372,306	207,692,646	5,933,989	224,998,941	246,600
16. Iowa	IA	L	5,304,593	157,489,353	969,896	163,763,843	1,339,035
17. Kansas	KS	L	2,633,710	93,295,537	514,100	96,443,348	650,000
18. Kentucky	KY	L	4,070,371	150,948,346	3,868,007	158,886,724	50,000
19. Louisiana	LA	L	5,612,359	226,376,485	674,937	232,663,780	1,244,119
20. Maine	ME	L	38,849	64,351,106	179,230	64,569,185	272,296
21. Maryland	MD	L	8,783,259	230,870,419	1,378,455	241,032,133	605,494
22. Massachusetts	MA	L	8,237,871	273,203,644	827,827	282,269,342	6,239,033
23. Michigan	MI	L	3,550,330	600,627,425	2,035,489	606,213,244	1,782,610
24. Minnesota	MN	L	808,806	235,884,911	1,034,804	237,728,520	1,982,859
25. Mississippi	MS	L	4,104,784	81,250,379	381,610	85,736,773	919,740
26. Missouri	MO	L	7,268,938	297,075,832	1,112,243	305,457,012	1,481,451
27. Montana	MT	L	18,087	18,143,947	121,832	18,283,866	
28. Nebraska	NE	L	1,696,536	91,718,445	361,164	93,776,146	989,006
29. Nevada	NV	L	3,806,290	214,882,280	414,533	219,103,103	2,336,638
30. New Hampshire	NH	L	848,373	70,487,091	198,202	71,533,666	569,715
31. New Jersey	NJ	L	5,170,590	749,416,687	1,472,831	756,060,109	3,145,526
32. New Mexico	NM	L	4,574,460	42,775,571	231,785	47,581,816	90,754
33. New York	NY	N	156,331	71,329,198	157,221	71,642,749	
34. North Carolina	NC	L	14,906,495	491,234,845	2,767,682	508,909,022	1,255,025
35. North Dakota	ND	L	1,698	39,320,327	221,342	39,543,367	556,143
36. Ohio	OH	L	13,886,573	677,348,770	9,310,166	700,545,509	1,380,123
37. Oklahoma	OK	L	2,209,224	154,049,676	781,632	157,040,531	61,656
38. Oregon	OR	L	7,721,534	172,092,636	518,759	180,332,929	2,119,024
39. Pennsylvania	PA	L	39,985,014	810,741,373	2,899,120	853,625,507	3,617,561
40. Rhode Island	RI	L	1,893,563	101,890,708	98,918	103,883,189	
41. South Carolina	SC	L	3,762,796	170,560,906	2,526,401	176,850,103	962,044
42. South Dakota	SD	L	30,918	41,976,233	219,001	42,226,152	71,080
43. Tennessee	TN	L	17,389,570	292,522,824	1,565,767	311,478,161	1,309,238
44. Texas	TX	L	38,186,640	1,051,329,003	3,923,386	1,093,439,029	4,922,991
45. Utah	UT	L	4,856,136	130,403,257	436,854	135,696,247	2,267,706
46. Vermont	VT	L	86,261	22,729,231	79,548	22,895,040	
47. Virginia	VA	L	11,434,550	302,842,775	2,315,073	316,592,398	1,495,118
48. Washington	WA	L	24,570,386	300,170,706	1,550,943	326,292,035	1,800,277
49. West Virginia	WV	L	1,640,466	66,780,675	660,789	69,081,930	375,660
50. Wisconsin	WI	L	6,815,988	234,940,115	1,252,726	243,008,829	1,369,657
51. Wyoming	WY	L	365,080	19,527,519	80,590	19,973,189	69,024
52. American Samoa	AS	N					
53. Guam	GU	N					
54. Puerto Rico	PR	L			835	835	
55. U.S. Virgin Islands	VI	N					
56. Northern Mariana Islands	MP	N					
57. Canada	CAN	N					
58. Aggregate Other Alien	OT	XXX					
59. Subtotal	XXX		462,771,185	14,832,900,959	72,330,952	15,368,003,095	2,177,018,839
90. Reporting entity contributions for employee benefits plans	XXX						
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX						
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX						
93. Premium or annuity considerations waived under disability or other contract provisions	XXX						
94. Aggregate or other amounts not allocable by State	XXX						
95. Totals (Direct Business)	XXX		462,771,185	14,832,900,959	72,330,952	15,368,003,095	2,177,018,839
96. Plus reinsurance assumed	XXX		10,818	101,763		112,581	
97. Totals (All Business)	XXX		462,782,003	14,833,002,722	72,330,952	15,368,115,676	2,177,018,839
98. Less reinsurance ceded	XXX		120,999,908	6,477,447,582	17,200,380	6,615,647,870	1,780,000,000
99. Totals (All Business) less Reinsurance Ceded	XXX		341,782,095	8,355,555,140	(c) 55,130,572	8,752,467,806	397,018,839
<b>DETAILS OF WRITE-INS</b>							
58001.		XXX					
58002.		XXX					
58003.		XXX					
58998. Summary of remaining write-ins for Line 58 from overflow page		XXX					
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)		XXX					
9401.		XXX					
9402.		XXX					
9403.		XXX					
9498. Summary of remaining write-ins for Line 94 from overflow page		XXX					
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)		XXX					

(a) Active Status Counts:

- 1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... 51
- 2. R - Registered - Non-domiciled RRGs.....
- 3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state.....
- 4. Q - Qualified - Qualified or accredited reinsurer.....
- 5. N - None of the above - Not allowed to write business in the state..... 6

(b) Explanation of basis of allocation by states, etc., of premiums and annuity considerations

Premiums and annuity considerations were allocated to state according to the mailing address of the policyholder.

(c) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4 and 16.4, Col. 6, or with Schedule H, Part 1, Line 1, indicate which: Exhibit 1, Lines 6.4, 10.4, and 16.4, Col. 6.....

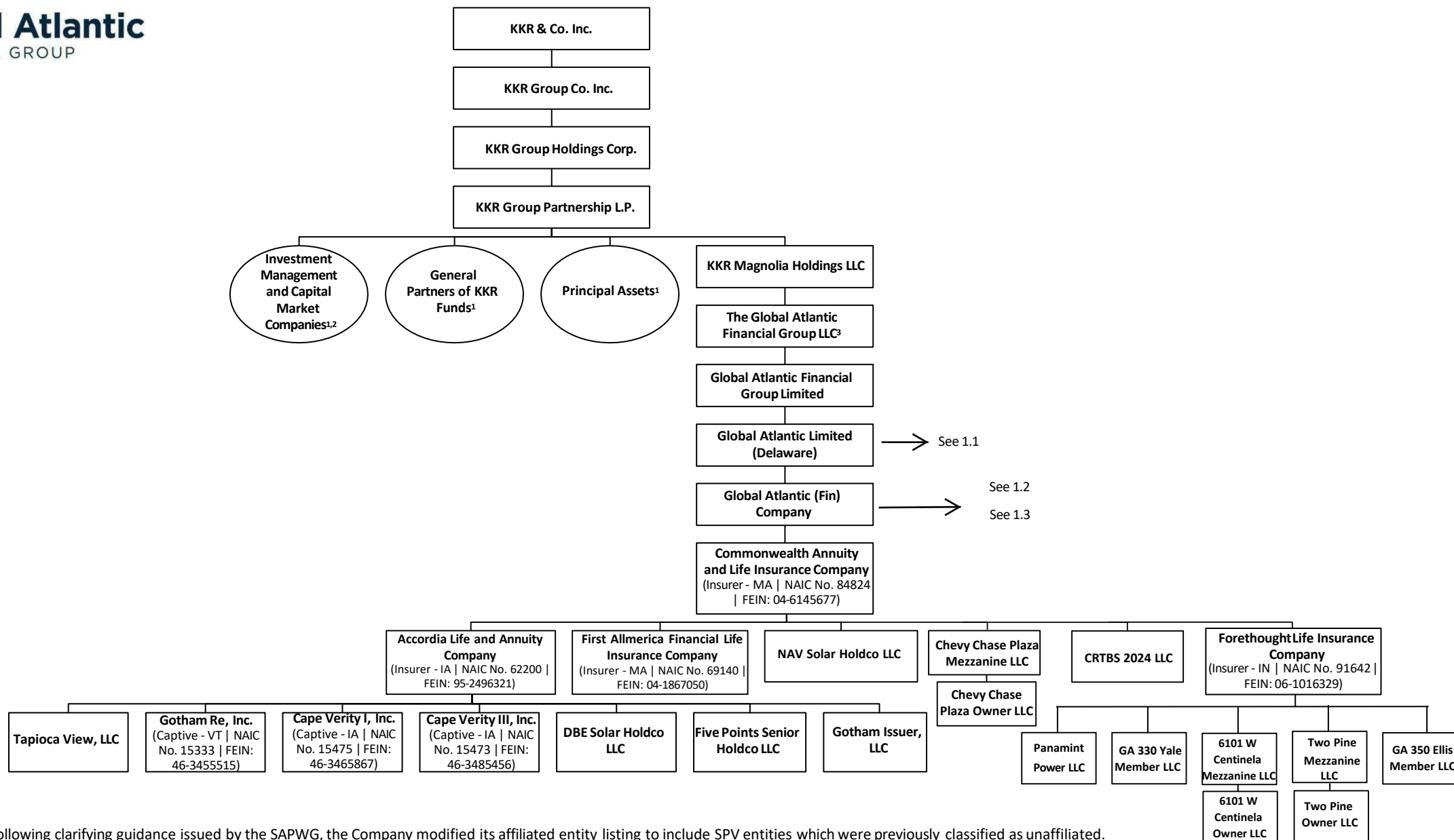
ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**SCHEDULE T - PART 2  
INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN**

Allocated by States and Territories

		Direct Business Only					Totals
		1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	
States, Etc.							
1. Alabama	AL	6,178,113	199,688,207		447,827	589,779	206,903,926
2. Alaska	AK	1,072,523	10,142,415		53,491		11,268,428
3. Arizona	AZ	10,888,142	376,133,413		786,685	2,381,441	390,189,681
4. Arkansas	AR	1,690,406	140,084,604		215,421	110,690	142,101,120
5. California	CA	110,475,144	2,153,610,820		4,682,365	4,176,233	2,272,944,563
6. Colorado	CO	10,719,553	265,263,431		1,086,364	12,328,944	289,398,293
7. Connecticut	CT	4,726,428	217,960,329		27,913	884,290	223,598,960
8. Delaware	DE	5,383,721	94,869,272		322,808	2,100,886,817	2,201,462,618
9. District of Columbia	DC	378,498	21,314,711		120,434		21,813,642
10. Florida	FL	27,137,488	1,368,941,274		5,631,734	2,892,299	1,404,602,794
11. Georgia	GA	6,391,496	323,014,380		1,426,892	1,404,231	332,236,998
12. Hawaii	HI	1,296,748	40,738,441		983,161	1,388,039	44,406,389
13. Idaho	ID	709,717	70,793,468		224,237	200,000	71,927,422
14. Illinois	IL	7,923,475	592,065,314		1,813,968	2,198,874	604,001,632
15. Indiana	IN	11,372,306	207,692,646		1,059,642	246,600	220,371,193
16. Iowa	IA	5,304,593	157,489,353		791,312	1,339,035	164,924,294
17. Kansas	KS	2,633,710	93,295,537		446,987	650,000	97,026,235
18. Kentucky	KY	4,070,371	150,948,346		555,674	50,000	155,624,391
19. Louisiana	LA	5,612,359	226,376,485		567,496	1,244,119	233,800,458
20. Maine	ME	38,849	64,351,106		177,264	272,296	64,839,514
21. Maryland	MD	8,783,259	230,870,419		1,361,681	605,494	241,620,853
22. Massachusetts	MA	8,237,871	273,203,644		814,115	6,239,033	288,494,663
23. Michigan	MI	3,550,330	600,627,425		1,984,977	1,782,610	607,945,342
24. Minnesota	MN	808,806	235,884,911		1,016,993	1,982,859	239,693,568
25. Mississippi	MS	4,104,784	81,250,379		257,919	919,740	86,532,822
26. Missouri	MO	7,268,938	297,075,832		1,055,458	1,481,451	306,881,679
27. Montana	MT	18,087	18,143,947		121,832		18,283,866
28. Nebraska	NE	1,696,536	91,718,445		294,014	989,006	94,698,002
29. Nevada	NV	3,806,290	214,882,280		394,488	2,336,638	221,419,696
30. New Hampshire	NH	848,373	70,487,091		198,202	569,715	72,103,381
31. New Jersey	NJ	5,170,590	749,416,687		1,349,042	3,145,526	759,081,846
32. New Mexico	NM	4,574,460	42,775,571		231,785	90,754	47,672,570
33. New York	NY	156,331	71,329,198		126,966		71,612,495
34. North Carolina	NC	14,906,495	491,234,845		2,195,959	1,255,025	509,592,324
35. North Dakota	ND	1,698	39,320,327		186,393	556,143	40,064,561
36. Ohio	OH	13,886,573	677,348,770		4,227,023	1,380,123	696,842,489
37. Oklahoma	OK	2,209,224	154,049,676		198,357	61,656	156,518,912
38. Oregon	OR	7,721,534	172,092,636		503,060	2,119,024	182,436,254
39. Pennsylvania	PA	39,985,014	810,741,373		2,640,810	3,617,561	856,984,759
40. Rhode Island	RI	1,893,563	101,890,708		98,918		103,883,189
41. South Carolina	SC	3,762,796	170,560,906		828,273	962,044	176,114,018
42. South Dakota	SD	30,918	41,976,233		172,048	71,080	42,250,279
43. Tennessee	TN	17,389,570	292,522,824		1,347,328	1,309,238	312,568,960
44. Texas	TX	38,186,640	1,051,329,003		2,313,823	4,922,991	1,096,752,457
45. Utah	UT	4,856,136	130,403,257		229,035	2,267,706	137,756,134
46. Vermont	VT	86,261	22,729,231		79,548		22,895,040
47. Virginia	VA	11,434,550	302,842,775		1,977,816	1,495,118	317,750,258
48. Washington	WA	24,570,386	300,170,706		1,523,777	1,800,277	328,065,146
49. West Virginia	WV	1,640,466	66,780,675		392,789	375,660	69,189,590
50. Wisconsin	WI	6,815,988	234,940,115		1,211,044	1,369,657	244,336,804
51. Wyoming	WY	365,080	19,527,519		74,870	69,024	20,036,494
52. American Samoa	AS						
53. Guam	GU						
54. Puerto Rico	PR				835		835
55. U.S. Virgin Islands	VI						
56. Northern Mariana Islands	MP						
57. Canada	CAN						
58. Aggregate Other Alien	OT						
59. Total		462,771,185	14,832,900,959		50,830,855	2,177,018,839	17,523,521,837

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company  
ORGANIZATIONAL CHART OF THE INSURANCE HOLDING COMPANY SYSTEM



52

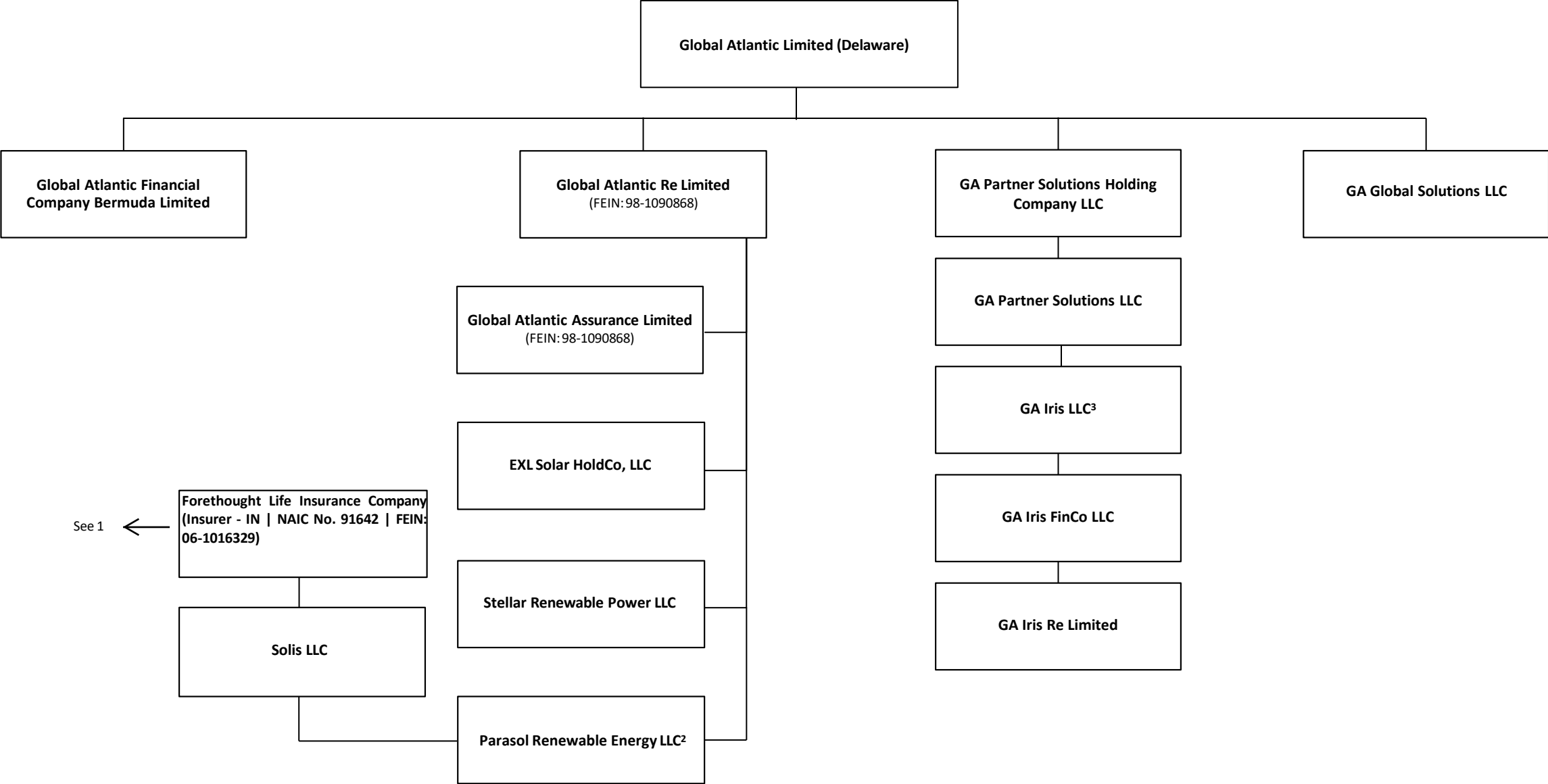
Commencing in 2022, following clarifying guidance issued by the SAPWG, the Company modified its affiliated entity listing to include SPV entities which were previously classified as unaffiliated. Investments in these entities are also reflected as affiliated investments, commencing in 2022.

<sup>1</sup>KKR controlled entities also qualify as affiliates and are accounted for and reported as such, in accordance with SSAP25

<sup>2</sup>Includes Kohlberg Kravis Roberts & Co. L.P., an SEC-registered adviser and investment manager of the holding company group.

<sup>3</sup>The Global Atlantic Financial Group LLC is owned 100% by KKR Magnolia Holdings LLC.

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company  
 ORGANIZATIONAL CHART OF THE INSURANCE HOLDING COMPANY SYSTEM<sup>1</sup>



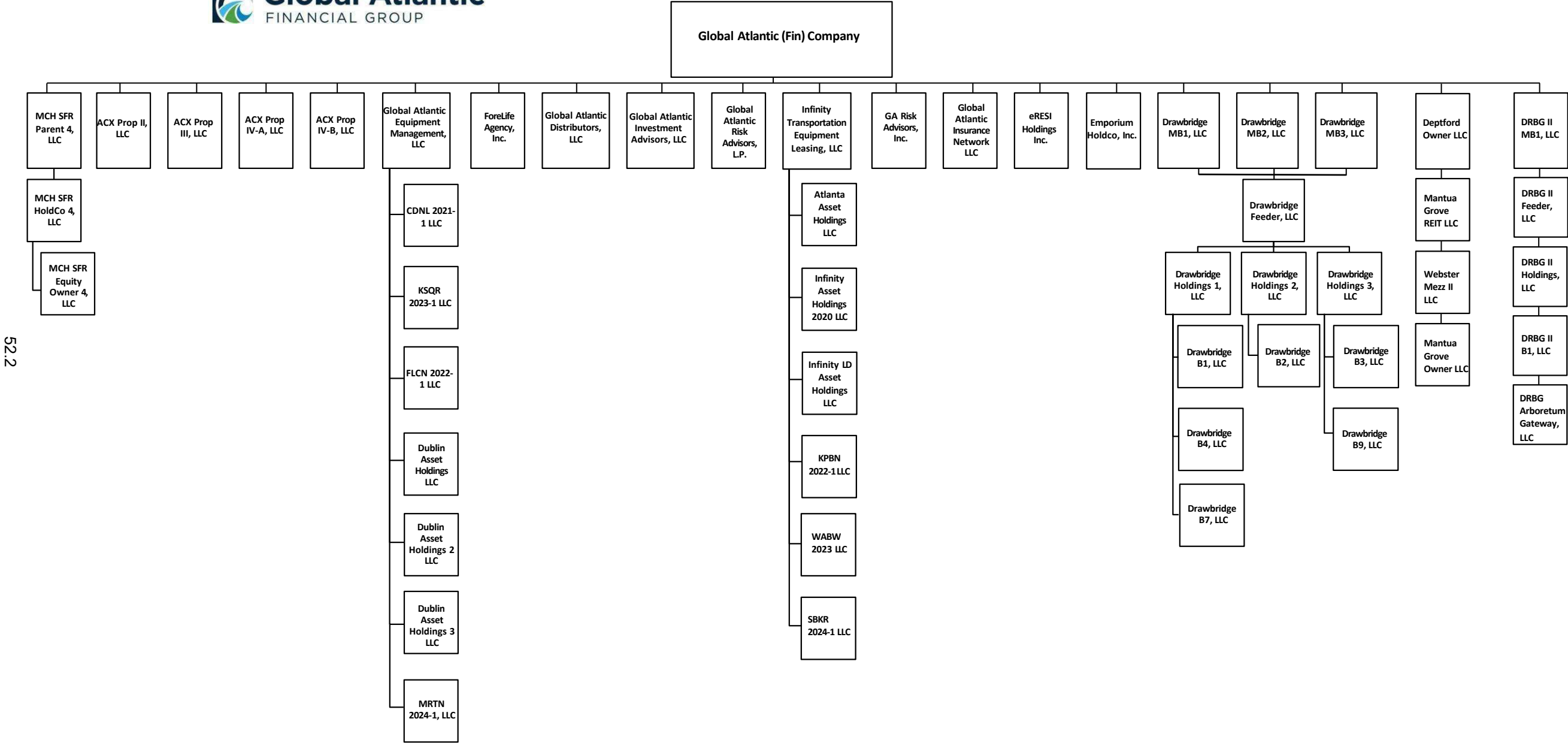
See 1 ←

<sup>1</sup>Certain subsidiaries included in the organizational chart own additional legal entities which have been omitted for clarity of presentation.

<sup>2</sup>Parasol Renewable Energy LLC is 80% owned by Solis LLC, and 20% owned by Global Atlantic Re Limited.

<sup>3</sup>GA Iris LLC is 30% owned by GA Partner Solutions LLC, and 70% owned by third-party investors.

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company  
 ORGANIZATIONAL CHART OF THE INSURANCE HOLDING COMPANY SYSTEM<sup>1</sup>



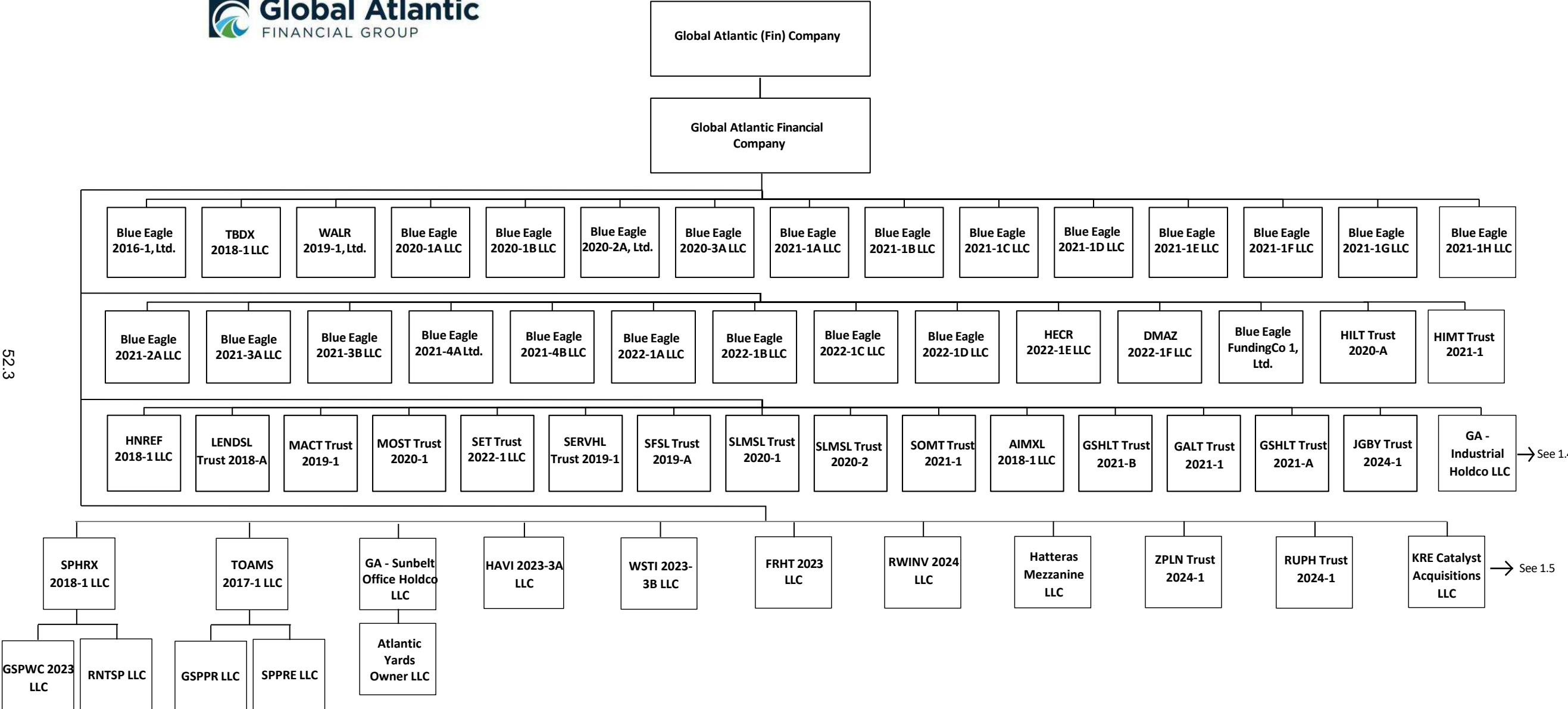
52.2

<sup>1</sup>Certain subsidiaries included in the organizational chart own additional legal entities which have been omitted for clarity of presentation.

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company  
 ORGANIZATIONAL CHART OF THE INSURANCE HOLDING COMPANY SYSTEM<sup>1</sup>



52.3

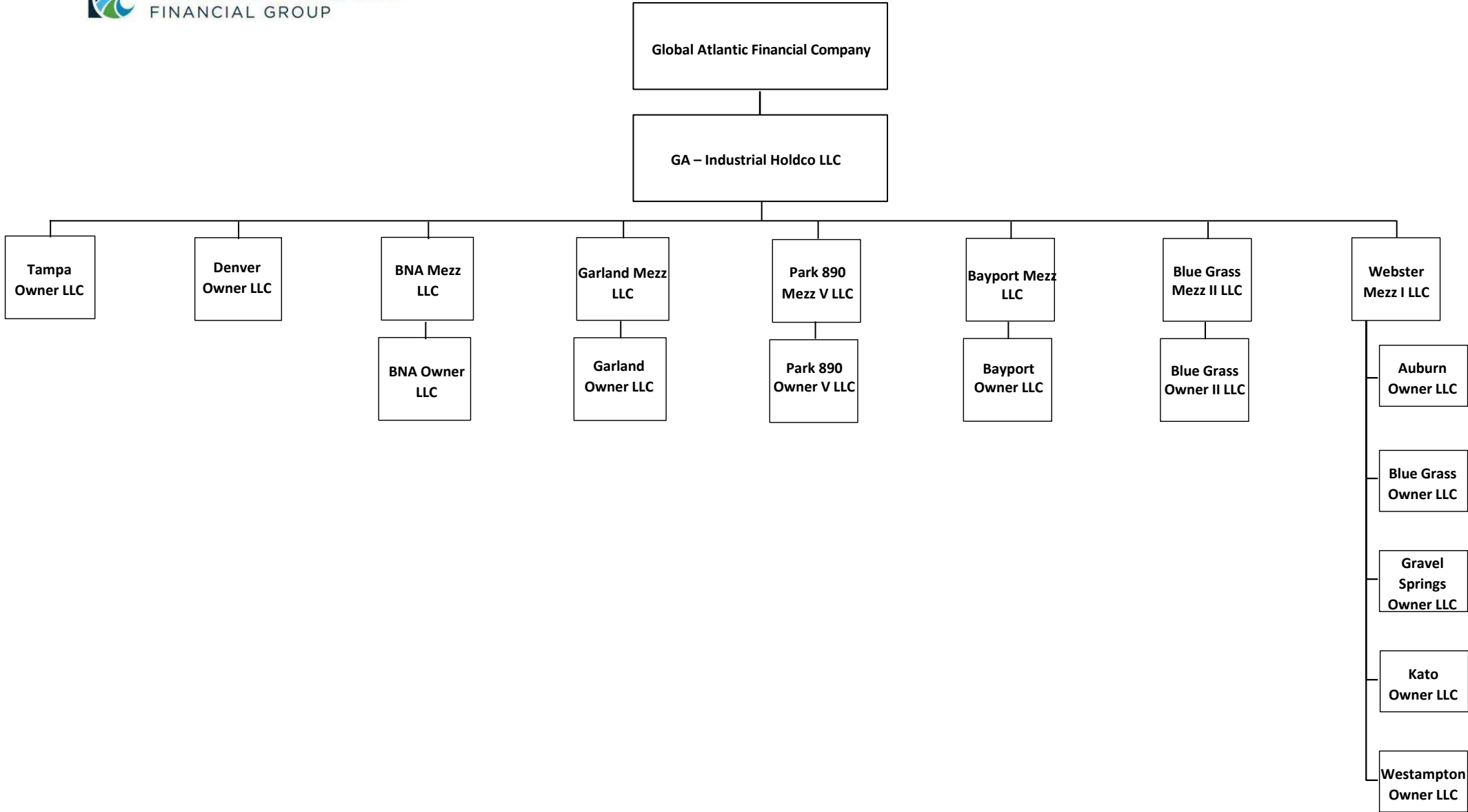


→ See 1.4

→ See 1.5

<sup>1</sup>Certain subsidiaries included in the organizational chart own additional legal entities which have been omitted for clarity of presentation.

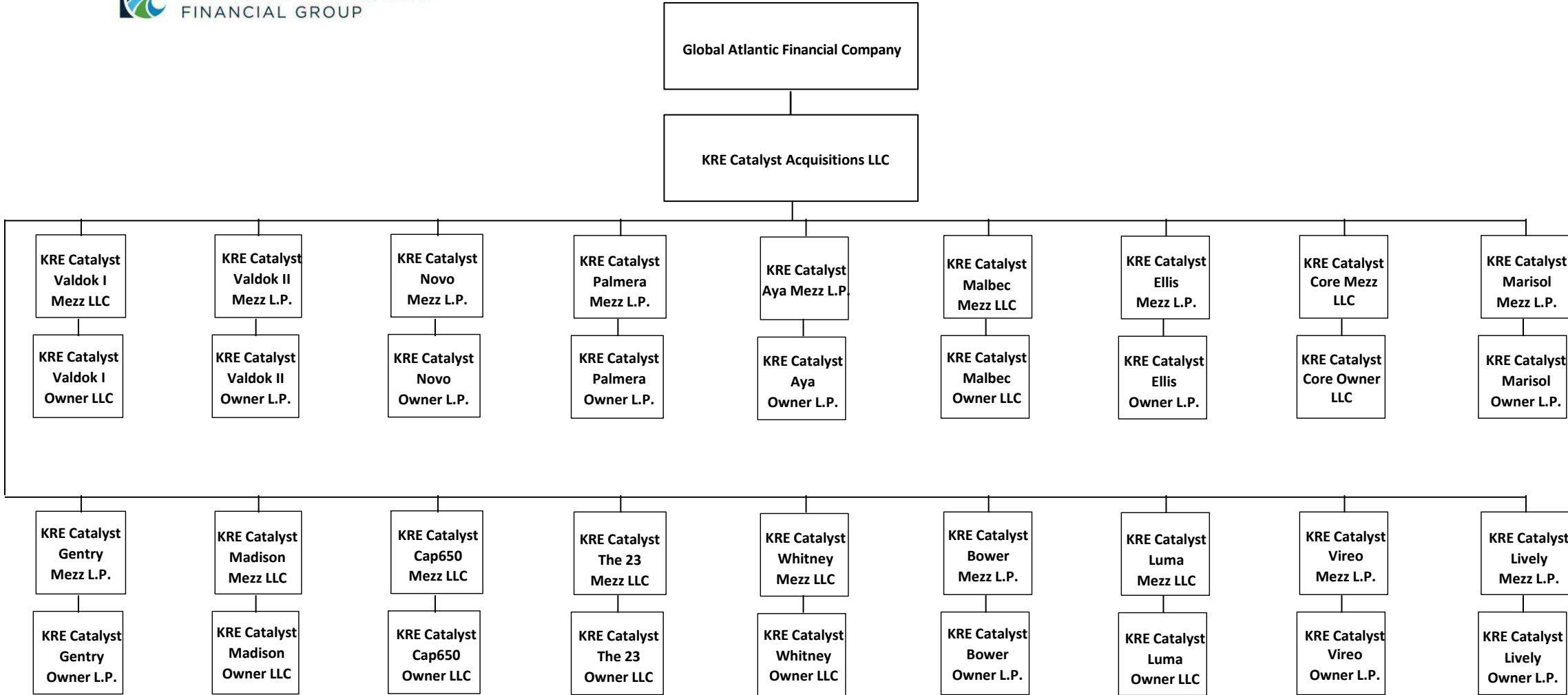
ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company  
 ORGANIZATIONAL CHART OF THE INSURANCE HOLDING COMPANY SYSTEM<sup>1</sup>



52.4



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company  
 ORGANIZATIONAL CHART OF THE INSURANCE HOLDING COMPANY SYSTEM<sup>1</sup>



52.5

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**SCHEDULE Y**

**PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Yes/No)	*
.3891	Global Atlantic Grp	62200	95-2496321				Accordia Life and Annuity Company	IA	IA	Commonwealth Annuity and Life Insurance Company	Ownership	100.000	KKR & Co. Inc.		
.3891	Global Atlantic Grp	15475	46-3465867				Cape Verity I, Inc.	IA	IA	Accordia Life and Annuity Company	Ownership	100.000	KKR & Co. Inc.		
.3891	Global Atlantic Grp	15473	46-3485456				Cape Verity III, Inc.	IA	IA	Accordia Life and Annuity Company	Ownership	100.000	KKR & Co. Inc.		
.3891	Global Atlantic Grp	84824	04-6145677 95-2496321	3958278	1391312		Commonwealth Annuity and Life Insurance Company DBE Solar Holdco LLC	MA DE	IA NIA	Global Atlantic (Fin) Company Accordia Life and Annuity Company	Ownership Ownership	100.000 100.000	KKR & Co. Inc. KKR & Co. Inc.		
.3891	Global Atlantic Grp	69140	04-1867050 38-3871599	2578101	793699		First Allmerica Financial Life Insurance Company Five Points Senior Holdco LLC	MA DE	IA NIA	Commonwealth Annuity and Life Insurance Company Accordia Life and Annuity Company	Ownership Ownership	100.000 100.000	KKR & Co. Inc. KKR & Co. Inc.		
.3891	Global Atlantic Grp	91642	06-1016329 38-3898658 98-1089764 98-1090868 46-3694412 46-3694412	1554348 4520225 4520225 4520225			Forethought Life Insurance Company Global Atlantic (Fin) Company Global Atlantic Financial Group Limited Global Atlantic Limited (Delaware) Gotham Issuer, LLC Gotham Issuer, LLC	IN DE BMJ DE DE DE	RE UIP UIP UIP NIA NIA	Company Global Atlantic Financial Limited The Global Atlantic Financial Group LLC Global Atlantic Financial Group Limited Accordia Life and Annuity Company Global Atlantic (Fin) Company	Ownership Ownership Ownership Ownership Ownership Ownership	100.000 100.000 100.000 100.000 90.000 10.000	KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc.		
.3891	Global Atlantic Grp	15333	46-3455515 88-1203639	1743754 1472698 98-1563045	2578101 3958278 1932162	1404912 New York Stock Exchange	Gotham Re, Inc. KKR & Co. Inc. KKR Group Co. Inc. KKR Group Holdings Corp. KKR Group Partnership L.P. KKR Magnolia Holdings LLC	VT DE DE DE CYM CYM	IA UIP UIP UIP UIP UIP	Accordia Life and Annuity Company Board of Directors KKR & Co. Inc. KKR Group Co. Inc. KKR Group Holdings Corp. KKR Group Partnership L.P.	Ownership Board of Directors Ownership Ownership Ownership Ownership	100.000 100.000 100.000 100.000 100.000 100.000	KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc.		
			04-6145677 88-2112299 95-2496321 98-1089764 98-1090854 98-1452583				NAV Solar Holdco LLC Panamint Power LLC Tapioca View, LLC The Global Atlantic Financial Group LLC EXL Solar HoldCo, LLC Global Atlantic Assurance Limited Global Atlantic Financial Company Bermuda Limited	DE DE DE BMJ DE BMJ	NIA NIA NIA UIP NIA IA	Company Forethought Life Insurance Company Accordia Life and Annuity Company KKR Magnolia Holdings LLC Global Atlantic Re Limited Global Atlantic Re Limited	Ownership Ownership Ownership Ownership Ownership Ownership	100.000 100.000 100.000 100.000 100.000 100.000	KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc.		
			98-1529928 98-1090854 88-1979352				Global Atlantic Limited (Delaware) Global Atlantic Re Limited Stellar Renewable Power LLC Solis LLC Solis LLC	BMJ BMJ DE DE DE	NIA IA NIA NIA NIA	Global Atlantic Limited (Delaware) Global Atlantic Limited (Delaware) Global Atlantic Re Limited Forethought Life Insurance Company Third Party Investors	Ownership Ownership Ownership Ownership Ownership	100.000 100.000 100.000 25.000 75.000	KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc.		
			84-3588586 84-3588586 86-1607307 87-2335032 87-3631476 88-0561068				Parasol Renewable Energy LLC Parasol Renewable Energy LLC ACX Prop II, LLC ACX Prop III, LLC ACX Prop IV-A, LLC ACX Prop IV-B, LLC	DE DE DE DE DE DE	NIA NIA NIA NIA NIA NIA	Global Atlantic Re Limited Solis LLC Global Atlantic (Fin) Company Global Atlantic (Fin) Company Global Atlantic (Fin) Company Global Atlantic (Fin) Company	Ownership Ownership Ownership Ownership Ownership Ownership	20.000 80.000 100.000 100.000 100.000 100.000	KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc.		
			82-3508436				Atlanta Asset Holdings LLC	DE	NIA	Infinity Transportation Equipment Leasing, LLC	Management	0.000	KKR & Co. Inc.		
			88-1026854 86-2857451				Atlantic Yards Owner LLC KSQR 2023-1 LLC CDNL 2021-1 LLC Denver Owner LLC Drawbridge B1, LLC Drawbridge B2, LLC	DE DE DE DE DE DE	NIA NIA NIA NIA NIA NIA	GA - Sunbelt Office Holdco LLC Global Atlantic Equipment Management, LLC Global Atlantic Equipment Management, LLC GA - Industrial Holdco LLC Drawbridge Holdings 1, LLC Drawbridge Holdings 2, LLC	Management Management Management Management Management Management	0.000 0.000 0.000 0.000 0.000 0.000	KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc. KKR & Co. Inc.		

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**SCHEDULE Y**

**PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Yes/No)	*
							Drawbridge B3, LLC	DE	NIA	Drawbridge Holdings 3, LLC	Management	0.000	KKR & Co. Inc.		
							Drawbridge B4, LLC	DE	NIA	Drawbridge Holdings 1, LLC	Management	0.000	KKR & Co. Inc.		
							Drawbridge B7, LLC	DE	NIA	Drawbridge Holdings 1, LLC	Management	0.000	KKR & Co. Inc.		
							Drawbridge B9, LLC	DE	NIA	Drawbridge Holdings 3, LLC	Management	0.000	KKR & Co. Inc.		
			88-0937290				Drawbridge Feeder, LLC	DE	NIA	Drawbridge MB1, LLC	Management	0.000	KKR & Co. Inc.		
			88-0937290				Drawbridge Feeder, LLC	DE	NIA	Drawbridge MB2, LLC	Management	0.000	KKR & Co. Inc.		
			88-0937290				Drawbridge Feeder, LLC	DE	NIA	Drawbridge MB3, LLC	Management	0.000	KKR & Co. Inc.		
			87-3802448				Drawbridge Holdings 1, LLC	DE	NIA	Drawbridge Feeder, LLC	Management	0.000	KKR & Co. Inc.		
			61-1580298				Drawbridge Holdings 2, LLC	DE	NIA	Drawbridge Feeder, LLC	Management	0.000	KKR & Co. Inc.		
			87-3802777				Drawbridge Holdings 3, LLC	DE	NIA	Drawbridge Feeder, LLC	Management	0.000	KKR & Co. Inc.		
							Drawbridge MB1, LLC	DE	NIA	Global Atlantic (Fin) Company	Management	0.000	KKR & Co. Inc.		
							Drawbridge MB2, LLC	DE	NIA	Global Atlantic (Fin) Company	Management	0.000	KKR & Co. Inc.		
							Drawbridge MB3, LLC	DE	NIA	Global Atlantic (Fin) Company	Management	0.000	KKR & Co. Inc.		
			86-2361267				Dublin Asset Holdings 2 LLC	DE	NIA	Global Atlantic Equipment Management, LLC	Management	0.000	KKR & Co. Inc.		
			87-2316184				Dublin Asset Holdings 3, LLC	DE	NIA	Global Atlantic Equipment Management, LLC	Management	0.000	KKR & Co. Inc.		
			82-3508100				Dublin Asset Holdings LLC	DE	NIA	Global Atlantic Equipment Management, LLC	Management	0.000	KKR & Co. Inc.		
			87-3023750				Emporium Holdco, Inc.	DE	NIA	Global Atlantic (Fin) Company	Ownership	100.000	KKR & Co. Inc.		
			87-3058805				eRESI Holdings Inc.	DE	NIA	Global Atlantic (Fin) Company	Ownership	100.000	KKR & Co. Inc.		
			86-2871839				FLCN 2022-1 LLC	DE	NIA	Global Atlantic Equipment Management, LLC	Management	0.000	KKR & Co. Inc.		
			35-1815415				ForeLife Agency, Inc.	IN	NIA	Global Atlantic (Fin) Company	Ownership	100.000	KKR & Co. Inc.		
			92-1413949				GA - Industrial Holdco LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			38-3898658				GA - Sunbelt Office Holdco LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			13-3896487				GA Risk Advisors, Inc.	DE	NIA	Global Atlantic (Fin) Company	Ownership	100.000	KKR & Co. Inc.		
			20-3944031				Global Atlantic Distributors, LLC	DE	NIA	Global Atlantic (Fin) Company	Ownership	100.000	KKR & Co. Inc.		
			81-3323212				Global Atlantic Equipment Management, LLC	DE	NIA	Global Atlantic (Fin) Company	Ownership	100.000	KKR & Co. Inc.		
			38-3898658				Global Atlantic Insurance Network LLC	DE	NIA	Global Atlantic (Fin) Company	Ownership	100.000	KKR & Co. Inc.		
			35-1960899				Global Atlantic Investment Advisors, LLC	IN	NIA	Global Atlantic (Fin) Company	Ownership	100.000	KKR & Co. Inc.		
			13-3896700				Global Atlantic Risk Advisors, L.P.	DE	NIA	Global Atlantic (Fin) Company	Ownership	100.000	KKR & Co. Inc.		
							Infinity Asset Holdings 2020 LLC	DE	NIA	Infinity Transportation Equipment Leasing, LLC	Management	0.000	KKR & Co. Inc.		
			84-4227992				Infinity LD Asset Holdings LLC	DE	NIA	Infinity Transportation Equipment Leasing, LLC	Management	0.000	KKR & Co. Inc.		
			84-3127337				Infinity Transportation Equipment Leasing, LLC	DE	NIA	Global Atlantic (Fin) Company	Ownership	100.000	KKR & Co. Inc.		
			86-3445068				KPBN 2022-1 LLC	DE	NIA	Infinity Transportation Equipment Leasing, LLC	Management	0.000	KKR & Co. Inc.		
			87-3496842				WABW 2023 LLC	DE	NIA	Infinity Transportation Equipment Leasing, LLC	Management	0.000	KKR & Co. Inc.		
			92-1077691				MCH SFR Equity Owner 4, LLC	DE	NIA	MCH SFR HoldCo 4, LLC	Management	0.000	KKR & Co. Inc.		
			88-3108777				MCH SFR HoldCo 4, LLC	DE	NIA	MCH SFR Parent 4, LLC	Management	0.000	KKR & Co. Inc.		
			87-4783067				MCH SFR Parent 4, LLC	DE	NIA	Global Atlantic (Fin) Company	Management	0.000	KKR & Co. Inc.		
			92-1402466				Tampa Owner LLC	DE	NIA	GA - Industrial Holdco LLC	Management	0.000	KKR & Co. Inc.		
			90-0928452				Global Atlantic Financial Company	DE	NIA	Global Atlantic (Fin) Company	Ownership	100.000	KKR & Co. Inc.		
			85-0526287				AIMXL 2018-1 LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			98-1307202				Blue Eagle 2016-1, Ltd.	CYM	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			83-3851887				TBDX 2018-1, LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
							WALR 2019-1, Ltd.	CYM	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			85-0498393				JAYP 2020-1A LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			85-0506156				PICO 2020-1B LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			98-1618000				Blue Eagle 2020-2A, Ltd.	CYM	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**SCHEDULE Y**  
**PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Yes/No)	*
			30-1278256				Blue Eagle 2020-3A LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			86-1185033				Blue Eagle 2021-1A LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			86-1215896				Blue Eagle 2021-1B LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			86-1247520				Blue Eagle 2021-1C LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			86-1276982				Blue Eagle 2021-1D LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			87-1039701				Blue Eagle 2021-1E LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			87-1051951				Blue Eagle 2021-1F LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			87-1083548				Blue Eagle 2021-1G LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			87-1103117				Blue Eagle 2021-1H LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			86-1833206				Blue Eagle 2021-2A LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			86-1908720				Blue Eagle 2021-3A LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			86-1926397				Blue Eagle 2021-3B LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			98-1650279				Blue Eagle 2021-4A Ltd.	CYM	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			86-1867464				Blue Eagle 2021-4B LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			87-3855255				Blue Eagle 2022-1A LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			87-3855455				Blue Eagle 2022-1B LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			87-3876861				Blue Eagle 2022-1C LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			87-3877027				Blue Eagle 2022-1D LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			88-2368056				HECR 2022-1E LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			88-2395708				DMAZ 2022-1F LLC	CYM	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			98-1669070				Blue Eagle FundingCo 1, Ltd.	CYM	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			87-1240026				GALT Trust 2021-1	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			86-2409460				GSHLT Trust 2021-A	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			87-2827474				GSHLT Trust 2021-B	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			85-3158152				HILT Trust 2020-A	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			86-2750470				HIMT Trust 2021-A	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			86-2028644				HNREF 2018-1 LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
							LENSL Trust 2018- A	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			85-1772188				MACT Trust 2019-1	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			85-3886210				MOST Trust 2020-1	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			84-4568438				SERVHL Trust 2019-1	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			88-0867231				SET Trust 2022-1 LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			84-3988321				SFSL Trust 2019-A	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			84-4665609				SLMSL Trust 2020-1	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			84-4685585				SLMSL Trust 2020-2	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			86-2737921				SOMT Trust 2021-1	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
							SPHRX 2018-1 LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
							GSPIC 2023 LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
							RNTSP LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
							TOAMS 2017-1 LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
							GSPPR LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
							SPPRE LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			92-1187937				HAVI 2023-3A LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			92-1198046				WSTI 2023-3B LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
			93-4460677				FRHT 2023 LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
							RWINV 2024 LLC	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
							Chevy Chase Plaza Mezzanine LLC	DE	NIA	Commonwealth Annuity and Life Insurance Company	Ownership	100.000	KKR & Co. Inc.		
							JGBY Trust 2024-1	DE	NIA	Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**SCHEDULE Y**

**PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Yes/No)	*
							6101 W Centinela Mezzanine LLC	DE		Forethought Life Insurance Company	Ownership	100.000	KKR & Co. Inc.		
							6101 W Centinela Owner LLC	DE		6101 W Centinela Mezzanine LLC	Ownership	100.000	KKR & Co. Inc.		
							BNA Mezz LLC	DE		GA - Industrial Holdco LLC	Ownership	100.000	KKR & Co. Inc.		
							BNA Owner LLC	DE		BNA Mezz LLC	Ownership	100.000	KKR & Co. Inc.		
							Chevy Chase Plaza Owner LLC	DE		Chevy Chase Plaza Mezzanine LLC	Ownership	100.000	KKR & Co. Inc.		
							GA Partner Solutions LLC			GA Partner Solutions Holding Company LLC	Ownership	100.000	KKR & Co. Inc.		
							GA Iris LLC			GA Partner Solutions LLC	Ownership	30.000	KKR & Co. Inc.		
							GA Iris LLC			Third Party Investors	Ownership	70.000			
							GA Iris FinCo LLC	DE		GA Iris LLC	Ownership	100.000	KKR & Co. Inc.		
							GA Iris Re Limited		IA	GA Iris FinCo LLC	Ownership	100.000	KKR & Co. Inc.		
							CRTBS 2024 LLC	DE		Commonwealth Annuity and Life Insurance Company	Ownership	100.000	KKR & Co. Inc.		
							Hatteras Mezzanine LLC	DE		Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
							Garland Mezz LLC	DE		GA - Industrial Holdco LLC	Ownership	100.000	KKR & Co. Inc.		
							Garland Owner LLC	DE		Garland Mezz LLC	Ownership	100.000	KKR & Co. Inc.		
							GA 350 Ellis Member LLC	DE		Forethought Life Insurance Company	Ownership	100.000	KKR & Co. Inc.		
							Two Pine Mezzanine LLC	DE		Forethought Life Insurance Company	Ownership	100.000	KKR & Co. Inc.		
							Two Pine Owner LLC	DE		Two Pine Mezzanine LLC	Ownership	100.000	KKR & Co. Inc.		
							GA 330 Yale Member LLC	DE		Forethought Life Insurance Company	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Acquisitions LLC	DE		Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
							KRE Catalyst Valdok I Mezz LLC	DE		KRE Catalyst Acquisitions LLC	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Valdok I Owner LLC	DE		KRE Catalyst Valdok I Mezz LLC	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Valdok II Mezz L.P.	DE		KRE Catalyst Acquisitions LLC	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Valdok II Owner L.P.	DE		KRE Catalyst Valdok II Mezz L.P.	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Novo Mezz L.P.	DE		KRE Catalyst Acquisitions LLC	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Novo Owner L.P.	DE		KRE Catalyst Novo Mezz L.P.	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Palmera Mezz L.P.	DE		KRE Catalyst Acquisitions LLC	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Palmera Owner L.P.	DE		KRE Catalyst Palmera Mezz L.P.	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Aya Mezz L.P.	DE		KRE Catalyst Acquisitions LLC	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Aya Owner L.P.	DE		KRE Catalyst Aya Mezz L.P.	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Malbec Mezz LLC	DE		KRE Catalyst Acquisitions LLC	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Malbec Owner LLC	DE		KRE Catalyst Malbec Mezz LLC	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Ellis Mezz L.P.	DE		KRE Catalyst Acquisitions LLC	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Ellis Owner L.P.	DE		KRE Catalyst Ellis Mezz L.P.	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Core Mezz LLC	DE		KRE Catalyst Acquisitions LLC	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Core Owner LLC	DE		KRE Catalyst Core Mezz LLC	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Marisol Mezz L.P.	DE		KRE Catalyst Acquisitions LLC	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Marisol Owner L.P.	DE		KRE Catalyst Marisol Mezz L.P.	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Gentry Mezz L.P.	DE		KRE Catalyst Acquisitions LLC	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Gentry Owner L.P.	DE		KRE Catalyst Gentry Mezz L.P.	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Madison Mezz LLC	DE		KRE Catalyst Acquisitions LLC	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Madison Owner LLC	DE		KRE Catalyst Madison Mezz LLC	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Cap650 Mezz LLC	DE		KRE Catalyst Acquisitions LLC	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Cap650 Owner LLC	DE		KRE Catalyst Cap650 Mezz LLC	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst The 23 Mezz LLC	DE		KRE Catalyst Acquisitions LLC	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst The 23 Owner LLC	DE		KRE Catalyst The 23 Mezz LLC	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Whitney Mezz LLC	DE		KRE Catalyst Acquisitions LLC	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Whitney Owner LLC	DE		KRE Catalyst Whitney Mezz LLC	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Bower Mezz L.P.	DE		KRE Catalyst Acquisitions LLC	Ownership	100.000	KKR & Co. Inc.		

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**SCHEDULE Y**

**PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
							KRE Catalyst Bower Owner L.P.	DE		KRE Catalyst Bower Mezz L.P.	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Luma Mezz LLC	DE		KRE Catalyst Acquisitions LLC	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Luma Owner LLC	DE		KRE Catalyst Luma Mezz LLC	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Vireo Mezz L.P.	DE		KRE Catalyst Acquisitions LLC	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Vireo Owner L.P.	DE		KRE Catalyst Vireo Mezz L.P.	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Lively Mezz L.P.	DE		KRE Catalyst Acquisitions LLC	Ownership	100.000	KKR & Co. Inc.		
							KRE Catalyst Lively Owner L.P.	DE		KRE Catalyst Lively Mezz L.P.	Ownership	100.000	KKR & Co. Inc.		
							Park 890 Mezz V LLC	DE		GA - Industrial Holdco LLC	Ownership	100.000	KKR & Co. Inc.		
							Park 890 Owner V LLC	DE		Park 890 Mezz V LLC	Ownership	100.000	KKR & Co. Inc.		
							Global Solutions LLC	DE		Global Atlantic Limited (Delaware)	Ownership	100.000	KKR & Co. Inc.		
							Bayport Mezz LLC	DE		GA - Industrial Holdco LLC	Ownership	100.000	KKR & Co. Inc.		
							Bayport Owner LLC	DE		Bayport Mezz LLC	Ownership	100.000	KKR & Co. Inc.		
							Auburn Owner LLC	DE		Webster Mezz I LLC	Ownership	100.000	KKR & Co. Inc.		
							Blue Grass Owner I LLC	DE		Webster Mezz I LLC	Ownership	100.000	KKR & Co. Inc.		
							Deptford Owner LLC	DE		Global Atlantic (Fin) Company	Ownership	100.000	KKR & Co. Inc.		
							Gravel Springs Owner LLC	DE		Webster Mezz I LLC	Ownership	100.000	KKR & Co. Inc.		
							Kato Owner LLC	DE		Webster Mezz I LLC	Ownership	100.000	KKR & Co. Inc.		
							Mantua Grove Owner LLC	DE		Webster Mezz II LLC	Ownership	100.000	KKR & Co. Inc.		
							Mantua Grove REIT LLC	DE		Deptford Owner LLC	Ownership	100.000	KKR & Co. Inc.		
							Westampton Owner LLC	DE		Webster Mezz I LLC	Ownership	100.000	KKR & Co. Inc.		
							Webster Mezz I LLC	DE		GA - Industrial Holdco LLC	Ownership	100.000	KKR & Co. Inc.		
							Webster Mezz II LLC	DE		Mantua Grove REIT LLC	Ownership	100.000	KKR & Co. Inc.		
							Blue Grass Mezz II LLC	DE		GA - Industrial Holdco LLC	Ownership	100.000	KKR & Co. Inc.		
							Blue Grass Owner II LLC	DE		Blue Grass Mezz II LLC	Ownership	100.000	KKR & Co. Inc.		
							DRBG II MB1, LLC	DE		Global Atlantic (Fin) Company	Ownership	100.000	KKR & Co. Inc.		
							DRBG II Feeder, LLC	DE		DRBG II MB1, LLC	Management	0.000	KKR & Co. Inc.		
							DRBG II Holdings, LLC	DE		DRBG II Feeder, LLC	Ownership	100.000	KKR & Co. Inc.		
							DRBG II B1, LLC	DE		DRBG II Holdings, LLC	Ownership	100.000	KKR & Co. Inc.		
							DRBG Arboretum Gateway, LLC	DE		DRBG II B1, LLC	Ownership	100.000	KKR & Co. Inc.		
							SBKR 2024-1, LLC	DE		Infinity Transportation Equipment Leasing, LLC	Management	0.000	KKR & Co. Inc.		
							GA Partner Solutions Holding Company LLC	DE		Global Atlantic Limited (Delaware)	Ownership	100.000	KKR & Co. Inc.		
							ZPLN Trust 2024-1	DE		Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
							RUPH Trust 2024-1	DE		Global Atlantic Financial Company	Management	0.000	KKR & Co. Inc.		
							MRTN 2024-1, LLC	DE		Global Atlantic Equipment Management, LLC	Management	0.000	KKR & Co. Inc.		

**NONE**

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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**SCHEDULE Y**

**PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES**

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
	98-1563045	KKR Magnolia Holdings LLC										
	98-1089764	The Global Atlantic Financial Group LLC		3,500,000							3,500,000	
	98-1089764	Global Atlantic Financial Group Limited		32,000,000							32,000,000	
	38-3898658	Global Atlantic (Fin) Company		304,500,000			(5,692,420)				298,807,580	
	98-1451597	GA Re Bermuda Holdco Limited					(424,136)				(424,136)	
84824	04-6145677	Commonwealth Annuity & Life Insurance Company		(655,311,971)	1,444,468,611		(385,505,729)	(147,754,504)			255,896,407	27,281,808,932
	98-1090854	Global Atlantic Re Limited		(988,042,564)	466,576,114		(69,318,934)	251,187,794			(339,597,590)	(70,140,424,590)
69140	04-1867050	First Allmerica Financial Life Insurance Company		(1,306,472,963)	415,993,257		(50,251,194)	(160,313,351)			(1,101,044,251)	14,658,949,772
62200	95-2496321	Accordia Life and Annuity Company		102,793,845	58,635,670		(94,144,832)	(21,357,013)			45,927,670	5,677,049,777
	90-0928452	Global Atlantic Financial Company					502,595,601				502,595,601	
15333	46-3455515	Gotham Re, Inc.						4,674,577			4,674,577	(498,039,976)
	95-2496321	Tapioca View, LLC			(1,662,480)		(943,426)				(2,605,906)	
15475	46-3465867	Cape Verity I, Inc.		245,914				(13,069,777)			(12,823,863)	(1,525,814,050)
15473	46-3485456	Cape Verity III, Inc.			98,786,789			34,520,116			133,306,905	(5,025,585,868)
	35-1960899	Global Atlantic Investment Advisors, LLC					(2,222,672)				(2,222,672)	
	20-3944031	Global Atlantic Distributors, LLC					(62,055,111)				(62,055,111)	
91642	06-1016329	Forethought Life Insurance Company		145,124,839	(2,562,383,495)		(439,373,919)	52,112,158			(2,804,520,417)	29,572,056,003
	81-3323212	Global Atlantic Equipment Management, LLC					(236,033)				(236,033)	
	98-1452583	Global Atlantic Assurance Limited		(10,357,713)	65,116,860		(32,827,373)				21,931,774	
	98-1529928	Global Atlantic Financial Company Bermuda Limited					9,748,065				9,748,065	
	00-0000000	Kohlberg Kravis Roberts & Co, LP		(600,000,000)			630,652,113				30,652,113	
	85-3158152	HILT Trust 2020-A		(82,095,135)							(82,095,135)	
	87-3496842	IT Holdings 2022, LLC		(8,437,740)							(8,437,740)	
	83-3851887	BLUE EAGLE 2018-1, LLC			8,734						8,734	
	85-0506156	Blue Eagle 2020-1B LLC			5,413,592						5,413,592	
	85-0498393	Blue Eagle 2020-1A LLC			5,413,592						5,413,592	
	98-1618000	Blue Eagle 2020-2A LLC										
	30-1278256	Blue Eagle 2020-3A LLC		32,476,277							32,476,277	
	86-1185033	Blue Eagle 2021-1A LLC		(30,914,073)							(30,914,073)	
	86-1215896	Blue Eagle 2021-1B LLC		(46,739,083)							(46,739,083)	
	86-1247520	Blue Eagle 2021-1C LLC		(44,158,502)							(44,158,502)	
	86-1276982	Blue Eagle 2021-1D LLC		(24,375,683)							(24,375,683)	
	86-1908720	Blue Eagle 2021-3A LLC		(59,193,851)							(59,193,851)	
	86-1926397	Blue Eagle 2021-3B LLC		(75,732,648)							(75,732,648)	
	86-1833206	Blue Eagle 2021-2A LLC		(1,570,168)							(1,570,168)	
	86-1867464	Blue Eagle 2021-2B LLC										
	87-1039701	Blue Eagle 2021-1E LLC		(15,116,578)	908,189						(14,208,389)	
	87-1051951	Blue Eagle 2021-1F LLC		(7,459,695)	908,189						(6,551,506)	
	87-1083548	Blue Eagle 2021-1G LLC		(16,519,844)							(16,519,844)	
	87-1103117	Blue Eagle 2021-1H LLC		(15,071,443)							(14,163,254)	
	87-3855255	Blue Eagle 2022-1A LLC									908,189	

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**SCHEDULE Y**

**PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES**

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
	87-3855455	Blue Eagle 2022-1B LLC		(30,407,072)							(30,407,072)	
	87-3876861	Blue Eagle 2022-1C LLC		(366,855)							(366,855)	
	87-3877027	Blue Eagle 2022-1D LLC		340,114							340,114	
	88-2368056	Blue Eagle 2022-1E LLC		113,939,213							113,939,213	
	88-2395708	Blue Eagle 2022-1F LLC		110,970,620							110,970,620	
	85-0526287	AIMXL 2018-1 LLC		(2,795,802)							(2,795,802)	
	82-3508100	Dublin Asset Holdings LLC		(63,951,458)							(63,951,458)	
	82-3508436	Atlanta Asset Holdings LLC		(26,509,377)							(26,509,377)	
	86-2028644	HNREF 2018-1 LLC										
	87-2335032	ACX Prop III, LLC		15,527,443							15,527,443	
	87-3631476	ACX Prop IV-A, LLC		25,499,266							25,499,266	
	88-0561068	ACX Prop IV-B, LLC		188,411,309							188,411,309	
	87-3802777	Drawbridge Holdings 3, LLC										
	84-4568438	SERVHL Trust 2019-1		(105,735,362)							(105,735,362)	
	85-1772188	MACT Trust 2019-1		(63,960,836)							(63,960,836)	
	84-3127337	Infinity LD Asset Holdings, LLC		(10,292,507)							(10,292,507)	
	84-4227992	Infinity Asset Holdings 2020, LLC		(39,965,202)							(39,965,202)	
		Infinity Asset Holdings 2022, LLC										
	84-4665609	SLMSL Trust 2020-1		(43,634,956)							(43,634,956)	
	84-4685585	SLMSL Trust 2020-2		(43,763,093)							(43,763,093)	
	84-3988321	SFSL Trust 2019-A		224,495,176							224,495,176	
	85-3686210	MOST Trust 2020-1		(77,313,057)							(77,313,057)	
	86-2737921	SOMT Trust 2021-A		(46,885,957)							(46,885,957)	
	86-2750470	HIMT Trust 2021-A		(92,840,143)							(92,840,143)	
	86-2409460	GSHLT Trust 2021-A		(85,169,388)							(85,169,388)	
	87-2827474	GSHLT Trust 2021-B		(86,869,087)							(86,869,087)	
	87-1240026	GALT Trust 2021-1		(41,612,145)							(41,612,145)	
	86-2857451	CDNL 2021-1, LLC		(1,390,085)							(1,390,085)	
	86-2871839	FLCN 2022-1, LLC		27,438,041							27,438,041	
	88-0867231	SET Trust 2022-1 LLC										
	88-1026854	Cardinal Air 2022-1, LLC										
	86-2361267	Dublin Asset Holdings 2 LLC		(18,260,789)							(18,260,789)	
	87-2316184	Dublin Asset Holdings 3, LLC		17,278,887							17,278,887	
	98-1307202	Blue Eagle 2016-1, Ltd.		2,221,360							2,221,360	
	00-0000000	SPHRX 2018-1, LLC		(49,612,536)							(49,612,536)	
	90-0810836	CBCCOV 2018-1, LLC										
	86-1607307	ACX Prop II, LLC		21,094,018							21,094,018	
	00-0000000	TOAMS 2017-1 LLC		(17,115,938)							(17,115,938)	
	00-0000000	Blue Eagle 2019-1, Ltd.										
	98-1650279	Blue Eagle 2021-4A, Ltd.										
	98-1669070	Blue Eagle FundingCo 1, Ltd.										
	00-0000000	HSDTY 2017-1 LLC										
	00-0000000	MCH SFR Equity Owner 4, LLC		8,532,927							8,532,927	
	00-0000000	Denver Owner LLC		(160)							(160)	

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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**SCHEDULE Y**

**PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES**

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	92-1402466	Tampa Owner LLC		(153)							(153)	
	00-0000000	Atlantic Yards Owner LLC										
	00-0000000	Drawbridge B4, LLC		5,398,280							5,398,280	
	00-0000000	Drawbridge B1, LLC		(1,668,338,093)							(1,668,338,093)	
	00-0000000	Drawbridge B7, LLC		(47,055,039)							(47,055,039)	
	00-0000000	Drawbridge B2, LLC		29,310,250							29,310,250	
	00-0000000	Drawbridge B3, LLC		31,838,478							31,838,478	
	00-0000000	Drawbridge B9, LLC		3,255,805							3,255,805	
	88-0937290	Drawbridge Feeder, LLC		(1,533,336)							(1,533,336)	
	87-3058805	eRESI Holdings Inc.										
	83-3851887	TBDX 2018-1, LLC		(101,587,753)							(101,587,753)	
	00-0000000	WALR 2019-1, Ltd		(33,603,117)							(33,603,117)	
	92-1187937	HAVI 2023-3A LLC		32,394,430							32,394,430	
	92-1198046	WSTI 2023-3B, LLC										
	00-0000000	Bayport Mezz LLC		15,400,000							15,400,000	
	00-0000000	Bayport Owner LLC		38,400,000							38,400,000	
	00-0000000	Blue Grass Owner II LLC		83,532,794							83,532,794	
	00-0000000	BNA Mezz LLC		24,492,021							24,492,021	
	00-0000000	BNA Owner LLC		35,944,853							35,944,853	
	00-0000000	Drawbridge MB1, LLC		42,400,000							42,400,000	
	00-0000000	FRHT 2023 LLC		36,527,347							36,527,347	
	00-0000000	Hatteras Mezzanine LLC		351,815,000							351,815,000	
	00-0000000	Garland Mezz LLC		32,400,000							32,400,000	
	00-0000000	Garland Owner LLC		54,821,054							54,821,054	
	00-0000000	KSQR 2023-1 LLC		190,378,987							190,378,987	
	00-0000000	JAYP 2020-1A LLC		(6,580,456)							(6,580,456)	
	00-0000000	JGBY Trust 2024-1		700,246,373							700,246,373	
	00-0000000	PICO 2020-1B LLC		(12,909,104)							(12,909,104)	
	00-0000000	RWINV 2024 LLC		50,176,152							50,176,152	
	00-0000000	Park 890 Mezz V LLC		23,100,000							23,100,000	
	00-0000000	Park 890 Owner V LLC		54,600,854							54,600,854	
	00-0000000	SBKR 2024-1, LLC		118,397,523							118,397,523	
	00-0000000	RUPH Trust 2024-1		235,898,958							235,898,958	
	00-0000000	MRTN 2024-1, LLC		120,228,348							120,228,348	
	00-0000000	Blue Eagle 2020-2A, Ltd.		(43,440,520)							(43,440,520)	
	00-0000000	WSTI 2023-3B LLC		21,261,964							21,261,964	
	00-0000000	Webster Mezz I LLC		280,897,410							280,897,410	
	00-0000000	Webster Mezz II LLC		91,652,579							91,652,579	
	00-0000000	ZPLN Trust 2024-1		169,802,495							169,802,495	
	00-0000000	WABW 2023 LLC		140,949,002							140,949,002	
	00-0000000	DRBG Arboretum Gateway, LLC		83,125,158							83,125,158	
	00-0000000	KRE Catalyst Valdok I Owner LLC		42,555,563							42,555,563	
	00-0000000	KRE Catalyst Valdok II Owner L.P.		36,246,863							36,246,863	
	00-0000000	KRE Catalyst Novo Owner L.P.		60,077,896							60,077,896	

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**SCHEDULE Y**

**PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES**

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
	00-000000	KRE Catalyst Palmera Owner L.P.		100,879,678							100,879,678	
	00-000000	KRE Catalyst Aya Owner L.P.		77,762,113							77,762,113	
	00-000000	KRE Catalyst Malbec Owner LLC		43,649,820							43,649,820	
	00-000000	KRE Catalyst Ellis Owner L.P.		97,258,067							97,258,067	
	00-000000	KRE Catalyst Core Owner LLC		102,405,082							102,405,082	
	00-000000	KRE Catalyst Marisol Owner L.P.		88,281,823							88,281,823	
	00-000000	KRE Catalyst Gentry Owner L.P.		55,543,094							55,543,094	
	00-000000	KRE Catalyst Madison Owner LLC		31,157,021							31,157,021	
	00-000000	KRE Catalyst Cap650 Owner LLC		88,089,213							88,089,213	
	00-000000	KRE Catalyst The 23 Owner LLC		47,787,659							47,787,659	
	00-000000	KRE Catalyst Whitney Owner LLC		80,676,106							80,676,106	
	00-000000	KRE Catalyst Bower Owner L.P.		69,892,397							69,892,397	
	00-000000	KRE Catalyst Luma Owner LLC		74,555,227							74,555,227	
	00-000000	KRE Catalyst Vireo Owner L.P.		52,074,894							52,074,894	
	00-000000	KRE Catalyst Lively Owner L.P.		59,887,482							59,887,482	
	00-000000	KRE Catalyst Valdok I Mezz LLC		33,038,979							33,038,979	
	00-000000	KRE Catalyst Valdok II Mezz L.P.		28,141,076							28,141,076	
	00-000000	KRE Catalyst Novo Mezz L.P.		46,642,840							46,642,840	
	00-000000	KRE Catalyst Palmera Mezz L.P.		78,320,230							78,320,230	
	00-000000	KRE Catalyst Aya Mezz L.P.		61,960,926							61,960,926	
	00-000000	KRE Catalyst Malbec Mezz LLC		34,780,219							34,780,219	
	00-000000	KRE Catalyst Ellis Mezz L.P.		77,495,322							77,495,322	
	00-000000	KRE Catalyst Core Mezz LLC		77,432,176							77,432,176	
	00-000000	KRE Catalyst Marisol Mezz L.P.		66,753,071							66,753,071	
	00-000000	KRE Catalyst Gentry Mezz L.P.		41,998,137							41,998,137	
	00-000000	KRE Catalyst Madison Mezz LLC		21,616,784							21,616,784	
	00-000000	KRE Catalyst Cap650 Mezz LLC		61,116,416							61,116,416	
	00-000000	KRE Catalyst The 23 Mezz LLC		33,155,143							33,155,143	
	00-000000	KRE Catalyst Whitney Mezz LLC		55,973,191							55,973,191	
	00-000000	KRE Catalyst Bower Mezz L.P.		56,559,739							56,559,739	
	00-000000	KRE Catalyst Luma Mezz LLC		60,333,088							60,333,088	
	00-000000	KRE Catalyst Vireo Mezz L.P.		42,141,099							42,141,099	
	00-000000	KRE Catalyst Lively Mezz L.P.		48,463,358							48,463,358	
	00-000000	Fortress GA Asia Holdings PTE. LTD		(2,221,360)							(2,221,360)	
	00-000000	GA Hatteras JV Members LLC		243,553,234							243,553,234	
9999999	Control Totals								XXX			

54.3



**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

**REQUIRED FILINGS**

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of WAIVED to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

	Responses
<b>MARCH FILING</b>	
1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1? .....	YES
2. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1? .....	YES
3. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1? .....	YES
4. Will an actuarial opinion be filed by March 1? .....	YES
<b>APRIL FILING</b>	
5. Will Management's Discussion and Analysis be filed by April 1? .....	YES
6. Will the Life, Health & Annuity Guaranty Association Assessable Premium Exhibit - Parts 1 and 2 be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies) .....	YES
7. Will the Supplemental Investment Risks Interrogatories be filed by April 1? .....	YES
<b>JUNE FILING</b>	
8. Will an audited financial report be filed by June 1? .....	YES
9. Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1? .....	YES

**SUPPLEMENTAL FILINGS**

The following supplemental reports are required to be filed as part of your annual statement filing **if your company is engaged in the type of business covered by the supplement. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below.** If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

**MARCH FILING**

10. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? (Not applicable to fraternal benefit societies) ..	NO
11. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1? .....	YES
12. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1? .....	NO
13. Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
14. Will the actuarial opinion on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1? .....	YES
15. Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
16. Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
17. Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
18. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
19. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1? .....	YES
20. Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
21. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
22. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
23. Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1? .....	YES
24. Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
25. Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1? .....	YES

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company  
**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

- 26. Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1? ..... NO
- 27. Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1? ..... NO
- 28. Will the Worker's Compensation Carve-Out Supplement be filed by March 1? (Not applicable to fraternal benefit societies) ..... NO
- 29. Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1? ..... YES
- 30. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1? ..... NO
- 31. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1? ..... NO
- 32. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1? ..... NO
- 33. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1? ..... NO
- 34. Will the VM-20 Reserves Supplement be filed with the state of domicile and the NAIC by March 1? ..... YES
- 35. Will the Health Supplement be filed with the state of domicile and the NAIC by March 1? ..... NO
- 36. Will the Market Conduct Annual Statement (MCAS) Premium Exhibit for Year be filed with appropriate jurisdictions and with the NAIC by March 1? ..... YES

**APRIL FILING**

- 37. Will the confidential Regulatory Asset Adequacy Issues Summary (RAAIS) required by the Valuation Manual be filed with the state of domicile by April 1? ..... YES
- 38. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? ..... YES
- 39. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies) .. NO
- 40. Will the Accident and Health Policy Experience Exhibit be filed by April 1? ..... YES
- 41. Will the Supplemental Health Care Exhibit (Parts 1 and 2) be filed with the state of domicile and the NAIC by April 1? ..... NO
- 42. Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30? ..... NO
- 43. Will the Supplemental Term and Universal Life Insurance Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1? ..... NO
- 44. Will the Variable Annuities Supplement be filed with the state of domicile and the NAIC by April 1? ..... YES
- 45. Will the confidential Executive Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? ..... YES
- 46. Will the confidential Life Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? ..... YES
- 47. Will the confidential Variable Annuities Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? ..... YES

**AUGUST FILING**

- 48. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? ..... YES

Explanations:

- 10.
- 12.
- 13.
- 15.
- 16.
- 17.
- 18.
- 20.
- 21.
- 22.
- 24.
- 26.
- 27.
- 28.
- 30.
- 31.
- 32.
- 33.
- 35. Not applicable
- 39.
- 41.
- 42.
- 43.

Bar Codes:

- 10. SIS Stockholder Information Supplement [Document Identifier 420]



- 12. Trusted Surplus Statement [Document Identifier 490]



- 13. Participating Opinion for Exhibit 5 [Document Identifier 371]



- 15. Actuarial Opinion on X-Factors [Document Identifier 442]



- 16. Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443]



- 17. Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]



- 18. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]



- 20. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]



- 21. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]



- 22. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]



- 24. C-3 RBC Certifications Required Under C-3 Phase II [Document Identifier 451]



# SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

26. Modified Guaranteed Annuity Model Regulation [Document Identifier 453]



27. Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities [Document Identifier 454]



28. Workers' Compensation Carve-Out Supplement [Document Identifier 495]



30. Medicare Part D Coverage Supplement [Document Identifier 365]



31. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]



32. Relief from the one-year cooling off period for independent CPA [Document Identifier 225]



33. Relief from the Requirements for Audit Committees [Document Identifier 226]



35. Health Care Receivables Supplement [Document Identifier 475]



39. Credit Insurance Experience Exhibit [Document Identifier 230]



41. Supplemental Health Care Exhibit (Parts 1 and 2) [Document Identifier 216]



42. Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D [Document Identifier 435]



43. Supplemental Term and Universal Life Insurance Reinsurance Exhibit [Document Identifier 345]



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**OVERFLOW PAGE FOR WRITE-INS**

Additional Write-ins for Assets Line 25

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
2504. Prepaid Expenses .....	645,652	645,652		
2505. Bills Receivable .....	409,850	409,850		
2506. State Income Tax Receivable .....	300,439		300,439	
2507. Unfunded Commitments .....	191,318		191,318	
2597. Summary of remaining write-ins for Line 25 from overflow page	1,547,259	1,055,502	491,757	

Additional Write-ins for Liabilities Line 25

	1 Current Year	2 Prior Year
2504. Carvm-Modco .....	(2,995,712)	(3,254,647)
2505. Bond Repurchase Agreement .....		1,318,432,160
2506. Interest Expense Accrued .....		2,903,609
2597. Summary of remaining write-ins for Line 25 from overflow page	(2,995,712)	1,318,081,122

Additional Write-ins for Summary of Operations Line 27

	1 Current Year	2 Prior Year
2704. FwH Policy Loan Int .....	53,725	135,626
2705. FwH Futues Hedged Unrealized .....	(22,998,810)	158,137,837
2706. FwH Futures Hedged Realized .....	(30,725,309)	(215,251,212)
2797. Summary of remaining write-ins for Line 27 from overflow page	(53,670,394)	(56,977,749)

Additional Write-ins for Summary of Operations Line 53

	1 Current Year	2 Prior Year
5304. FHLB/FABN Hedge Correction .....		(20,064,335)
5397. Summary of remaining write-ins for Line 53 from overflow page		(20,064,335)

Additional Write-ins for Exhibit of Nonadmitted Assets Line 25

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
2504. Bills Receivable .....	409,850	414,620	4,770
2597. Summary of remaining write-ins for Line 25 from overflow page	409,850	414,620	4,770

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company  
**OVERFLOW PAGE FOR WRITE-INS**

Additional Write-ins for Analysis of Operations - Summary Line 8.3

	1	2	3	4	5	6	7	8	9
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Fraternal	Other Lines of Business	YRT Mortality Risk Only
08.304. Policyholder Contract Fees .....				42,844,127	4,632,551	(47,476,678)			
08.397. Summary of remaining write-ins for Line 8.3 from overflow page				42,844,127	4,632,551	(47,476,678)			

Additional Write-ins for Analysis of Operations - Summary Line 27

	1	2	3	4	5	6	7	8	9
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Fraternal	Other Lines of Business	YRT Mortality Risk Only
2704. FwH Policy Loan Int .....	53,725	53,725							
2705. FwH Futures Hedged Unrealized .....	(22,998,810)	(765,093)		(22,233,717)					
2706. FwH Futures Hedged Realized .....	(30,725,309)	1,852,504		(32,577,813)					
2797. Summary of remaining write-ins for Line 27 from overflow page	(53,670,394)	1,141,136		(54,811,530)					

Additional Write-ins for Analysis of Operations - Individual Life Insurance Line 27

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (c)	Other Individual Life	YRT Mortality Risk Only
2704. FwH Futures Hedged Unrealized .....	(765,093)		(765,093)									
2797. Summary of remaining write-ins for Line 27 from overflow page	(765,093)		(765,093)									

Additional Write-ins for Analysis of Operations - Individual Annuities Line 8.3

	1	Deferred			6	7	
		2	3	4			5
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities Without Guarantees	Life Contingent Payout (Immediate and Annuityizations)	Other Annuities
08.304. Policyholder Contract Fees .....	42,844,127	42,844,127					
08.397. Summary of remaining write-ins for Line 8.3 from overflow page	42,844,127	42,844,127					

Additional Write-ins for Analysis of Operations - Individual Annuities Line 27

	1	Deferred			6	7	
		2	3	4			5
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities Without Guarantees	Life Contingent Payout (Immediate and Annuityizations)	Other Annuities
2704. FwH Futures Hedged Unrealized .....	(22,233,717)	(1,686,562)	(27,624,022)	7,076,867			
2705. FwH Futures Hedged Realized .....	(32,577,813)	(4,520,318)	122,018,550	(150,076,045)			
2797. Summary of remaining write-ins for Line 27 from overflow page	(54,811,530)	(6,206,880)	94,394,528	(142,999,178)			



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**SUMMARY INVESTMENT SCHEDULE**

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1 Amount	2 Percentage of Column 1 Line 13	3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total (Col. 3 + 4) Amount	6 Percentage of Column 5 Line 13
1. Long-Term Bonds (Schedule D, Part 1):						
1.01 U.S. governments .....	810,282,856	1.474	810,282,856		810,282,856	1.475
1.02 All other governments .....	75,003,856	0.136	75,003,856		75,003,856	0.137
1.03 U.S. states, territories and possessions, etc. guaranteed .....	69,486,427	0.126	69,486,427		69,486,427	0.127
1.04 U.S. political subdivisions of states, territories, and possessions, guaranteed .....	43,242,400	0.079	43,242,400		43,242,400	0.079
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed .....	1,238,131,468	2.253	1,238,131,468		1,238,131,468	2.254
1.06 Industrial and miscellaneous .....	15,483,927,264	28.170	15,483,927,264		15,483,927,264	28.190
1.07 Hybrid securities .....	62,329,379	0.113	62,329,379		62,329,379	0.113
1.08 Parent, subsidiaries and affiliates .....	9,819,128,259	17.864	9,819,128,259		9,819,128,259	17.877
1.09 SVO identified funds .....		0.000				0.000
1.10 Unaffiliated bank loans .....	427,765,669	0.778	427,765,669		427,765,669	0.779
1.11 Unaffiliated certificates of deposit .....		0.000				0.000
1.12 Total long-term bonds .....	28,029,297,579	50.993	28,029,297,579		28,029,297,579	51.030
2. Preferred stocks (Schedule D, Part 2, Section 1):						
2.01 Industrial and miscellaneous (Unaffiliated) .....	65,282,724	0.119	65,282,724		65,282,724	0.119
2.02 Parent, subsidiaries and affiliates .....	4	0.000	4		4	0.000
2.03 Total preferred stocks .....	65,282,728	0.119	65,282,728		65,282,728	0.119
3. Common stocks (Schedule D, Part 2, Section 2):						
3.01 Industrial and miscellaneous Publicly traded (Unaffiliated) .....	79,425,303	0.144	79,425,303		79,425,303	0.145
3.02 Industrial and miscellaneous Other (Unaffiliated) .....	10,534,591	0.019	10,534,591		10,534,591	0.019
3.03 Parent, subsidiaries and affiliates Publicly traded .....		0.000				0.000
3.04 Parent, subsidiaries and affiliates Other .....		0.000				0.000
3.05 Mutual funds .....		0.000				0.000
3.06 Unit investment trusts .....		0.000				0.000
3.07 Closed-end funds .....		0.000				0.000
3.08 Exchange traded funds .....		0.000				0.000
3.09 Total common stocks .....	89,959,894	0.164	89,959,894		89,959,894	0.164
4. Mortgage loans (Schedule B):						
4.01 Farm mortgages .....		0.000				0.000
4.02 Residential mortgages .....	9,376,695,623	17.059	9,376,695,623		9,376,695,623	17.071
4.03 Commercial mortgages .....	10,935,876,607	19.895	10,935,876,607		10,935,876,607	19.910
4.04 Mezzanine real estate loans .....	717,547,539	1.305	717,547,539		717,547,539	1.306
4.05 Total valuation allowance .....		0.000				0.000
4.06 Total mortgage loans .....	21,030,119,769	38.260	21,030,119,769		21,030,119,769	38.287
5. Real estate (Schedule A):						
5.01 Properties occupied by company .....		0.000				0.000
5.02 Properties held for production of income .....	13,111,105	0.024	13,111,105		13,111,105	0.024
5.03 Properties held for sale .....	11,576,423	0.021	11,576,423		11,576,423	0.021
5.04 Total real estate .....	24,687,528	0.045	24,687,528		24,687,528	0.045
6. Cash, cash equivalents and short-term investments:						
6.01 Cash (Schedule E, Part 1) .....	403,178,031	0.733	403,178,031		403,178,031	0.734
6.02 Cash equivalents (Schedule E, Part 2) .....	725,011,752	1.319	725,011,752		725,011,752	1.320
6.03 Short-term investments (Schedule DA) .....	482,936,652	0.879	482,936,652		482,936,652	0.879
6.04 Total cash, cash equivalents and short-term investments .....	1,611,126,435	2.931	1,611,126,435		1,611,126,435	2.933
7. Contract loans .....	3,160,431	0.006	3,160,431		3,160,431	0.006
8. Derivatives (Schedule DB) .....	1,066,194,880	1.940	1,066,194,880		1,066,194,880	1.941
9. Other invested assets (Schedule BA) .....	2,632,145,146	4.798	2,632,145,146		2,632,145,146	4.792
10. Receivables for securities .....	409,892,263	0.746	375,195,737		375,195,737	0.683
11. Securities Lending (Schedule DL, Part 1).....		0.000		XXX	XXX	XXX
12. Other invested assets (Page 2, Line 11) .....		0.000				0.000
13. Total invested assets	54,966,866,652	100.000	54,927,170,126		54,927,170,126	100.000

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**SCHEDULE A - VERIFICATION BETWEEN YEARS**

Real Estate

1.	Book/adjusted carrying value, December 31 of prior year .....	2,882,018
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 6) .....	51,735,222
	2.2 Additional investment made after acquisition (Part 2, Column 9) .....	51,735,222
3.	Current year change in encumbrances:	
	3.1 Totals, Part 1, Column 13 .....	
	3.2 Totals, Part 3, Column 11 .....	
4.	Total gain (loss) on disposals, Part 3, Column 18 .....	765,533
5.	Deduct amounts received on disposals, Part 3, Column 15 .....	29,345,535
6.	Total foreign exchange change in book/adjusted carrying value:	
	6.1 Totals, Part 1, Column 15 .....	
	6.2 Totals, Part 3, Column 13 .....	
7.	Deduct current year's other-than-temporary impairment recognized:	
	7.1 Totals, Part 1, Column 12 .....	497,454
	7.2 Totals, Part 3, Column 10 .....	749,477
		1,246,931
8.	Deduct current year's depreciation:	
	8.1 Totals, Part 1, Column 11 .....	102,780
	8.2 Totals, Part 3, Column 9 .....	102,780
9.	Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8) .....	24,687,528
10.	Deduct total nonadmitted amounts .....	
11.	Statement value at end of current period (Line 9 minus Line 10) .....	24,687,528

**SCHEDULE B - VERIFICATION BETWEEN YEARS**

Mortgage Loans

1.	Book value/recorded investment excluding accrued interest, December 31 of prior year .....	18,261,499,953
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 7) .....	6,108,351,492
	2.2 Additional investment made after acquisition (Part 2, Column 8) .....	2,157,025
		6,110,508,517
3.	Capitalized deferred interest and other:	
	3.1 Totals, Part 1, Column 12 .....	
	3.2 Totals, Part 3, Column 11 .....	
4.	Accrual of discount .....	46,070,325
5.	Unrealized valuation increase/(decrease):	
	5.1 Totals, Part 1, Column 9 .....	(24,908,151)
	5.2 Totals, Part 3, Column 8 .....	9,216,912
		(15,691,239)
6.	Total gain (loss) on disposals, Part 3, Column 18 .....	(73,804,045)
7.	Deduct amounts received on disposals, Part 3, Column 15 .....	3,107,373,944
8.	Deduct amortization of premium and mortgage interest points and commitment fees .....	21,488,516
9.	Total foreign exchange change in book value/recorded investment excluding accrued interest:	
	9.1 Totals, Part 1, Column 13 .....	(56,112,680)
	9.2 Totals, Part 3, Column 13 .....	(161,943)
		(56,274,624)
10.	Deduct current year's other-than-temporary impairment recognized:	
	10.1 Totals, Part 1, Column 11 .....	15,879,651
	10.2 Totals, Part 3, Column 10 .....	97,447,006
		113,326,657
11.	Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10) .....	21,030,119,769
12.	Total valuation allowance .....	
13.	Subtotal (Line 11 plus Line 12) .....	21,030,119,769
14.	Deduct total nonadmitted amounts .....	
15.	Statement value of mortgages owned at end of current period (Line 13 minus Line 14) .....	21,030,119,769

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**SCHEDULE BA - VERIFICATION BETWEEN YEARS**

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year .....	1,525,694,371
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 8) .....	6,067,141,246
	2.2 Additional investment made after acquisition (Part 2, Column 9) .....	6,067,141,246
3.	Capitalized deferred interest and other:	
	3.1 Totals, Part 1, Column 16 .....	
	3.2 Totals, Part 3, Column 12 .....	
4.	Accrual of discount .....	6,668,534
5.	Unrealized valuation increase/(decrease):	
	5.1 Totals, Part 1, Column 13 .....	31,547,712
	5.2 Totals, Part 3, Column 9 .....	9,687,687
		41,235,400
6.	Total gain (loss) on disposals, Part 3, Column 19 .....	7,978,460
7.	Deduct amounts received on disposals, Part 3, Column 16 .....	5,000,644,410
8.	Deduct amortization of premium and depreciation .....	762,544
9.	Total foreign exchange change in book/adjusted carrying value:	
	9.1 Totals, Part 1, Column 17 .....	(9,131,980)
	9.2 Totals, Part 3, Column 14 .....	(1,033,930)
		(10,165,910)
10.	Deduct current year's other-than-temporary impairment recognized:	
	10.1 Totals, Part 1, Column 15 .....	
	10.2 Totals, Part 3, Column 11 .....	
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10) .....	2,637,145,146
12.	Deduct total nonadmitted amounts .....	5,000,000
13.	Statement value at end of current period (Line 11 minus Line 12) .....	2,632,145,146

**SCHEDULE D - VERIFICATION BETWEEN YEARS**

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year .....	29,231,019,702
2.	Cost of bonds and stocks acquired, Part 3, Column 7 .....	12,278,098,748
3.	Accrual of discount .....	151,558,271
4.	Unrealized valuation increase/(decrease):	
	4.1. Part 1, Column 12 .....	(6,435,307)
	4.2. Part 2, Section 1, Column 15 .....	(7,987,091)
	4.3. Part 2, Section 2, Column 13 .....	1,211,035
	4.4. Part 4, Column 11 .....	(13,211,363)
		(157,735,629)
5.	Total gain (loss) on disposals, Part 4, Column 19 .....	(157,735,629)
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7 .....	13,075,843,190
7.	Deduct amortization of premium .....	98,193,813
8.	Total foreign exchange change in book/adjusted carrying value:	
	8.1. Part 1, Column 15 .....	(76,712,817)
	8.2. Part 2, Section 1, Column 19 .....	
	8.3. Part 2, Section 2, Column 16 .....	
	8.4. Part 4, Column 15 .....	(8,246,357)
		(84,959,174)
9.	Deduct current year's other-than-temporary impairment recognized:	
	9.1. Part 1, Column 14 .....	44,840,716
	9.2. Part 2, Section 1, Column 17 .....	
	9.3. Part 2, Section 2, Column 14 .....	
	9.4. Part 4, Column 13 .....	2,164,400
		47,005,116
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2 .....	811,765
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10) .....	28,184,540,202
12.	Deduct total nonadmitted amounts .....	
13.	Statement value at end of current period (Line 11 minus Line 12) .....	28,184,540,202

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**SCHEDULE D - SUMMARY BY COUNTRY**

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
<b>BONDS</b>					
Governments (Including all obligations guaranteed by governments)	1. United States .....	810,282,856	799,832,020	809,926,181	812,871,630
	2. Canada .....	976,771	936,788	1,260,433	835,000
	3. Other Countries	74,027,084	62,490,572	76,370,382	65,850,500
	4. Totals	885,286,711	863,259,380	887,556,996	879,557,130
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	69,486,427	63,388,823	69,884,699	74,715,586
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	43,242,400	40,429,523	43,933,572	40,929,142
U.S. Special Revenue and Special Assessment Obligations and all Non- Guaranteed Obligations of Agencies and Authorities of Governments and their Political Subdivisions	7. Totals	1,238,131,468	1,056,481,569	1,257,732,114	1,222,794,030
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans, Unaffiliated Certificates of Deposit and Hybrid Securities (unaffiliated)	8. United States .....	12,629,453,100	11,919,767,490	12,728,182,581	13,708,245,326
	9. Canada .....	221,674,061	201,282,626	228,105,499	217,964,321
	10. Other Countries	3,122,895,151	3,052,551,877	3,147,178,053	3,125,327,553
	11. Totals	15,974,022,312	15,173,601,993	16,103,466,133	17,051,537,200
Parent, Subsidiaries and Affiliates	12. Totals	9,819,128,259	9,373,583,483	9,828,744,075	9,844,031,995
	13. Total Bonds	28,029,297,578	26,570,744,771	28,191,317,590	29,113,565,083
<b>PREFERRED STOCKS</b>					
Industrial and Miscellaneous (unaffiliated)	14. United States .....	65,282,724	65,282,724	56,113,890	
	15. Canada .....	4	4	4	
	16. Other Countries				
	17. Totals	65,282,728	65,282,728	56,113,894	
Parent, Subsidiaries and Affiliates	18. Totals	4	4	4	
	19. Total Preferred Stocks	65,282,732	65,282,732	56,113,898	
<b>COMMON STOCKS</b>					
Industrial and Miscellaneous (unaffiliated), Mutual Funds, Unit Investment Trusts, Closed-End Funds and Exchange Traded Funds	20. United States .....	89,959,894	89,959,894	93,196,606	
	21. Canada .....				
	22. Other Countries				
	23. Totals	89,959,894	89,959,894	93,196,606	
Parent, Subsidiaries and Affiliates	24. Totals				
	25. Total Common Stocks	89,959,894	89,959,894	93,196,606	
	26. Total Stocks	155,242,626	155,242,626	149,310,504	
	27. Total Bonds and Stocks	28,184,540,204	26,725,987,397	28,340,628,094	

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**SCHEDULE D - PART 1A - SECTION 1**

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>1. U.S. Governments</b>												
1.1 NAIC 1	191	321,448,808	236,984,731	355,978	251,493,149	XXX	810,282,857	2.9	125,817,199	0.4	810,282,857	
1.2 NAIC 2						XXX						
1.3 NAIC 3						XXX						
1.4 NAIC 4						XXX						
1.5 NAIC 5						XXX						
1.6 NAIC 6						XXX						
1.7 Totals	191	321,448,808	236,984,731	355,978	251,493,149	XXX	810,282,857	2.9	125,817,199	0.4	810,282,857	
<b>2. All Other Governments</b>												
2.1 NAIC 1		976,771				XXX	976,771	0.0	1,004,070	0.0	976,771	
2.2 NAIC 2				31,398,307	42,628,778	XXX	74,027,084	0.3	75,406,982	0.3		74,027,084
2.3 NAIC 3						XXX						
2.4 NAIC 4						XXX						
2.5 NAIC 5						XXX						
2.6 NAIC 6						XXX						
2.7 Totals		976,771		31,398,307	42,628,778	XXX	75,003,856	0.3	76,411,052	0.3	976,771	74,027,084
<b>3. U.S. States, Territories and Possessions etc., Guaranteed</b>												
3.1 NAIC 1			17,223,674	44,006,338	8,256,415	XXX	69,486,427	0.2	99,911,288	0.3	69,486,427	
3.2 NAIC 2						XXX						
3.3 NAIC 3						XXX						
3.4 NAIC 4						XXX						
3.5 NAIC 5						XXX						
3.6 NAIC 6						XXX						
3.7 Totals			17,223,674	44,006,338	8,256,415	XXX	69,486,427	0.2	99,911,288	0.3	69,486,427	
<b>4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed</b>												
4.1 NAIC 1	737,740	831,730	5,828,802	31,563,134		XXX	38,961,406	0.1	39,586,318	0.1	38,961,406	
4.2 NAIC 2		1,581,059		2,699,936		XXX	4,280,994	0.0	1,851,506	0.0	4,280,994	
4.3 NAIC 3						XXX						
4.4 NAIC 4						XXX						
4.5 NAIC 5						XXX						
4.6 NAIC 6						XXX						
4.7 Totals	737,740	2,412,789	5,828,802	34,263,070		XXX	43,242,400	0.2	41,437,824	0.1	43,242,400	
<b>5. U.S. Special Revenue &amp; Special Assessment Obligations, etc., Non-Guaranteed</b>												
5.1 NAIC 1	2,418,802	162,635,391	146,366,000	468,022,914	390,601,732	XXX	1,170,044,839	4.1	1,185,207,381	4.0	1,166,040,523	4,004,316
5.2 NAIC 2			5,895,843	38,757,317	22,672,691	XXX	67,325,851	0.2	119,198,372	0.4	67,325,851	
5.3 NAIC 3						XXX						
5.4 NAIC 4						XXX						
5.5 NAIC 5	760,779					XXX	760,779	0.0	782,114	0.0	760,779	
5.6 NAIC 6						XXX						
5.7 Totals	3,179,581	162,635,391	152,261,843	506,780,231	413,274,423	XXX	1,238,131,469	4.4	1,305,187,867	4.4	1,234,127,153	4,004,316

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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**SCHEDULE D - PART 1A - SECTION 1 (Continued)**

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>6. Industrial &amp; Miscellaneous (Unaffiliated)</b>												
6.1 NAIC 1	2,068,529,792	3,166,389,621	915,673,498	1,914,715,416	1,082,617,399	XXX	9,147,925,726	32.2	11,686,689,925	39.7	2,788,466,761	6,359,458,965
6.2 NAIC 2	373,357,118	1,212,848,648	1,155,553,837	1,228,398,804	1,504,036,311	XXX	5,474,194,718	19.3	5,866,143,021	19.9	3,663,199,675	1,810,995,043
6.3 NAIC 3	177,564,557	258,536,835		49,235,574	4,594,041	XXX	489,931,007	1.7	273,080,004	0.9	89,556,265	400,374,742
6.4 NAIC 4	46,803,612	208,509,762	13,177,642	26,838,069	4,420,391	XXX	299,749,476	1.1	174,769,846	0.6	64,473,780	235,275,696
6.5 NAIC 5	38,923,001	43,723,838	5,984,747	10,128,064		XXX	98,759,650	0.3	57,639,695	0.2	2,306,212	96,453,438
6.6 NAIC 6	6,265,057	14,352,714	2,368,681	1,320,866		XXX	24,307,318	0.1	22,294,192	0.1	2,159,232	22,148,086
6.7 Totals	2,705,178,080	4,896,273,761	2,104,742,438	3,231,684,608	2,596,989,008	XXX	15,534,867,895	54.8	18,080,616,683	61.5	6,610,161,925	8,924,705,970
<b>7. Hybrid Securities</b>												
7.1 NAIC 1				36,288,459		XXX	36,288,459	0.1	36,314,072	0.1		36,288,459
7.2 NAIC 2		25,000,000	1,040,920			XXX	26,040,920	0.1	19,654,780	0.1	26,040,920	
7.3 NAIC 3						XXX						
7.4 NAIC 4						XXX						
7.5 NAIC 5						XXX						
7.6 NAIC 6						XXX						
7.7 Totals		25,000,000	1,040,920	36,288,459		XXX	62,329,379	0.2	55,968,852	0.2	26,040,920	36,288,459
<b>8. Parent, Subsidiaries and Affiliates</b>												
8.1 NAIC 1	430,473,571	2,182,478,901	2,195,384,093	2,343,972,032	1,401,714,194	XXX	8,554,022,791	30.2	7,529,639,213	25.6		8,554,022,791
8.2 NAIC 2		182,789,578	342,880,672	190,973,327	148,259,483	XXX	864,903,060	3.0	929,106,528	3.2	36,409,945	828,493,115
8.3 NAIC 3		77,873,949	153,795,275	172,376,108	79,748,576	XXX	483,793,908	1.7	494,637,226	1.7		483,793,908
8.4 NAIC 4		7,024,664	23,657,483	50,686,913	24,880,671	XXX	106,249,731	0.4	137,709,610	0.5		106,249,731
8.5 NAIC 5		1,200,000	98,958,769			XXX	100,158,769	0.4	62,091,609	0.2		100,158,769
8.6 NAIC 6						XXX						
8.7 Totals	430,473,571	2,451,367,092	2,814,676,292	2,758,008,380	1,654,602,924	XXX	10,109,128,259	35.6	9,153,184,186	31.1	36,409,945	10,072,718,314
<b>9. SVO Identified Funds</b>												
9.1 NAIC 1	XXX	XXX	XXX	XXX	XXX							
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX							
9.3 NAIC 3	XXX	XXX	XXX	XXX	XXX							
9.4 NAIC 4	XXX	XXX	XXX	XXX	XXX							
9.5 NAIC 5	XXX	XXX	XXX	XXX	XXX							
9.6 NAIC 6	XXX	XXX	XXX	XXX	XXX							
9.7 Totals	XXX	XXX	XXX	XXX	XXX							
<b>10. Unaffiliated Bank Loans</b>												
10.1 NAIC 1	2	8	7		71,664,844	XXX	71,664,861	0.3	73,652,522	0.3		71,664,861
10.2 NAIC 2		1	44,296,001	122,775,322	45,560,499	XXX	212,631,823	0.7	226,625,053	0.8		212,631,823
10.3 NAIC 3		14,264,133	5,607,835			XXX	19,871,968	0.1	12,641,700	0.0		19,871,968
10.4 NAIC 4	1,429,395	66,634,183	39,191,198			XXX	107,254,776	0.4	160,647,047	0.5		107,254,776
10.5 NAIC 5		10,916,400	2,177,047			XXX	13,093,447	0.0	8,876,756	0.0		13,093,447
10.6 NAIC 6		3,264,153				XXX	3,264,153	0.0				3,264,153
10.7 Totals	1,429,397	95,078,878	91,272,088	122,775,322	117,225,343	XXX	427,781,028	1.5	482,443,078	1.6		427,781,028
<b>11. Unaffiliated Certificates of Deposit</b>												
11.1 NAIC 1						XXX						
11.2 NAIC 2						XXX						
11.3 NAIC 3						XXX						
11.4 NAIC 4						XXX						
11.5 NAIC 5						XXX						
11.6 NAIC 6						XXX						
11.7 Totals						XXX						

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**SCHEDULE D - PART 1A - SECTION 1 (Continued)**

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>12. Total Bonds Current Year</b>												
12.1 NAIC 1	(d) 2,502,160,098	5,834,761,230	3,517,460,805	4,838,924,271	3,206,347,733		19,899,654,137	70.1	XXX	XXX	4,874,214,745	15,025,439,392
12.2 NAIC 2	(d) 373,357,118	1,422,219,286	1,549,667,273	1,615,003,012	1,763,157,762		6,723,404,451	23.7	XXX	XXX	3,797,257,386	2,926,147,065
12.3 NAIC 3	(d) 177,564,557	350,674,917	159,403,110	221,611,682	84,342,617		993,596,883	3.5	XXX	XXX	89,556,265	904,040,618
12.4 NAIC 4	(d) 48,233,007	282,168,609	76,026,323	77,524,982	29,301,062		513,253,983	1.8	XXX	XXX	64,473,780	448,780,203
12.5 NAIC 5	(d) 39,683,780	55,840,238	107,120,563	10,128,064			(c) 212,772,645	0.7	XXX	XXX	3,066,991	209,705,654
12.6 NAIC 6	(d) 9,529,210	14,352,714	2,368,681	1,320,866			(c) 27,571,471	0.1	XXX	XXX	2,159,232	25,412,239
12.7 Totals	3,140,998,560	7,955,193,491	5,424,030,788	6,765,560,692	5,084,470,040		(b) 28,370,253,570	100.0	XXX	XXX	8,830,728,399	19,539,525,171
12.8 Line 12.7 as a % of Col. 7	11.1	28.0	19.1	23.8	17.9		100.0	XXX	XXX	XXX	31.1	68.9
<b>13. Total Bonds Prior Year</b>												
13.1 NAIC 1	1,634,240,305	6,426,947,543	3,626,950,213	5,614,367,126	3,475,316,801		XXX	XXX	20,777,821,988	70.6	5,396,832,027	15,380,989,961
13.2 NAIC 2	477,022,506	2,093,560,712	1,295,603,766	1,788,849,717	1,582,949,541		XXX	XXX	7,237,986,242	24.6	4,163,281,464	3,074,704,778
13.3 NAIC 3	122,175,816	70,189,798	113,158,148	319,030,740	155,804,428		XXX	XXX	780,358,930	2.7	57,144,813	723,214,117
13.4 NAIC 4	23,421,008	229,510,586	71,211,202	93,977,447	55,006,260		XXX	XXX	473,126,503	1.6	38,362,111	434,764,392
13.5 NAIC 5		36,535,203	62,863,069	29,991,902			XXX	XXX	(c) 129,390,174	0.4	6,663,616	122,726,558
13.6 NAIC 6	18,750,000		1,983,514	1,560,678			XXX	XXX	(c) 22,294,192	0.1	1,560,678	20,733,514
13.7 Totals	2,275,609,635	8,856,743,842	5,169,786,398	7,848,200,446	5,270,637,708		XXX	XXX	(b) 29,420,978,029	100.0	9,663,844,709	19,757,133,320
13.8 Line 13.7 as a % of Col. 9	7.7	30.1	17.6	26.7	17.9		XXX	XXX	100.0	XXX	32.8	67.2
<b>14. Total Publicly Traded Bonds</b>												
14.1 NAIC 1	306,056,712	855,193,856	775,661,675	1,792,426,678	1,144,875,824		4,874,214,745	17.2	5,396,832,027	18.3	4,874,214,745	XXX
14.2 NAIC 2	265,160,400	719,960,987	894,505,056	996,267,494	921,363,447		3,797,257,384	13.4	4,163,281,464	14.2	3,797,257,384	XXX
14.3 NAIC 3		39,649,039		45,313,186	4,594,041		89,556,266	0.3	57,144,813	0.2	89,556,266	XXX
14.4 NAIC 4		33,571,398	4,744,280	21,737,711	4,420,391		64,473,780	0.2	38,362,111	0.1	64,473,780	XXX
14.5 NAIC 5	760,779			2,306,212			3,066,991	0.0	6,663,616	0.0	3,066,991	XXX
14.6 NAIC 6				838,366	1,320,866		2,159,232	0.0	1,560,678	0.0	2,159,232	XXX
14.7 Totals	571,977,891	1,648,375,280	1,674,911,011	2,858,889,647	2,076,574,569		8,830,728,398	31.1	9,663,844,709	32.8	8,830,728,398	XXX
14.8 Line 14.7 as a % of Col. 7	6.5	18.7	19.0	32.4	23.5		100.0	XXX	XXX	XXX	100.0	XXX
14.9 Line 14.7 as a % of Line 12.7, Col. 7, Section 12	2.0	5.8	5.9	10.1	7.3		31.1	XXX	XXX	XXX	31.1	XXX
<b>15. Total Privately Placed Bonds</b>												
15.1 NAIC 1	2,196,103,386	4,979,567,374	2,741,799,130	3,046,497,593	2,061,471,909		15,025,439,392	53.0	15,380,989,961	52.3	XXX	15,025,439,392
15.2 NAIC 2	108,196,718	702,258,299	655,162,217	618,735,518	841,794,315		2,926,147,067	10.3	3,074,704,778	10.5	XXX	2,926,147,067
15.3 NAIC 3	177,564,557	311,025,878	159,403,110	176,298,496	79,748,576		904,040,617	3.2	723,214,117	2.5	XXX	904,040,617
15.4 NAIC 4	48,233,007	248,597,211	71,282,043	55,787,271	24,880,671		448,780,203	1.6	434,764,392	1.5	XXX	448,780,203
15.5 NAIC 5	38,923,001	55,840,238	107,120,563	7,821,852			209,705,654	0.7	122,726,558	0.4	XXX	209,705,654
15.6 NAIC 6		9,529,210	14,352,714	1,530,315			25,412,239	0.1	20,733,514	0.1	XXX	25,412,239
15.7 Totals	2,569,020,669	6,306,818,211	3,749,119,777	3,906,671,045	3,007,895,471		19,539,525,172	68.9	19,757,133,320	67.2	XXX	19,539,525,172
15.8 Line 15.7 as a % of Col. 7	13.1	32.3	19.2	20.0	15.4		100.0	XXX	XXX	XXX	XXX	100.0
15.9 Line 15.7 as a % of Line 12.7, Col. 7, Section 12	9.1	22.2	13.2	13.8	10.6		68.9	XXX	XXX	XXX	XXX	68.9

(a) Includes \$ 6,136,144,372 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 979,128,707 current year of bonds with Z designations and \$ 675,704,470 prior year of bonds with Z designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement.

(c) Includes \$ 130,420,597 current year, \$ 73,310,604 prior year of bonds with 5GI designations and \$ 27,571,471 current year, \$ 22,294,193 prior year of bonds with 6\* designations. "5GI" means the NAIC designation was assigned by the (SVO) in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6\*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

(d) Includes the following amount of short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ 290,495,423 ; NAIC 2 \$ 44,645,207 ; NAIC 3 \$ 5,800,000 ; NAIC 4 \$ 15,358 ; NAIC 5 \$ ; NAIC 6 \$

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**SCHEDULE D - PART 1A - SECTION 2**

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.09	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
<b>1. U.S. Governments</b>												
1.01 Issuer Obligations .....		321,448,808	236,981,387			XXX	558,430,195	2.0	23,925,567	0.1	558,430,195	
1.02 Residential Mortgage-Backed Securities .....	191		3,344	355,978	251,493,149	XXX	251,852,662	0.9	101,891,632	0.3	251,852,662	
1.03 Commercial Mortgage-Backed Securities .....						XXX						
1.04 Other Loan-Backed and Structured Securities ...						XXX						
1.05 Totals	191	321,448,808	236,984,731	355,978	251,493,149	XXX	810,282,857	2.9	125,817,199	0.4	810,282,857	
<b>2. All Other Governments</b>												
2.01 Issuer Obligations .....		976,771		31,398,307	42,628,778	XXX	75,003,856	0.3	76,411,052	0.3	976,771	74,027,084
2.02 Residential Mortgage-Backed Securities .....						XXX						
2.03 Commercial Mortgage-Backed Securities .....						XXX						
2.04 Other Loan-Backed and Structured Securities ...						XXX						
2.05 Totals		976,771		31,398,307	42,628,778	XXX	75,003,856	0.3	76,411,052	0.3	976,771	74,027,084
<b>3. U.S. States, Territories and Possessions, Guaranteed</b>												
3.01 Issuer Obligations .....			17,223,674	44,006,338	8,256,415	XXX	69,486,427	0.2	99,911,288	0.3	69,486,427	
3.02 Residential Mortgage-Backed Securities .....						XXX						
3.03 Commercial Mortgage-Backed Securities .....						XXX						
3.04 Other Loan-Backed and Structured Securities ...						XXX						
3.05 Totals			17,223,674	44,006,338	8,256,415	XXX	69,486,427	0.2	99,911,288	0.3	69,486,427	
<b>4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed</b>												
4.01 Issuer Obligations .....	737,740	2,412,788	5,828,802	34,263,069		XXX	43,242,399	0.2	41,437,824	0.1	43,242,399	
4.02 Residential Mortgage-Backed Securities .....						XXX						
4.03 Commercial Mortgage-Backed Securities .....						XXX						
4.04 Other Loan-Backed and Structured Securities ...						XXX						
4.05 Totals	737,740	2,412,788	5,828,802	34,263,069		XXX	43,242,399	0.2	41,437,824	0.1	43,242,399	
<b>5. U.S. Special Revenue &amp; Special Assessment Obligations etc., Non-Guaranteed</b>												
5.01 Issuer Obligations .....	3,177,136	162,576,835	147,277,532	500,623,083	406,956,887	XXX	1,220,611,473	4.3	1,255,333,386	4.3	1,220,611,473	
5.02 Residential Mortgage-Backed Securities .....	2,445	58,556	4,984,311	6,157,147	6,317,536	XXX	17,519,995	0.1	49,854,479	0.2	13,515,680	4,004,315
5.03 Commercial Mortgage-Backed Securities .....						XXX						
5.04 Other Loan-Backed and Structured Securities ...						XXX						
5.05 Totals	3,179,581	162,635,391	152,261,843	506,780,230	413,274,423	XXX	1,238,131,468	4.4	1,305,187,865	4.4	1,234,127,153	4,004,315
<b>6. Industrial and Miscellaneous</b>												
6.01 Issuer Obligations .....	412,226,899	1,467,488,374	1,614,541,635	1,713,282,815	2,004,528,460	XXX	7,212,068,183	25.4	7,919,412,081	26.9	4,970,534,716	2,241,533,467
6.02 Residential Mortgage-Backed Securities .....	873,239	423,509,468	224,144,789	1,221,398,973	538,918,966	XXX	2,408,845,435	8.5	2,757,399,482	9.4	1,067,066,983	1,341,778,452
6.03 Commercial Mortgage-Backed Securities .....	1,643,166,750	1,461,296,907	84,633,306	67,514,725	5,519,835	XXX	3,262,131,523	11.5	3,733,123,001	12.7	502,649,857	2,759,481,666
6.04 Other Loan-Backed and Structured Securities ...	648,911,192	1,543,979,012	181,422,708	229,488,095	48,021,746	XXX	2,651,822,753	9.3	3,670,682,118	12.5	69,910,369	2,581,912,384
6.05 Totals	2,705,178,080	4,896,273,761	2,104,742,438	3,231,684,608	2,596,989,007	XXX	15,534,867,894	54.8	18,080,616,682	61.5	6,610,161,925	8,924,705,969
<b>7. Hybrid Securities</b>												
7.01 Issuer Obligations .....		25,000,000	1,040,920	36,288,459		XXX	62,329,379	0.2	55,968,852	0.2	26,040,920	36,288,459
7.02 Residential Mortgage-Backed Securities .....						XXX						
7.03 Commercial Mortgage-Backed Securities .....						XXX						
7.04 Other Loan-Backed and Structured Securities ...						XXX						
7.05 Totals		25,000,000	1,040,920	36,288,459		XXX	62,329,379	0.2	55,968,852	0.2	26,040,920	36,288,459
<b>8. Parent, Subsidiaries and Affiliates</b>												
8.01 Issuer Obligations .....	290,000,000	73,231,101	442,137,700	633,727,577		XXX	1,439,096,378	5.1	895,282,809	3.0	36,409,945	1,402,686,433
8.02 Residential Mortgage-Backed Securities .....			15,378,836			XXX	15,378,836	0.1	15,258,210	0.1	15,378,836	
8.03 Commercial Mortgage-Backed Securities .....		28,031,296				XXX	28,031,296	0.1	29,157,226	0.1	28,031,296	
8.04 Other Loan-Backed and Structured Securities ...	140,473,571	2,348,314,417	2,357,159,757	2,124,280,803	1,654,602,924	XXX	8,624,831,472	30.4	8,202,580,082	27.9		8,624,831,472
8.05 Affiliated Bank Loans - Issued .....						XXX						
8.06 Affiliated Bank Loans - Acquired .....		1,790,280				XXX	1,790,280	0.0	10,905,859	0.0		1,790,280
8.07 Totals	430,473,571	2,451,367,094	2,814,676,293	2,758,008,380	1,654,602,924	XXX	10,109,128,262	35.6	9,153,184,186	31.1	36,409,945	10,072,718,317

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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**SCHEDULE D - PART 1A - SECTION 2 (Continued)**

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.09	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
9. SVO Identified Funds												
9.01 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX							
10. Unaffiliated Bank Loans												
10.01 Unaffiliated Bank Loans - Issued						XXX						
10.02 Unaffiliated Bank Loans - Acquired	1,429,397	95,078,878	91,272,088	122,775,322	117,225,342	XXX	427,781,027	1.5	482,443,077	1.6		427,781,027
10.03 Totals	1,429,397	95,078,878	91,272,088	122,775,322	117,225,342	XXX	427,781,027	1.5	482,443,077	1.6		427,781,027
11. Unaffiliated Certificates of Deposit												
11.01 Totals						XXX						
12. Total Bonds Current Year												
12.01 Issuer Obligations	706,141,775	2,053,134,677	2,465,031,650	2,993,589,647	2,462,370,540	XXX	10,680,268,290	37.6	XXX	XXX	6,925,732,847	3,754,535,442
12.02 Residential Mortgage-Backed Securities	875,875	423,568,024	244,511,280	1,227,912,098	796,729,651	XXX	2,693,596,928	9.5	XXX	XXX	1,332,435,325	1,361,161,603
12.03 Commercial Mortgage-Backed Securities	1,643,166,750	1,489,328,203	84,633,306	67,514,725	5,519,835	XXX	3,290,162,819	11.6	XXX	XXX	502,649,857	2,787,512,962
12.04 Other Loan-Backed and Structured Securities	789,384,763	3,892,293,429	2,538,582,465	2,353,768,898	1,702,624,670	XXX	11,276,654,225	39.7	XXX	XXX	69,910,369	11,206,743,856
12.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
12.06 Affiliated Bank Loans		1,790,280				XXX	1,790,280	0.0	XXX	XXX		1,790,280
12.07 Unaffiliated Bank Loans	1,429,397	95,078,878	91,272,088	122,775,322	117,225,342	XXX	427,781,027	1.5	XXX	XXX		427,781,027
12.08 Unaffiliated Certificates of Deposit						XXX			XXX	XXX		
12.09 Totals	3,140,998,560	7,955,193,491	5,424,030,789	6,765,560,690	5,084,470,038		28,370,253,568	100.0	XXX	XXX	8,830,728,398	19,539,525,170
12.10 Line 12.09 as a % of Col. 7	11.1	28.0	19.1	23.8	17.9		100.0	XXX	XXX	XXX	31.1	68.9
13. Total Bonds Prior Year												
13.01 Issuer Obligations	817,355,240	2,857,895,731	2,235,297,277	2,184,465,847	2,272,668,764	XXX	XXX	XXX	10,367,682,859	35.2	7,491,371,733	2,876,311,126
13.02 Residential Mortgage-Backed Securities	935,804	496,822,676	424,385,978	1,482,234,623	520,024,722	XXX	XXX	XXX	2,924,403,803	9.9	1,439,939,223	1,484,464,580
13.03 Commercial Mortgage-Backed Securities	1,330,837,235	2,137,561,334	196,117,452	81,168,206	16,596,000	XXX	XXX	XXX	3,762,280,227	12.8	630,577,448	3,131,702,779
13.04 Other Loan-Backed and Structured Securities	122,689,181	3,218,248,518	2,221,597,494	3,971,816,379	2,338,910,628	XXX	XXX	XXX	11,873,262,200	40.4	101,956,304	11,771,305,896
13.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
13.06 Affiliated Bank Loans		10,905,859				XXX	10,905,859	0.0	XXX	XXX		10,905,859
13.07 Unaffiliated Bank Loans	3,792,175	135,309,723	92,388,192	128,515,392	122,437,595	XXX	XXX	XXX	482,443,077	1.6		482,443,077
13.08 Unaffiliated Certificates of Deposit						XXX			XXX	XXX		
13.09 Totals	2,275,609,635	8,856,743,841	5,169,786,393	7,848,200,447	5,270,637,709		XXX	XXX	29,420,978,025	100.0	9,663,844,708	19,757,133,317
13.10 Line 13.09 as a % of Col. 9	7.7	30.1	17.6	26.7	17.9		XXX	XXX	100.0	XXX	32.8	67.2
14. Total Publicly Traded Bonds												
14.01 Issuer Obligations	286,742,376	1,387,350,558	1,630,943,509	2,030,145,402	1,590,551,002	XXX	6,925,732,847	24.4	7,491,371,733	25.5	6,925,732,847	XXX
14.02 Residential Mortgage-Backed Securities	875,875	5,332,392	24,052,198	821,639,431	480,535,429	XXX	1,332,435,325	4.7	1,439,939,223	4.9	1,332,435,325	XXX
14.03 Commercial Mortgage-Backed Securities	276,469,640	220,692,080			5,488,138	XXX	502,649,858	1.8	630,577,448	2.1	502,649,858	XXX
14.04 Other Loan-Backed and Structured Securities	7,890,000	35,000,251	19,915,304	7,104,814		XXX	69,910,369	0.2	101,956,304	0.3	69,910,369	XXX
14.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX							XXX
14.06 Affiliated Bank Loans						XXX						XXX
14.07 Unaffiliated Bank Loans						XXX						XXX
14.08 Unaffiliated Certificates of Deposit						XXX						XXX
14.09 Totals	571,977,891	1,648,375,281	1,674,911,011	2,858,889,647	2,076,574,569		8,830,728,399	31.1	9,663,844,708	32.8	8,830,728,399	XXX
14.10 Line 14.09 as a % of Col. 7	6.5	18.7	19.0	32.4	23.5		100.0	XXX	XXX	XXX	100.0	XXX
14.11 Line 14.09 as a % of Line 12.09, Col. 7, Section 12	2.0	5.8	5.9	10.1	7.3		31.1	XXX	XXX	XXX	31.1	XXX
15. Total Privately Placed Bonds												
15.01 Issuer Obligations	419,399,399	665,784,119	834,088,141	963,444,245	871,819,538	XXX	3,754,535,443	13.2	2,876,311,126	9.8	XXX	3,754,535,443
15.02 Residential Mortgage-Backed Securities		418,235,632	220,459,082	406,272,667	316,194,222	XXX	1,361,161,603	4.8	1,484,464,580	5.0	XXX	1,361,161,603
15.03 Commercial Mortgage-Backed Securities	1,366,697,110	1,268,636,123	84,633,306	67,514,725	31,697	XXX	2,787,512,961	9.8	3,131,702,779	10.6	XXX	2,787,512,961
15.04 Other Loan-Backed and Structured Securities	781,494,763	3,857,293,178	2,518,667,161	2,346,664,084	1,702,624,670	XXX	11,206,743,856	39.5	11,771,305,896	40.0	XXX	11,206,743,856
15.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX							XXX
15.06 Affiliated Bank Loans		1,790,280				XXX	1,790,280	0.0	10,905,859	0.0	XXX	1,790,280
15.07 Unaffiliated Bank Loans	1,429,397	95,078,878	91,272,088	122,775,322	117,225,342	XXX	427,781,027	1.5	482,443,077	1.6	XXX	427,781,027
15.08 Unaffiliated Certificates of Deposit						XXX						XXX
15.09 Totals	2,569,020,669	6,306,818,210	3,749,119,778	3,906,671,043	3,007,895,469		19,539,525,169	68.9	19,757,133,317	67.2	XXX	19,539,525,169
15.10 Line 15.09 as a % of Col. 7	13.1	32.3	19.2	20.0	15.4		100.0	XXX	XXX	XXX	XXX	100.0
15.11 Line 15.09 as a % of Line 12.09, Col. 7, Section 12	9.1	22.2	13.2	13.8	10.6		68.9	XXX	XXX	XXX	XXX	68.9

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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company  
**SCHEDULE DA - VERIFICATION BETWEEN YEARS**

Short-Term Investments

	1 Total	2 Bonds	3 Mortgage Loans	4 Other Short-term Investment Assets (a)	5 Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year .....	334,111,022	21,977,001	2,134,021		310,000,000
2. Cost of short-term investments acquired .....	2,556,388,731	147,128,234		130,500,777	2,278,759,720
3. Accrual of discount .....	1,033,952	1,033,952			
4. Unrealized valuation increase/(decrease) .....					
5. Total gain (loss) on disposals .....	1,466,144	502,549	940,231		23,364
6. Deduct consideration received on disposals .....	2,409,826,248	119,621,539	3,074,252		2,287,130,457
7. Deduct amortization of premium .....	87,785	64,209		212	23,364
8. Total foreign exchange change in book/adjusted carrying value .....	(149,165)				(149,165)
9. Deduct current year's other-than-temporary impairment recognized .....					
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) .....	482,936,652	50,955,988		130,500,564	301,480,099
11. Deduct total nonadmitted amounts .....					
12. Statement value at end of current period (Line 10 minus Line 11)	482,936,652	50,955,988		130,500,564	301,480,099

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment:

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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company  
**SCHEDULE DB - PART A - VERIFICATION BETWEEN YEARS**

Options, Caps, Floors, Collars, Swaps and Forwards

1.	Book/adjusted carrying value, December 31, prior year (Line 10, prior year) .....	667,342,331
2.	Cost paid/(consideration received) on additions:	
	2.1 Current year paid/(consideration received) at time of acquisition, still open, Section 1, Column 12 .....	804,347,494
	2.2 Current year paid/(consideration received) at time of acquisition, terminated, Section 2, Column 14 .....	(1,957,057) .....
		802,390,436
3.	Unrealized valuation increase/(decrease):	
	3.1 Section 1, Column 17 .....	169,924,242
	3.2 Section 2, Column 19 .....	(143,510,002) .....
		26,414,240
4.	SSAP No. 108 Adjustments .....	
5.	Total gain (loss) on termination recognized, Section 2, Column 22 .....	327,085,736
6.	Considerations received/(paid) on terminations, Section 2, Column 15 .....	829,833,331
7.	Amortization:	
	7.1 Section 1, Column 19 .....	
	7.2 Section 2, Column 21 .....	
8.	Adjustment to the book/adjusted carrying value of hedged item:	
	8.1 Section 1, Column 20 .....	
	8.2 Section 2, Column 23 .....	
9.	Total foreign exchange change in book/adjusted carrying value:	
	9.1 Section 1, Column 18 .....	69,801,763
	9.2 Section 2, Column 20 .....	(10,904,113) .....
		58,897,650
10.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6+7+8+9) .....	1,052,297,063
11.	Deduct nonadmitted assets .....	
12.	Statement value at end of current period (Line 10 minus Line 11) .....	1,052,297,063

**SCHEDULE DB - PART B - VERIFICATION**

Futures Contracts

1.	Book/Adjusted carrying value, December 31 of prior year (Line 6, prior year).....	(7,079,464)
2.	Cumulative cash change (Section 1, Broker Name/Net Cash Deposits Footnote - Cumulative Cash Change Column) .....	
3.1	Add:	
	Change in variation margin on open contracts - Highly effective hedges:	
	3.11 Section 1, Column 15, current year minus .....	4,039,329
	3.12 Section 1, Column 15, prior year .....	(7,079,463) .....
		11,118,792
	Change in variation margin on open contracts - All other:	
	3.13 Section 1, Column 18, current year minus .....	
	3.14 Section 1, Column 18, prior year .....	(42,416,418) .....
		42,416,418 .....
		53,535,210
3.2	Add:	
	Change in adjustment to basis of hedged item:	
	3.21 Section 1, Column 17, current year to date minus .....	
	3.22 Section 1, Column 17, prior year .....	
	Change in amount recognized	
	3.23 Section 1, Column 19, current year to date minus .....	
	3.24 Section 1, Column 19, prior year plus .....	(42,416,418)
	3.25 SSAP No. 108 Adjustments .....	42,416,418 .....
		42,416,418 .....
		42,416,418
3.3	Subtotal (Line 3.1 minus Line 3.2) .....	11,118,792
4.1	Cumulative variation margin on terminated contracts during the year (Section 2, Column 15) .....	(158,138,714)
4.2	Less:	
	4.21 Amount used to adjust basis of hedged item (Section 2, Column 17) . .....	
	4.22 Amount recognized (Section 2, Column 16) .....	(158,138,713)
	4.23 SSAP No. 108 Adjustments .....	(158,138,713)
4.3	Subtotal (Line 4.1 minus Line 4.2) .....	(1)
5.	Dispositions gains (losses) on contracts terminated in prior year:	
	5.1 Total gain (loss) recognized for terminations in prior year .....	
	5.2 Total gain (loss) adjusted into the hedged item(s) for terminations in prior year .....	
6.	Book/adjusted carrying value at end of current period (Lines 1+2+3.3-4.3-5.1-5.2) .....	4,039,329
7.	Deduct total nonadmitted amounts .....	
8.	Statement value at end of current period (Line 6 minus Line 7) .....	4,039,329

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**SCHEDULE DB - PART C - SECTION 1**

Replication (Synthetic Asset) Transactions Open as of December 31 of Current Year

Replication (Synthetic Asset) Transactions								Components of the Replication (Synthetic Asset) Transactions							
1 Number	2 Description	3 NAIC Designation or Other Description	4 Notional Amount	5 Book/Adjusted Carrying Value	6 Fair Value	7 Effective Date	8 Maturity Date	Derivative Instrument(s) Open			Cash Instrument(s) Held				
								9 Description	10 Book/Adjusted Carrying Value	11 Fair Value	12 CUSIP	13 Description	14 NAIC Designation or Other Description	15 Book/Adjusted Carrying Value	16 Fair Value
76027#HC2	Replication of structured note	1D	750,000,000	13,739,632	(34,847,920)	01/18/2024	12/26/2063	USD/IRS/240315-540315/6.75%/S-3.106%	12,550,552	(36,066,030)	10570F-AD-7	BRAVO 24NQM1 M1	2.B.FE	1,189,080	1,218,110
76027#HC2	Replication of structured note	1D		2,498,423	2,572,671	04/18/2024	04/25/2069	USD/IRS/240315-540315/6.75%/S-3.106%			92540M-AD-7	VERUS 2024-3 M1	1.A.1	2,498,423	2,572,671
76027#HC2	Replication of structured note	1D		2,848,276	2,941,150	04/19/2024	03/25/2069	USD/IRS/240315-540315/6.75%/S-3.106%			268434-AD-9	EFMT 241NV1 M1	1.A.1	2,848,276	2,941,150
76027#HC2	Replication of structured note	1D		1,329,383	1,376,175	04/22/2024	05/28/2069	USD/IRS/240315-540315/6.75%/S-3.106%			12622S-AD-3	COLT 241NV2 M1	1.A.1	1,329,383	1,376,175
76027#HC2	Replication of structured note	1D		1,030,146	1,042,880	04/23/2024	08/25/2067	USD/IRS/240315-540315/6.75%/S-3.106%			45276Q-AD-6	IMPRL 2022-NQM5 M1	1.A.1	1,030,146	1,042,880
76027#HC2	Replication of structured note	1D		475,061	487,778	04/24/2024	04/25/2069	USD/IRS/240315-540315/6.75%/S-3.106%			92540M-AD-7	VERUS 2024-3 M1	1.A.1	475,061	487,778
76027#HC2	Replication of structured note	1D		1,325,226	1,368,661	04/25/2024	04/25/2069	USD/IRS/240315-540315/6.75%/S-3.106%			92540M-AD-7	VERUS 2024-3 M1	1.A.1	1,325,226	1,368,661
76027#HC2	Replication of structured note	1D		1,591,273	1,598,550	04/25/2024	12/26/2068	USD/IRS/240315-540315/6.75%/S-3.106%			22757B-AE-4	CROSS 24H2 B1A	2.C.2	1,591,273	1,598,550
76027#HC2	Replication of structured note	1D		2,126,943	2,194,328	04/19/2024	02/25/2064	USD/IRS/240315-540315/6.75%/S-3.106%			67118X-AD-7	OBX 24NQM6 M1	1.A.1	2,126,943	2,194,328
76027#HC2	Replication of structured note	1D		1,160,459	1,189,994	01/19/2024	02/25/2069	USD/IRS/240315-540315/6.75%/S-3.106%			00039G-AD-1	ADMT 24NQM1 M1	2.C.FE	1,160,459	1,189,994
76027#HC2	Replication of structured note	1D		1,298,928	1,339,813	01/24/2024	12/26/2068	USD/IRS/240315-540315/6.75%/S-3.106%			22757A-AD-8	CROSS 24H1 M1	2.C.FE	1,298,928	1,339,813
76027#HC2	Replication of structured note	1D		1,959,927	1,996,650	04/25/2024	11/25/2061	USD/IRS/240315-540315/6.75%/S-3.106%			10568K-AD-0	BRAVO 2022-NQM2 M1	1.A.1	1,959,927	1,996,650
76027#HC2	Replication of structured note	1D		2,075,273	2,092,887	05/02/2024	04/25/2068	USD/IRS/240315-540315/6.75%/S-3.106%			19688N-AD-0	COLT 231 M1	1.A.1	2,075,273	2,092,887
76027#HC2	Replication of structured note	1D		2,458,961	2,543,021	05/03/2024	06/25/2069	USD/IRS/240315-540315/6.75%/S-3.106%			22758D-AD-1	CROSS 24H3 M1	1.A.1	2,458,961	2,543,021
76027#HC2	Replication of structured note	1D		2,295,554	2,325,502	05/06/2024	03/25/2064	USD/IRS/240315-540315/6.75%/S-3.106%			67119F-AD-5	OBX 24NQM7 M1	1.A.1	2,295,554	2,325,502
76027#HC2	Replication of structured note	1D		5,318,171	5,443,261	05/13/2024	06/25/2069	USD/IRS/240315-540315/6.75%/S-3.106%			92540G-AD-0	VERUS 244 M1	1.A.1	5,318,171	5,443,261
76027#HC2	Replication of structured note	1D		3,982,016	4,143,962	03/25/2024	02/25/2059	USD/IRS/240315-540315/6.75%/S-3.106%			64830H-AE-4	NRZT 19RPL2 B1	1.B.1	3,982,016	4,143,962
76027#HC2	Replication of structured note	1D		6,781,946	6,819,370	02/01/2024	06/28/2063	USD/IRS/240315-540315/6.75%/S-3.106%			63111X-AL-5	NASDAQ INC TRIBOROUGH BRIDGE AND TUNNEL	2.B.FE	6,781,946	6,819,370
76027#HC2	Replication of structured note	1D		3,105,418	3,139,481	02/02/2024	05/15/2064	USD/IRS/240315-540315/6.75%/S-3.106%			89603S-DG-4	AUTHORITY	1.B.FE	3,105,418	3,139,481
76027#HC2	Replication of structured note	1D		1,928,081	1,982,912	02/23/2024	04/01/2057	USD/IRS/240315-540315/6.75%/S-3.106%			626207-YM-0	MUNICIPAL ELEC AUTH GA	1.F.FE	1,928,081	1,982,912
76027#HC2	Replication of structured note	1D		7,000,000	4,988,302	06/17/2020	12/01/2055	USD/IRS/240315-540315/6.75%/S-3.106%			682832-GD-6	ONONDAGA N Y CIVIC DEV CORP REV	1.D.FE	7,000,000	4,988,302
76027#HC2	Replication of structured note	1D		25,000,000	17,732,903	02/01/2021	11/01/2060	USD/IRS/240315-540315/6.75%/S-3.106%			13077D-NL-2	CALIFORNIA ST UNIV REV	1.D.FE	25,000,000	17,732,903
76027#HC2	Replication of structured note	1D		36,933,966	24,925,347	06/01/2021	10/11/2055	USD/IRS/240315-540315/6.75%/S-3.106%			BGAOUQ-4V-0	SBE ATHOS GROUND LEASE	C. M1	36,933,966	24,925,347
76027#HC2	Replication of structured note	1D		18,113	12,224	02/01/2021	10/11/2055	USD/IRS/240315-540315/6.75%/S-3.106%			BGAOUQ-4V-0	SBE ATHOS GROUND LEASE	C. M1	18,113	12,224
76027#HC2	Replication of structured note	1D		9,956	6,719	02/01/2021	10/11/2055	USD/IRS/240315-540315/6.75%/S-3.106%			BGAOUQ-4V-0	SBE ATHOS GROUND LEASE	C. M1	9,956	6,719
76027#HC2	Replication of structured note	1D		9,997	6,747	02/11/2021	10/11/2055	USD/IRS/240315-540315/6.75%/S-3.106%			BGAOUQ-4V-0	SBE ATHOS GROUND LEASE	C. M1	9,997	6,747
76027#HC2	Replication of structured note	1D		10,010	6,756	04/12/2021	10/11/2055	USD/IRS/240315-540315/6.75%/S-3.106%			BGAOUQ-4V-0	SBE ATHOS GROUND LEASE	C. M1	10,010	6,756
76027#HC2	Replication of structured note	1D		4,245	2,865	05/12/2021	10/11/2055	USD/IRS/240315-540315/6.75%/S-3.106%			BGAOUQ-4V-0	SBE ATHOS GROUND LEASE	C. M1	4,245	2,865
76027#HC2	Replication of structured note	1D		10,069	6,796	06/12/2021	10/11/2055	USD/IRS/240315-540315/6.75%/S-3.106%			BGAOUQ-4V-0	SBE ATHOS GROUND LEASE	C. M1	10,069	6,796
76027#HC2	Replication of structured note	1D		4,302	2,903	07/13/2021	10/11/2055	USD/IRS/240315-540315/6.75%/S-3.106%			BGAOUQ-4V-0	SBE ATHOS GROUND LEASE	C. M1	4,302	2,903

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**SCHEDULE DB - PART C - SECTION 1**

Replication (Synthetic Asset) Transactions Open as of December 31 of Current Year

Replication (Synthetic Asset) Transactions								Components of the Replication (Synthetic Asset) Transactions								
1 Number	2 Description	3 NAIC Designation or Other Description	4 Notional Amount	5 Book/Adjusted Carrying Value	6 Fair Value	7 Effective Date	8 Maturity Date	Derivative Instrument(s) Open			Cash Instrument(s) Held					
								9 Description	10 Book/Adjusted Carrying Value	11 Fair Value	12 CUSIP	13 Description	14 NAIC Designation or Other Description	15 Book/Adjusted Carrying Value	16 Fair Value	
76027#HC2	Replication of structured note	1D		10,129	6,836	08/11/2021	10/11/2055	USD/IRS/240315-540315/6.75%/S-3.106%				BGAOUQ-4V-0	SBE ATHOS GROUND LEASE	C.M1	10,129	6,836
76027#HC2	Replication of structured note	1D		10,682	7,209	09/13/2021	10/11/2055	USD/IRS/240315-540315/6.75%/S-3.106%				BGAOUQ-4V-0	SBE ATHOS GROUND LEASE	C.M1	10,682	7,209
76027#HC2	Replication of structured note	1D		4,898	3,306	10/12/2021	10/11/2055	USD/IRS/240315-540315/6.75%/S-3.106%				BGAOUQ-4V-0	SBE ATHOS GROUND LEASE	C.M1	4,898	3,306
76027#HC2	Replication of structured note	1D		10,748	7,253	11/26/2021	10/11/2055	USD/IRS/240315-540315/6.75%/S-3.106%				BGAOUQ-4V-0	SBE ATHOS GROUND LEASE	C.M1	10,748	7,253
76027#HC2	Replication of structured note	1D		4,961	3,348	12/15/2021	10/11/2055	USD/IRS/240315-540315/6.75%/S-3.106%				BGAOUQ-4V-0	SBE ATHOS GROUND LEASE	C.M1	4,961	3,348
76027#HC2	Replication of structured note	1D		10,812	7,297	01/18/2022	10/11/2055	USD/IRS/240315-540315/6.75%/S-3.106%				BGAOUQ-4V-0	SBE ATHOS GROUND LEASE	C.M1	10,812	7,297
76027#HC2	Replication of structured note	1D		10,857	7,327	02/11/2022	10/11/2055	USD/IRS/240315-540315/6.75%/S-3.106%				BGAOUQ-4V-0	SBE ATHOS GROUND LEASE	C.M1	10,857	7,327
76027#HC2	Replication of structured note	1D		4,351	2,936	04/11/2022	10/11/2055	USD/IRS/240315-540315/6.75%/S-3.106%				BGAOUQ-4V-0	SBE ATHOS GROUND LEASE	C.M1	4,351	2,936
76027#HC2	Replication of structured note	1D		4,363	2,945	06/16/2022	10/11/2055	USD/IRS/240315-540315/6.75%/S-3.106%				BGAOUQ-4V-0	SBE ATHOS GROUND LEASE	C.M1	4,363	2,945
76027#HC2	Replication of structured note	1D		4,375	2,953	08/17/2022	10/11/2055	USD/IRS/240315-540315/6.75%/S-3.106%				BGAOUQ-4V-0	SBE ATHOS GROUND LEASE	C.M1	4,375	2,953
76027#HC2	Replication of structured note	1D		267,011	254,613	09/20/2022	10/15/2054	USD/IRS/240315-540315/6.75%/S-3.106%				GOODGREEN 2015-1		1.A.PL	267,011	254,613
76027#HC2	Replication of structured note	1D		399,985	381,414	09/20/2022	10/15/2054	USD/IRS/240315-540315/6.75%/S-3.106%				GOODGREEN 2015-1		1.A.PL	399,985	381,414
76027#HC2	Replication of structured note	1D		415,205	395,926	09/20/2022	10/15/2054	USD/IRS/240315-540315/6.75%/S-3.106%				GOODGREEN 2015-1		1.A.PL	415,205	395,926
76027#HC2	Replication of structured note	1D		266,234	253,873	09/20/2022	10/15/2054	USD/IRS/240315-540315/6.75%/S-3.106%				GOODGREEN 2015-1		1.A.PL	266,234	253,873
76027#HC2	Replication of structured note	1D		225,465	214,996	09/20/2022	10/15/2054	USD/IRS/240315-540315/6.75%/S-3.106%				GOODGREEN 2015-1		1.A.PL	225,465	214,996
76027#HC2	Replication of structured note	1D		11,067,488	10,553,610	09/20/2022	10/15/2054	USD/IRS/240315-540315/6.75%/S-3.106%				GOODGREEN 2015-1		1.A.PL	11,067,488	10,553,610
76027#HC2	Replication of structured note	1D		435,611	415,385	09/20/2022	10/15/2054	USD/IRS/240315-540315/6.75%/S-3.106%				GOODGREEN 2015-1		1.A.PL	435,611	415,385
76027#HC2	Replication of structured note	1D		157,479	150,167	09/20/2022	10/15/2054	USD/IRS/240315-540315/6.75%/S-3.106%				GOODGREEN 2015-1		1.A.PL	157,479	150,167
76027#HC2	Replication of structured note	1D		432,231	412,162	09/20/2022	10/15/2054	USD/IRS/240315-540315/6.75%/S-3.106%				GOODGREEN 2015-1		1.A.PL	432,231	412,162
76027#HC2	Replication of structured note	1D		202,296	192,903	09/20/2022	10/15/2054	USD/IRS/240315-540315/6.75%/S-3.106%				GOODGREEN 2015-1		1.A.PL	202,296	192,903
76027#HC2	Replication of structured note	1D		260,655	248,552	09/20/2022	10/15/2054	USD/IRS/240315-540315/6.75%/S-3.106%				GOODGREEN 2015-1		1.A.PL	260,655	248,552
76027#HC2	Replication of structured note	1D		343,194	327,259	09/20/2022	10/15/2054	USD/IRS/240315-540315/6.75%/S-3.106%				GOODGREEN 2015-1		1.A.PL	343,194	327,259
76027#HC2	Replication of structured note	1D		155,206	148,000	09/20/2022	10/15/2054	USD/IRS/240315-540315/6.75%/S-3.106%				GOODGREEN 2015-1		1.A.PL	155,206	148,000
76027#HC2	Replication of structured note	1D		174,222	166,133	09/20/2022	10/15/2054	USD/IRS/240315-540315/6.75%/S-3.106%				GOODGREEN 2015-1		1.A.PL	174,222	166,133
76027#HC2	Replication of structured note	1D		223,261	212,895	09/20/2022	10/15/2054	USD/IRS/240315-540315/6.75%/S-3.106%				GOODGREEN 2015-1		1.A.PL	223,261	212,895
76027#HC2	Replication of structured note	1D		335,333	319,763	09/20/2022	10/15/2054	USD/IRS/240315-540315/6.75%/S-3.106%				GOODGREEN 2015-1		1.A.PL	335,333	319,763
76027#HC2	Replication of structured note	1D		149,292	142,360	09/20/2022	10/15/2054	USD/IRS/240315-540315/6.75%/S-3.106%				GOODGREEN 2015-1		1.A.PL	149,292	142,360
76027#HC2	Replication of structured note	1D		264,128	251,864	09/20/2022	10/15/2054	USD/IRS/240315-540315/6.75%/S-3.106%				GOODGREEN 2015-1		1.A.PL	264,128	251,864
76027#HC2	Replication of structured note	1D		307,020	292,764	09/20/2022	10/15/2054	USD/IRS/240315-540315/6.75%/S-3.106%				GOODGREEN 2015-1		1.A.PL	307,020	292,764
76027#HC2	Replication of structured note	1D		375,721	358,275	09/20/2022	10/15/2054	USD/IRS/240315-540315/6.75%/S-3.106%				GOODGREEN 2015-1		1.A.PL	375,721	358,275

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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**SCHEDULE DB - PART C - SECTION 1**

Replication (Synthetic Asset) Transactions Open as of December 31 of Current Year

Replication (Synthetic Asset) Transactions								Components of the Replication (Synthetic Asset) Transactions							
1 Number	2 Description	3 NAIC Designation or Other Description	4 Notional Amount	5 Book/Adjusted Carrying Value	6 Fair Value	7 Effective Date	8 Maturity Date	Derivative Instrument(s) Open			Cash Instrument(s) Held				
								9 Description	10 Book/Adjusted Carrying Value	11 Fair Value	12 CUSIP	13 Description	14 NAIC Designation or Other Description	15 Book/Adjusted Carrying Value	16 Fair Value
76027#HC2	Replication of structured note	1D		177,212	168,984	09/20/2022	10/15/2054	USD/IRS/240315-540315/6.75%/S-3.106%				GOODGREEN 2015-1	1.A.PL	177,212	168,984
76027#HC2	Replication of structured note	1D		356,085	339,552	09/20/2022	10/15/2054	USD/IRS/240315-540315/6.75%/S-3.106%				GOODGREEN 2015-1	1.A.PL	356,085	339,552
76027#HC2	Replication of structured note	1D		621,893	593,018	09/20/2022	10/15/2054	USD/IRS/240315-540315/6.75%/S-3.106%				GOODGREEN 2015-1	1.A.PL	621,893	593,018
76027#HC2	Replication of structured note	1D		217,694	207,586	09/20/2022	10/15/2054	USD/IRS/240315-540315/6.75%/S-3.106%				GOODGREEN 2015-1	1.A.PL	217,694	207,586
76027#HC2	Replication of structured note	1D		211,900	202,061	09/20/2022	10/15/2054	USD/IRS/240315-540315/6.75%/S-3.106%				GOODGREEN 2015-1	1.A.PL	211,900	202,061
76027#HC2	Replication of structured note	1D		254,831	242,999	09/20/2022	10/15/2054	USD/IRS/240315-540315/6.75%/S-3.106%				GOODGREEN 2015-1	1.A.PL	254,831	242,999
76027#HC2	Replication of structured note	1D		404,999	386,194	09/20/2022	10/15/2054	USD/IRS/240315-540315/6.75%/S-3.106%				GOODGREEN 2015-1	1.A.PL	404,999	386,194
76027#HC2	Replication of structured note	1D		215,421	205,419	09/20/2022	10/15/2054	USD/IRS/240315-540315/6.75%/S-3.106%				GOODGREEN 2015-1	1.A.PL	215,421	205,419
76027#HC2	Replication of structured note	1D		297,839	284,010	09/20/2022	10/15/2054	USD/IRS/240315-540315/6.75%/S-3.106%				GOODGREEN 2015-1	1.A.PL	297,839	284,010
76027#HC2	Replication of structured note	1D		423,099	403,454	09/20/2022	10/15/2054	USD/IRS/240315-540315/6.75%/S-3.106%				GOODGREEN 2015-1	1.A.PL	423,099	403,454
76027#HC2	Replication of structured note	1D		331,535	316,141	09/20/2022	10/15/2054	USD/IRS/240315-540315/6.75%/S-3.106%				GOODGREEN 2015-1	1.A.PL	331,535	316,141
76027#HC2	Replication of structured note	1D		584,578	557,435	09/20/2022	10/15/2054	USD/IRS/240315-540315/6.75%/S-3.106%				GOODGREEN 2015-1	1.A.PL	584,578	557,435
76027#HC2	Replication of structured note	1D		375,966	358,510	09/20/2022	10/15/2054	USD/IRS/240315-540315/6.75%/S-3.106%				GOODGREEN 2015-1	1.A.PL	375,966	358,510
76027#HC2	Replication of structured note	1D		178,231	169,955	09/20/2022	10/15/2054	USD/IRS/240315-540315/6.75%/S-3.106%				GOODGREEN 2015-1	1.A.PL	178,231	169,955
76027#HC2	Replication of structured note	1D		202,049	192,668	09/20/2022	10/15/2054	USD/IRS/240315-540315/6.75%/S-3.106%				GOODGREEN 2015-1	1.A.PL	202,049	192,668
76027#HC2	Replication of structured note	1D		217,177	207,093	09/20/2022	10/15/2054	USD/IRS/240315-540315/6.75%/S-3.106%				GOODGREEN 2015-1	1.A.PL	217,177	207,093
76027#HC2	Replication of structured note	1D		186,007	177,371	09/20/2022	10/15/2054	USD/IRS/240315-540315/6.75%/S-3.106%				GOODGREEN 2015-1	1.A.PL	186,007	177,371
76027#HC2	Replication of structured note	1D		251,885	240,190	09/20/2022	10/15/2054	USD/IRS/240315-540315/6.75%/S-3.106%				GOODGREEN 2015-1	1.A.PL	251,885	240,190
76027#HC2	Replication of structured note	1D		103,833	99,011	09/20/2022	10/15/2054	USD/IRS/240315-540315/6.75%/S-3.106%				GOODGREEN 2015-1	1.A.PL	103,833	99,011
76027#HC2	Replication of structured note	1D		588,124	560,816	09/20/2022	10/15/2054	USD/IRS/240315-540315/6.75%/S-3.106%				GOODGREEN 2015-1	1.A.PL	588,124	560,816
76027#HC2	Replication of structured note	1D		370,020	352,839	09/20/2022	10/15/2054	USD/IRS/240315-540315/6.75%/S-3.106%				GOODGREEN 2015-1	1.A.PL	370,020	352,839
76027#HC2	Replication of structured note	1D		187,891	179,167	09/20/2022	10/15/2054	USD/IRS/240315-540315/6.75%/S-3.106%				GOODGREEN 2015-1	1.A.PL	187,891	179,167
76027#HC2	Replication of structured note	1D		202,646	193,236	09/20/2022	10/15/2054	USD/IRS/240315-540315/6.75%/S-3.106%				GOODGREEN 2015-1	1.A.PL	202,646	193,236
76027#HC2	Replication of structured note	1D		333,326	317,850	09/20/2022	10/15/2054	USD/IRS/240315-540315/6.75%/S-3.106%				GOODGREEN 2015-1	1.A.PL	333,326	317,850
76027#HC2	Replication of structured note	1D		302,478	288,433	09/20/2022	10/15/2054	USD/IRS/240315-540315/6.75%/S-3.106%				GOODGREEN 2015-1	1.A.PL	302,478	288,433
76027#HC2	Replication of structured note	1D		380,021	362,376	09/20/2022	10/15/2054	USD/IRS/240315-540315/6.75%/S-3.106%				GOODGREEN 2015-1	1.A.PL	380,021	362,376
76027#HC2	Replication of structured note	1D		650,919	620,696	09/20/2022	10/15/2054	USD/IRS/240315-540315/6.75%/S-3.106%				GOODGREEN 2015-1	1.A.PL	650,919	620,696
76027#HC2	Replication of structured note	1D		446,891	426,141	09/20/2022	10/15/2054	USD/IRS/240315-540315/6.75%/S-3.106%				GOODGREEN 2015-1	1.A.PL	446,891	426,141
76027#HC2	Replication of structured note	1D		435,086	414,884	09/20/2022	10/15/2054	USD/IRS/240315-540315/6.75%/S-3.106%				GOODGREEN 2015-1	1.A.PL	435,086	414,884
76027#HC2	Replication of structured note	1D		382,826	365,051	09/20/2022	10/15/2054	USD/IRS/240315-540315/6.75%/S-3.106%				GOODGREEN 2015-1	1.A.PL	382,826	365,051

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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**SCHEDULE DB - PART C - SECTION 1**

Replication (Synthetic Asset) Transactions Open as of December 31 of Current Year

Replication (Synthetic Asset) Transactions								Components of the Replication (Synthetic Asset) Transactions							
1 Number	2 Description	3 NAIC Designation or Other Description	4 Notional Amount	5 Book/Adjusted Carrying Value	6 Fair Value	7 Effective Date	8 Maturity Date	Derivative Instrument(s) Open			Cash Instrument(s) Held				
								9 Description	10 Book/Adjusted Carrying Value	11 Fair Value	12 CUSIP	13 Description	14 NAIC Designation or Other Description	15 Book/Adjusted Carrying Value	16 Fair Value
76027#HC2	Replication of structured note	1D		499,480	476,289	09/20/2022	10/15/2054	USD/IRS/240315-540315/6.75%/S-3.106%				GOODGREEN 2015-1	1.A.PL	499,480	476,289
76027#HC2	Replication of structured note	1D		226,389	215,877	09/20/2022	10/15/2054	USD/IRS/240315-540315/6.75%/S-3.106%				GOODGREEN 2015-1	1.A.PL	226,389	215,877
76027#HC2	Replication of structured note	1D		48,452	46,202	09/20/2022	10/15/2054	USD/IRS/240315-540315/6.75%/S-3.106%				GOODGREEN 2015-1	1.A.PL	48,452	46,202
76027#HC2	Replication of structured note	1D		4,915	3,317	09/16/2022	10/11/2055	USD/IRS/240315-540315/6.75%/S-3.106%			BGAOUQ-4V-0	SBE ATHOS GROUND LEASE	C.M1	4,915	3,317
76027#HC2	Replication of structured note	1D		4,931	3,328	11/25/2022	10/11/2055	USD/IRS/240315-540315/6.75%/S-3.106%			BGAOUQ-4V-0	SBE ATHOS GROUND LEASE	C.M1	4,931	3,328
76027#HC2	Replication of structured note	1D		4,948	3,339	01/12/2023	10/11/2055	USD/IRS/240315-540315/6.75%/S-3.106%			BGAOUQ-4V-0	SBE ATHOS GROUND LEASE	C.M1	4,948	3,339
76027#HC2	Replication of structured note	1D		3,537	2,387	02/10/2023	10/11/2055	USD/IRS/240315-540315/6.75%/S-3.106%			BGAOUQ-4V-0	SBE ATHOS GROUND LEASE	C.M1	3,537	2,387
76027#HC2	Replication of structured note	1D		3,494	2,358	04/11/2023	10/11/2055	USD/IRS/240315-540315/6.75%/S-3.106%			BGAOUQ-4V-0	SBE ATHOS GROUND LEASE	C.M1	3,494	2,358
76027#HC2	Replication of structured note	1D		1,699	1,147	06/14/2023	10/11/2055	USD/IRS/240315-540315/6.75%/S-3.106%			BGAOUQ-4V-0	SBE ATHOS GROUND LEASE	C.M1	1,699	1,147
76027#HC2	Replication of structured note	1D		1,689	1,140	08/11/2023	10/11/2055	USD/IRS/240315-540315/6.75%/S-3.106%			BGAOUQ-4V-0	SBE ATHOS GROUND LEASE	C.M1	1,689	1,140
76027#HC2	Replication of structured note	1D		2,228	1,504	09/12/2023	10/11/2055	USD/IRS/240315-540315/6.75%/S-3.106%			BGAOUQ-4V-0	SBE ATHOS GROUND LEASE	C.M1	2,228	1,504
76027#HC2	Replication of structured note	1D		2,222	1,500	11/10/2023	10/11/2055	USD/IRS/240315-540315/6.75%/S-3.106%			BGAOUQ-4V-0	SBE ATHOS GROUND LEASE	C.M1	2,222	1,500
76027#HC2	Replication of structured note	1D		2,216	1,496	01/10/2024	10/11/2055	USD/IRS/240315-540315/6.75%/S-3.106%			BGAOUQ-4V-0	SBE ATHOS GROUND LEASE	C.M1	2,216	1,496
76027#HC2	Replication of structured note	1D		4,785,903	28,388,298	12/18/2023	12/25/2055	USD/IRS/240315-540315/6.75%/S-3.106%				KPBN 2022-1 LLC Class R		4,785,903	28,388,298
76027#HC2	Replication of structured note	1D		83,408	494,747	12/18/2023	12/25/2055	USD/IRS/240315-540315/6.75%/S-3.106%				KPBN 2022-1 LLC Class R		83,408	494,747
76027#HC2	Replication of structured note	1D		37,477	222,300	12/18/2023	12/25/2055	USD/IRS/240315-540315/6.75%/S-3.106%				KPBN 2022-1 LLC Class R		37,477	222,300
76027#HC2	Replication of structured note	1D		766	517	02/12/2024	10/11/2055	USD/IRS/240315-540315/6.75%/S-3.106%			BGAOUQ-4V-0	SBE ATHOS GROUND LEASE	C.M1	766	517
76027#HC2	Replication of structured note	1D		723	488	04/11/2024	10/11/2055	USD/IRS/240315-540315/6.75%/S-3.106%			BGAOUQ-4V-0	SBE ATHOS GROUND LEASE	C.M1	723	488
76027#HC2	Replication of structured note	1D		3,940,525	2,958,441	05/28/2024	11/25/2054	USD/IRS/240315-540315/6.75%/S-3.106%				SOMT Trust 2021-1 Class C	2.B.PL	3,940,525	2,958,441
76027#HC2	Replication of structured note	1D		14,206,341	10,712,578	05/28/2024	11/25/2054	USD/IRS/240315-540315/6.75%/S-3.106%				SOMT Trust 2021-1 Class B	1.F.PL	14,206,341	10,712,578
76027#HC2	Replication of structured note	1D		43,367,821	34,347,841	05/28/2024	11/25/2054	USD/IRS/240315-540315/6.75%/S-3.106%				SOMT Trust 2021-1 Class A	1.D.PL	43,367,821	34,347,841
76027#HC2	Replication of structured note	1D		19,171,533	17,179,027	06/14/2024	12/25/2054	USD/IRS/240315-540315/6.75%/S-3.106%				HIMT TRUST 2021-A Class C	2.C.PL	19,171,533	17,179,027
76027#HC2	Replication of structured note	1D		22,018,073	19,404,549	06/14/2024	12/25/2054	USD/IRS/240315-540315/6.75%/S-3.106%				HIMT TRUST 2021-A Class B	1.G.PL	22,018,073	19,404,549
76027#HC2	Replication of structured note	1D		51,303,070	44,599,869	06/14/2024	12/25/2054	USD/IRS/240315-540315/6.75%/S-3.106%				HIMT TRUST 2021-A Class A	1.D.PL	51,303,070	44,599,869
76027#HC2	Replication of structured note	1D		21,246,528	19,255,891	02/01/2021	04/15/2055	USD/IRS/240315-540315/6.75%/S-3.106%				GOODGREEN 2016-A	1.A.PL	21,246,528	19,255,891
76027#HC2	Replication of structured note	1D		23,643,227	22,874,483	05/09/2019	11/30/2067	USD/IRS/240315-540315/6.75%/S-3.106%			26362#AD-5	DUBLIN ASSET HOLDING A4	1.F.PL	23,643,227	22,874,483
76027#HC2	Replication of structured note	1D		37,995,284	37,995,284	11/04/2019	08/31/2055	USD/IRS/240315-540315/6.75%/S-3.106%			BGAOPR-8R-9	CRE TECHREN 2 DEBT	1.G.PL	37,995,284	37,995,284
76027#HC2	Replication of structured note	1D		27,883,226	27,883,226	12/05/2019	08/31/2055	USD/IRS/240315-540315/6.75%/S-3.106%			BGAOPR-8R-9	CRE TECHREN 2 DEBT	1.G.PL	27,883,226	27,883,226
76027#HC2	Replication of structured note	1D		106,714,155	106,714,155	08/13/2019	08/31/2055	USD/IRS/240315-540315/6.75%/S-3.106%			BGAOPR-8R-9	CRE TECHREN 2 DEBT	1.G.PL	106,714,155	106,714,155
76027#HC2	Replication of structured note	1D		83,098	80,396	09/01/2022	11/30/2067	USD/IRS/240315-540315/6.75%/S-3.106%			26362#AD-5	DUBLIN ASSET HOLDING A4	1.F.PL	83,098	80,396

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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**SCHEDULE DB - PART C - SECTION 1**

Replication (Synthetic Asset) Transactions Open as of December 31 of Current Year

Replication (Synthetic Asset) Transactions								Components of the Replication (Synthetic Asset) Transactions								
1 Number	2 Description	3 NAIC Designation or Other Description	4 Notional Amount	5 Book/Adjusted Carrying Value	6 Fair Value	7 Effective Date	8 Maturity Date	Derivative Instrument(s) Open			Cash Instrument(s) Held					
								9 Description	10 Book/Adjusted Carrying Value	11 Fair Value	12 CUSIP	13 Description	14 NAIC Designation or Other Description	15 Book/Adjusted Carrying Value	16 Fair Value	
76027#HC2	Replication of structured note	1D		17,258,454	13,565,223	02/01/2021	11/15/2068	USD/IRS/240315-540315/6.75%/S-3.106%				219350-BL-8	CORNING INC	2.A.FE	17,258,454	13,565,223
76027#HC2	Replication of structured note	1D		347,383	297,630	02/01/2021	09/15/2059	USD/IRS/240315-540315/6.75%/S-3.106%				00206R-LV-2	AT&T INC	2.B.FE	347,383	297,630
76027#HC2	Replication of structured note	1D		2,081,337	1,694,980	02/01/2021	09/15/2059	USD/IRS/240315-540315/6.75%/S-3.106%				00206R-LV-2	AT&T INC	2.B.FE	2,081,337	1,694,980
76027#HC2	Replication of structured note	1D		2,005,009	1,773,289	02/01/2021	07/15/2060	USD/IRS/240315-540315/6.75%/S-3.106%				73358W-5V-2	PORT AUTH N Y & N J	1.D.FE	2,005,009	1,773,289
76027#HC2	Replication of structured note	1D		5,055,156	4,512,501	02/01/2021	11/01/2059	USD/IRS/240315-540315/6.75%/S-3.106%				73358W-4D-3	PORT AUTH N Y & N J	1.D.FE	5,055,156	4,512,501
76027#HC2	Replication of structured note	1D		19,682,392	17,475,124	02/01/2021	12/01/2055	USD/IRS/240315-540315/6.75%/S-3.106%				16772P-CE-4	CHICAGO ILL TRAN AUTH SALES TAX RPTS REV	1.E.FE	19,682,392	17,475,124
76027#HC2	Replication of structured note	1D		984,287	1,054,723	06/27/2022	03/25/2067	USD/IRS/240315-540315/6.75%/S-3.106%				24380X-AD-9	DRMT 2022-2 M1	2.B.FE	984,287	1,054,723
76027#HC2	Replication of structured note	1D		1,113,161	1,220,326	06/27/2022	02/25/2067	USD/IRS/240315-540315/6.75%/S-3.106%				12664V-AF-0	CSMCTR-22NQM2-M1	2.A.FE	1,113,161	1,220,326
76027#HC2	Replication of structured note	1D		1,476,431	1,582,085	06/27/2022	03/25/2067	USD/IRS/240315-540315/6.75%/S-3.106%				24380X-AD-9	DRMT 2022-2 M1	2.B.FE	1,476,431	1,582,085
76027#HC2	Replication of structured note	1D		1,669,741	1,830,488	06/27/2022	02/25/2067	USD/IRS/240315-540315/6.75%/S-3.106%				12664V-AF-0	CSMCTR-22NQM2-M1	2.A.FE	1,669,741	1,830,488
76027#HC2	Replication of structured note	1D		27,435,618	19,176,291	02/01/2021	06/01/2065	USD/IRS/240315-540315/6.75%/S-3.106%				837004-CJ-7	DOMINION ENERGY SOUTH CAROLINA INC	1.F.FE	27,435,618	19,176,291
76027#HC2	Replication of structured note	1D		17,064,406	16,633,902	05/04/2023	02/08/2061	USD/IRS/240315-540315/6.75%/S-3.106%				103730-BQ-2	BP CAPITAL MARKETS AMERICA INC	1.E.FE	17,064,406	16,633,902
76027#HC2	Replication of structured note	1D		1,743,194	1,743,561	02/01/2024	11/15/2065	USD/IRS/240315-540315/6.75%/S-3.106%				907818-EG-9	UNION PACIFIC CORP	1.G.FE	1,743,194	1,743,561
76027#HC2	Replication of structured note	1D		14,495,362	14,566,733	06/21/2024	04/20/2054	USD/IRS/240315-540315/6.75%/S-3.106%				38384N-FV-2	GNR 2024-058 FJ	1.A.1	14,495,362	14,566,733
76027#HC2	Replication of structured note	1D		9,891,285	9,926,458	06/21/2024	04/20/2054	USD/IRS/240315-540315/6.75%/S-3.106%				38384M-WF-0	GNR 2024-064 NF	1.A.1	9,891,285	9,926,458
76027#HC2	Replication of structured note	1D		7,326,002	7,242,497	02/01/2021	01/17/2059	USD/IRS/240315-540315/6.75%/S-3.106%				94989Y-BE-2	WFCM 2016-C32 B	1.A.1	7,326,002	7,242,497
76027#HC2	Replication of structured note	1D		496,831	381,899	02/07/2022	01/25/2066	USD/IRS/240315-540315/6.75%/S-3.106%				36167T-AD-1	GCAT 2021-NQM1 M1	1.A.1	496,831	381,899
76027#HC2	Replication of structured note	1D		1,351,043	1,138,287	02/17/2022	01/25/2067	USD/IRS/240315-540315/6.75%/S-3.106%				12660B-AD-3	CSMC 2022-ATH1 M1	2.B.FE	1,351,043	1,138,287
76027#HC2	Replication of structured note	1D		8,655,142	8,641,667	05/26/2022	03/25/2067	USD/IRS/240315-540315/6.75%/S-3.106%				12661N-AE-4	CSMC 2022-NQM3 A3	1.F.FE	8,655,142	8,641,667
76027#HC2	Replication of structured note	1D		1,357,980	1,393,860	06/16/2022	08/25/2066	USD/IRS/240315-540315/6.75%/S-3.106%				36168H-AE-4	GCAT 21NQM4 M1	1.A.1	1,357,980	1,393,860
76027#HC2	Replication of structured note	1D		1,444,344	1,074,264	01/24/2022	11/25/2066	USD/IRS/240315-540315/6.75%/S-3.106%				126416-AD-8	CSMC 2022-NQM1 M1	2.B.FE	1,444,344	1,074,264
76027#HC2	Replication of structured note	1D		1,425,921	1,152,034	01/24/2022	01/25/2067	USD/IRS/240315-540315/6.75%/S-3.106%				24382J-AD-8	DRMT 2022-1 M1	2.B.FE	1,425,921	1,152,034
76027#HC2	Replication of structured note	1D		1,906,533	2,090,790	06/16/2022	08/25/2066	USD/IRS/240315-540315/6.75%/S-3.106%				36168H-AE-4	GCAT 21NQM4 M1	1.A.1	1,906,533	2,090,790
76027#HC2	Replication of structured note	1D		2,851,846	2,304,067	01/24/2022	01/25/2067	USD/IRS/240315-540315/6.75%/S-3.106%				24382J-AD-8	DRMT 2022-1 M1	2.B.FE	2,851,846	2,304,067
76027#HC2	Replication of structured note	1D		2,888,692	2,148,528	01/24/2022	11/25/2066	USD/IRS/240315-540315/6.75%/S-3.106%				126416-AD-8	CSMC 2022-NQM1 M1	2.B.FE	2,888,692	2,148,528
76027#HC2	Replication of structured note	1D		1,761,762	1,509,003	01/28/2022	05/25/2066	USD/IRS/240315-540315/6.75%/S-3.106%				36167H-AE-5	GCAT 21NQM3 M1	1.A.1	1,761,762	1,509,003
76027#HC2	Replication of structured note	1D		3,377,614	2,845,717	02/17/2022	01/25/2067	USD/IRS/240315-540315/6.75%/S-3.106%				12660B-AD-3	CSMC 2022-ATH1 M1	2.B.FE	3,377,614	2,845,717
76027#HC2	Replication of structured note	1D		1,490,475	1,145,698	02/07/2022	01/25/2066	USD/IRS/240315-540315/6.75%/S-3.106%				36167T-AD-1	GCAT 2021-NQM1 M1	1.A.1	1,490,475	1,145,698
76027#HC2	Replication of structured note	1D		925,400	934,238	12/21/2023	04/25/2067	USD/IRS/240315-540315/6.75%/S-3.106%				69377E-AA-7	PRPM 221N1V A1	1.A.FE	925,400	934,238
76027#HC2	Replication of structured note	1D		813,257	818,979	06/25/2024	07/25/2067	USD/IRS/240315-540315/6.75%/S-3.106%				24381Y-AA-2	DRMT 2022-3 A1	1.A.FE	813,257	818,979



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**SCHEDULE DB - PART C - SECTION 1**

Replication (Synthetic Asset) Transactions Open as of December 31 of Current Year

Replication (Synthetic Asset) Transactions								Components of the Replication (Synthetic Asset) Transactions								
1 Number	2 Description	3 NAIC Designation or Other Description	4 Notional Amount	5 Book/Adjusted Carrying Value	6 Fair Value	7 Effective Date	8 Maturity Date	Derivative Instrument(s) Open			Cash Instrument(s) Held					
								9 Description	10 Book/Adjusted Carrying Value	11 Fair Value	12 CUSIP	13 Description	14 NAIC Designation or Other Description	15 Book/Adjusted Carrying Value	16 Fair Value	
76027#HC2	Replication of structured note	1D		12,222,406	12,593,182	06/25/2024	03/25/2067	USD/IRS/240315-540315/6.75%/S-3.106%				12661N-AF-1	CSMC 2022-NQM3 M1	2.B.FE	12,222,406	12,593,182
76027#HC2	Replication of structured note	1D		1,881,478	1,928,799	08/03/2023	06/25/2063	USD/IRS/240315-540315/6.75%/S-3.106%				10569U-AD-7	BRAVO 23NQM5 M1	2.B.FE	1,881,478	1,928,799
76027#HC2	Replication of structured note	1D		5,570,482	6,012,628	04/17/2023	02/25/2062	USD/IRS/240315-540315/6.75%/S-3.106%				06744Y-AD-5	BARC 2022-INV1 M1	2.B.FE	5,570,482	6,012,628
76027#HC2	Replication of structured note	1D		3,713,655	4,008,419	04/17/2023	02/25/2062	USD/IRS/240315-540315/6.75%/S-3.106%				06744Y-AD-5	BARC 2022-INV1 M1	2.B.FE	3,713,655	4,008,419
76027#HC2	Replication of structured note	1D		4,342,452	4,479,826	08/31/2023	09/25/2063	USD/IRS/240315-540315/6.75%/S-3.106%				10569D-AD-5	BRAVO 23NQM6 M1	2.B.FE	4,342,452	4,479,826
76027#HC2	Replication of structured note	1D		690,875	692,218	05/25/2023	08/25/2067	USD/IRS/240315-540315/6.75%/S-3.106%				19688M-AA-8	COLT 2022-8 A1	1.A.FE	690,875	692,218
76027#HC2	Replication of structured note	1D		705,118	615,874	01/27/2022	02/25/2062	USD/IRS/240315-540315/6.75%/S-3.106%				10084L-AB-7	BOLD 2022-1 M1	1.C.FE	705,118	615,874
76027#HC2	Replication of structured note	1D		372,860	293,508	02/10/2022	02/18/2055	USD/IRS/240315-540315/6.75%/S-3.106%				05609M-DA-0	BMO 2022-C1 36C	1.A.1	372,860	293,508
76027#HC2	Replication of structured note	1D		1,567,212	1,478,097	04/17/2023	02/25/2062	USD/IRS/240315-540315/6.75%/S-3.106%				10084L-AB-7	BOLD 2022-1 M1	1.C.FE	1,567,212	1,478,097
76027#HC2	Replication of structured note	1D		1,410,236	1,231,747	01/27/2022	02/25/2062	USD/IRS/240315-540315/6.75%/S-3.106%				10084L-AB-7	BOLD 2022-1 M1	1.C.FE	1,410,236	1,231,747
76027#HC2	Replication of structured note	1D		145,192	122,295	04/13/2022	02/18/2055	USD/IRS/240315-540315/6.75%/S-3.106%				05609M-DA-0	BMO 2022-C1 36C	1.A.1	145,192	122,295
76027#HC2	Replication of structured note	1D		1,044,808	985,398	04/17/2023	02/25/2062	USD/IRS/240315-540315/6.75%/S-3.106%				10084L-AB-7	BOLD 2022-1 M1	1.C.FE	1,044,808	985,398
76027#HC2	Replication of structured note	1D		528,215	415,803	02/10/2022	02/18/2055	USD/IRS/240315-540315/6.75%/S-3.106%				05609M-DA-0	BMO 2022-C1 36C	1.A.1	528,215	415,803
76027#HC2	Replication of structured note	1D		573,769	684,852	03/30/2023	02/18/2055	USD/IRS/240315-540315/6.75%/S-3.106%				05609M-DA-0	BMO 2022-C1 36C	1.A.1	573,769	684,852
76027#HC2	Replication of structured note	1D		5,051,372	5,254,898	05/05/2023	03/25/2068	USD/IRS/240315-540315/6.75%/S-3.106%				55285W-AB-5	NFRA 23NQM2 A2	1.C.FE	5,051,372	5,254,898
76027#HC2	Replication of structured note	1D		5,276,406	5,634,428	04/17/2023	05/25/2067	USD/IRS/240315-540315/6.75%/S-3.106%				12665W-AF-7	CSMC 22ATH2 M1	2.B.FE	5,276,406	5,634,428
76027#HC2	Replication of structured note	1D		7,914,609	8,451,643	04/17/2023	05/25/2067	USD/IRS/240315-540315/6.75%/S-3.106%				12665W-AF-7	CSMC 22ATH2 M1	2.B.FE	7,914,609	8,451,643
76027#HC2	Replication of structured note	1D		5,543,390	5,648,021	10/05/2023	08/27/2068	USD/IRS/240315-540315/6.75%/S-3.106%				74390K-AL-2	PRPM 23NQM2 A2	1.C.FE	5,543,390	5,648,021
76027#HC2	Replication of structured note	1D		294,902	231,094	02/01/2021	09/15/2056	USD/IRS/240315-540315/6.75%/S-3.106%				437076-BP-6	HOME DEPOT INC	1.F.FE	294,902	231,094
76027#HC2	Replication of structured note	1D		1,079,421	1,105,352	03/25/2024	12/25/2068	USD/IRS/240315-540315/6.75%/S-3.106%				22757B-AD-6	CROSS 24H2 M1	1.A.1	1,079,421	1,105,352
76027#HC2	Replication of structured note	1D		281,220	287,647	04/01/2024	12/25/2068	USD/IRS/240315-540315/6.75%/S-3.106%				22757B-AD-6	CROSS 24H2 M1	1.A.1	281,220	287,647
76027#HC2	Replication of structured note	1D		489,551	2,903,845	12/18/2023	12/25/2055	USD/IRS/240315-540315/6.75%/S-3.106%					KPBN 2022-1 LLC Class R CONSOLIDATED EDISON COMPANY OF NEW YORK INC	1.G.FE	489,551	2,903,845
76027#HC2	Replication of structured note	1D		1,522,401	1,573,132	06/22/2023	06/15/2061	USD/IRS/240315-540315/6.75%/S-3.106%				209111-GB-3	YORK INC	1.G.FE	1,522,401	1,573,132
76027#HC2	Replication of structured note	1D		3,950,783	4,326,520	07/11/2023	02/26/2055	USD/IRS/240315-540315/6.75%/S-3.106%				552081-AM-3	LYONDELLBASELL INDUSTRIES NV CONSOLIDATED EDISON COMPANY OF NEW YORK INC	2.B.FE	3,950,783	4,326,520
76027#HC2	Replication of structured note	1D		6,394,375	6,766,608	06/22/2023	05/15/2058	USD/IRS/240315-540315/6.75%/S-3.106%				209111-FQ-1	YORK INC	1.G.FE	6,394,375	6,766,608
76027#HC2	Replication of structured note	1D		12,639,793	15,321,803	10/26/2023	01/20/2063	USD/IRS/240315-540315/6.75%/S-3.106%				90781B-GD-4	UNION PACIFIC CORP	1.G.FE	12,639,793	15,321,803
76027#HC2	Replication of structured note	1D		21,310,083	26,215,502	10/26/2023	09/15/2062	USD/IRS/240315-540315/6.75%/S-3.106%				548661-EN-3	LOWE'S COMPANIES INC	2.A.FE	21,310,083	26,215,502
76027#HC2	Replication of structured note	1D		500,544	622,304	10/17/2023	07/01/2054	USD/IRS/240315-540315/6.75%/S-3.106%				582190-PK-2	METROPOLITAN NASHVILLE ARPT AUTH TENN ARPT REV	1.F.FE	500,544	622,304
76027#HC2	Replication of structured note	1D		3,657,430	4,579,147	10/17/2023	12/01/2096	USD/IRS/240315-540315/6.75%/S-3.106%				459200-AP-6	INTERNATIONAL BUSINESS MACHINES CORP	1.G.FE	3,657,430	4,579,147
76027#HC2	Replication of structured note	1D		3,957,289	4,585,730	10/11/2023	06/15/2060	USD/IRS/240315-540315/6.75%/S-3.106%				512807-AX-6	LAM RESEARCH CORP	1.G.FE	3,957,289	4,585,730

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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**SCHEDULE DB - PART C - SECTION 1**

Replication (Synthetic Asset) Transactions Open as of December 31 of Current Year

Replication (Synthetic Asset) Transactions								Components of the Replication (Synthetic Asset) Transactions								
1 Number	2 Description	3 NAIC Designation or Other Description	4 Notional Amount	5 Book/Adjusted Carrying Value	6 Fair Value	7 Effective Date	8 Maturity Date	Derivative Instrument(s) Open			Cash Instrument(s) Held					
								9 Description	10 Book/Adjusted Carrying Value	11 Fair Value	12 CUSIP	13 Description	14 NAIC Designation or Other Description	15 Book/Adjusted Carrying Value	16 Fair Value	
76027#HC2	Replication of structured note	1D		5,183,349	5,925,706	10/11/2023	04/01/2059	USD/IRS/240315-540315/6.75%/S+3.106%				571676-AH-8	MARS INC	1.E.FE	5,183,349	5,925,706
76027#HC2	Replication of structured note	1D		3,143,162	3,613,904	10/11/2023	03/01/2068	USD/IRS/240315-540315/6.75%/S+3.106%				126408-HL-0	CSX CORP	1.G.FE	3,143,162	3,613,904
76027#HC2	Replication of structured note	1D		2,100,587	2,371,526	10/11/2023	04/01/2054	USD/IRS/240315-540315/6.75%/S+3.106%				571676-AG-0	MARS INC	1.E.FE	2,100,587	2,371,526
76027#G39	Replication of structured note	1F	75,000,000	12,725	118,139	02/21/2023	08/05/2027	280615/7.95%/S+3.6445%	12,602	118,014		902613-AS-7	UBS GROUP AG	1.G.FE	123	125
76027#GB5	Replication of structured note	1F	250,000,000	86,582,355	81,782,362	02/01/2021	03/15/2030	USD/IRS/230615-280615/7.95%/S+4.161%	(11,795)	(2,875,008)		38141G-XH-2	GOLDMAN SACHS GROUP INC	2.A.FE	86,594,150	84,657,370
76027#GB5	Replication of structured note	1F		11,494,868	10,751,046	02/01/2021	11/15/2031	USD/IRS/230615-280615/7.95%/S+4.161%				58259Y-CA-5	METROPOLITAN TRANSN AUTH N Y REV	1.G.FE	11,494,868	10,751,046
76027#GB5	Replication of structured note	1F		4,614,743	4,300,418	02/01/2021	11/15/2031	USD/IRS/230615-280615/7.95%/S+4.161%				58259Y-CA-5	METROPOLITAN TRANSN AUTH N Y REV	1.G.FE	4,614,743	4,300,418
76027#GB5	Replication of structured note	1F		662,534	664,512	02/01/2021	11/15/2029	USD/IRS/230615-280615/7.95%/S+4.161%				373298-BR-8	GEORGIA-PACIFIC LLC	1.G.FE	662,534	664,512
76027#GB5	Replication of structured note	1F		6,260,417	5,818,848	02/01/2021	11/15/2029	USD/IRS/230615-280615/7.95%/S+4.161%				373298-BR-8	GEORGIA-PACIFIC LLC	1.G.FE	6,260,417	5,818,848
76027#GB5	Replication of structured note	1F		2,877,723	2,992,052	02/01/2021	11/15/2029	USD/IRS/230615-280615/7.95%/S+4.161%				373298-BR-8	GEORGIA-PACIFIC LLC	1.G.FE	2,877,723	2,992,052
76027#GB5	Replication of structured note	1F		5,800,035	5,818,848	02/01/2021	11/15/2029	USD/IRS/230615-280615/7.95%/S+4.161%				373298-BR-8	GEORGIA-PACIFIC LLC	1.G.FE	5,800,035	5,818,848
76027#GB5	Replication of structured note	1F		1,658,074	1,663,027	02/01/2021	11/15/2029	USD/IRS/230615-280615/7.95%/S+4.161%				373298-BR-8	GEORGIA-PACIFIC LLC	1.G.FE	1,658,074	1,663,027
76027#GB5	Replication of structured note	1F		2,079,190	2,180,866	06/27/2022	10/12/2028	USD/IRS/230615-280615/7.95%/S+4.161%				302635-AK-3	FS KKR CAPITAL CORP	2.C.FE	2,079,190	2,180,866
76027#GB5	Replication of structured note	1F		7,796,961	8,178,248	06/27/2022	10/12/2028	USD/IRS/230615-280615/7.95%/S+4.161%				302635-AK-3	FS KKR CAPITAL CORP	2.C.FE	7,796,961	8,178,248
76027#GB5	Replication of structured note	1F		976	882	01/05/2022	06/15/2030	USD/IRS/230615-280615/7.95%/S+4.161%				863667-AY-7	STRYKER CORP	2.A.FE	976	882
76027#GB5	Replication of structured note	1F		6,064,238	6,360,860	04/24/2023	10/12/2028	USD/IRS/230615-280615/7.95%/S+4.161%				302635-AK-3	FS KKR CAPITAL CORP	2.C.FE	6,064,238	6,360,860
76027#GB5	Replication of structured note	1F		13,550,098	12,287,701	02/18/2021	04/13/2030	USD/IRS/230615-280615/7.95%/S+4.161%				09857L-AR-9	BOOKING HOLDINGS INC	1.G.FE	13,550,098	12,287,701
76027#GB5	Replication of structured note	1F		18,738,913	16,928,290	01/05/2022	06/15/2030	USD/IRS/230615-280615/7.95%/S+4.161%				863667-AY-7	STRYKER CORP	2.A.FE	18,738,913	16,928,290
76027#GB5	Replication of structured note	1F		9,454,902	9,730,732	01/30/2024	03/15/2030	USD/IRS/230615-280615/7.95%/S+4.161%				38141G-XH-2	GOLDMAN SACHS GROUP INC	2.A.FE	9,454,902	9,730,732
76027#GB5	Replication of structured note	1F		3,118,989	3,271,299	06/27/2022	10/12/2028	USD/IRS/230615-280615/7.95%/S+4.161%				302635-AK-3	FS KKR CAPITAL CORP	2.C.FE	3,118,989	3,271,299
76027#GB5	Replication of structured note	1F		22,304,380	20,479,501	05/26/2021	04/13/2030	USD/IRS/230615-280615/7.95%/S+4.161%				09857L-AR-9	BOOKING HOLDINGS INC	1.G.FE	22,304,380	20,479,501
76027#GB5	Replication of structured note	1F		5,735,564	5,222,273	02/01/2021	04/13/2030	USD/IRS/230615-280615/7.95%/S+4.161%				09857L-AR-9	BOOKING HOLDINGS INC	1.G.FE	5,735,564	5,222,273
76027#GC3	Replication of structured note	1F	75,000,000	26,457,539	23,538,677	05/26/2021	06/15/2030	USD/IRS/230621-280615/7.95%/S+4.062%	(445)	(617,870)		25156P-AC-7	FINANCE BV	2.A.FE	26,457,984	24,156,546
76027#GC3	Replication of structured note	1F		16,533,159	14,859,900	02/01/2021	06/15/2030	USD/IRS/230621-280615/7.95%/S+4.062%				25156P-AC-7	FINANCE BV	2.A.FE	16,533,159	14,859,900
76027#GD1	Replication of structured note	1F	250,000,000	4,706,278	4,834,458	09/30/2022	07/15/2027	USD/IRS/230615-260615/7.95%/S+3.79%	26,851	(139,523)		302635-AL-1	FS KKR CAPITAL CORP	2.C.FE	4,679,427	4,973,981
76027#GD1	Replication of structured note	1F		12,459,025	11,842,812	01/10/2022	07/15/2027	USD/IRS/230615-260615/7.95%/S+3.79%				302635-AL-1	FS KKR CAPITAL CORP	2.C.FE	12,459,025	11,842,812
76027#GD1	Replication of structured note	1F		17,065,728	16,003,699	05/26/2021	12/01/2026	USD/IRS/230615-260615/7.95%/S+3.79%				35805B-AC-2	FRESENIUS MEDICAL CARE US FINANCE III INC	2.C.FE	17,065,728	16,003,699
76027#GD1	Replication of structured note	1F		5,836,379	5,836,010	02/01/2021	11/23/2031	USD/IRS/230615-260615/7.95%/S+3.79%				961214-DF-7	WESTPAC BANKING CORP	1.G.FE	5,836,379	5,836,010
76027#GD1	Replication of structured note	1F		2,930,614	2,918,005	02/01/2021	11/23/2031	USD/IRS/230615-260615/7.95%/S+3.79%				961214-DF-7	WESTPAC BANKING CORP	1.G.FE	2,930,614	2,918,005
76027#GD1	Replication of structured note	1F		3,659,423	3,647,506	02/01/2021	11/23/2031	USD/IRS/230615-260615/7.95%/S+3.79%				961214-DF-7	WESTPAC BANKING CORP	1.G.FE	3,659,423	3,647,506

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**SCHEDULE DB - PART C - SECTION 1**

Replication (Synthetic Asset) Transactions Open as of December 31 of Current Year

Replication (Synthetic Asset) Transactions								Components of the Replication (Synthetic Asset) Transactions								
1 Number	2 Description	3 NAIC Designation or Other Description	4 Notional Amount	5 Book/Adjusted Carrying Value	6 Fair Value	7 Effective Date	8 Maturity Date	Derivative Instrument(s) Open			Cash Instrument(s) Held					
								9 Description	10 Book/Adjusted Carrying Value	11 Fair Value	12 CUSIP	13 Description	14 NAIC Designation or Other Description	15 Book/Adjusted Carrying Value	16 Fair Value	
76027#GD1	Replication of structured note	1F		2,314,036	2,297,929	02/01/2021	11/23/2031	USD/IRS/230615-260615/7.95%/S+3.79%				961214-DF-7	WESTPAC BANKING CORP	1.G.FE	2,314,036	2,297,929
76027#GD1	Replication of structured note	1F		1,831,634	1,823,753	02/01/2021	11/23/2031	USD/IRS/230615-260615/7.95%/S+3.79%				961214-DF-7	WESTPAC BANKING CORP	1.G.FE	1,831,634	1,823,753
76027#GD1	Replication of structured note	1F		2,662,978	2,644,442	02/01/2021	11/23/2031	USD/IRS/230615-260615/7.95%/S+3.79%				961214-DF-7	WESTPAC BANKING CORP	1.G.FE	2,662,978	2,644,442
76027#HA6	Replication of structured note	1D	700,000,000	9,581,466	7,872,043	02/01/2021	02/15/2042	USD/IRS/240108-260708/5.5%/S+1.509%	8,397,616	6,713,644		29379V-AV-5	ENTERPRISE PRODUCTS OPERATING LLC	1.G.FE	1,183,850	1,158,399
76027#HA6	Replication of structured note	1D		1,488,627	1,428,922	02/01/2021	03/15/2044	USD/IRS/240108-260708/5.5%/S+1.509%				361448-AU-7	GATX CORP	2.B.FE	1,488,627	1,428,922
76027#HA6	Replication of structured note	1D		2,256,447	2,143,383	02/01/2021	03/15/2044	USD/IRS/240108-260708/5.5%/S+1.509%				361448-AU-7	GATX CORP	2.B.FE	2,256,447	2,143,383
76027#HA6	Replication of structured note	1D		4,056,268	3,572,305	02/01/2021	03/15/2044	USD/IRS/240108-260708/5.5%/S+1.509%				361448-AU-7	GATX CORP	2.B.FE	4,056,268	3,572,305
76027#HA6	Replication of structured note	1D		1,807,930	1,778,107	02/01/2021	03/15/2040	USD/IRS/240108-260708/5.5%/S+1.509%				418056-AS-6	HASBRO INC	2.C.FE	1,807,930	1,778,107
76027#HA6	Replication of structured note	1D		3,430,979	3,127,585	02/01/2021	06/15/2042	USD/IRS/240108-260708/5.5%/S+1.509%				646136-6S-5	NEW JERSEY ST TRANSN TR FD AUTH	1.F.FE	3,430,979	3,127,585
76027#HA6	Replication of structured note	1D		1,076,088	1,126,773	02/01/2021	09/13/2043	USD/IRS/240108-260708/5.5%/S+1.509%				172967-HA-2	CITIGROUP INC	2.B.FE	1,076,088	1,126,773
76027#HA6	Replication of structured note	1D		5,378,594	4,993,341	02/01/2021	12/15/2040	USD/IRS/240108-260708/5.5%/S+1.509%				646136-XR-7	NEW JERSEY ST TRANSN TR FD AUTH	1.F.FE	5,378,594	4,993,341
76027#HA6	Replication of structured note	1D		1,575,705	1,660,296	02/01/2021	12/15/2040	USD/IRS/240108-260708/5.5%/S+1.509%				646136-XR-7	NEW JERSEY ST TRANSN TR FD AUTH	1.F.FE	1,575,705	1,660,296
76027#HA6	Replication of structured note	1D		1,906,661	2,000,657	02/01/2021	12/15/2040	USD/IRS/240108-260708/5.5%/S+1.509%				646136-XR-7	NEW JERSEY ST TRANSN TR FD AUTH	1.F.FE	1,906,661	2,000,657
76027#HA6	Replication of structured note	1D		6,085,750	6,233,025	02/01/2021	09/12/2043	USD/IRS/240108-260708/5.5%/S+1.509%				43475D-AA-5	HOLCIM CAPITAL CORPORATION LTD	2.B.FE	6,085,750	6,233,025
76027#HA6	Replication of structured note	1D		5,280,164	4,748,971	02/01/2021	09/12/2043	USD/IRS/240108-260708/5.5%/S+1.509%				43475D-AA-5	HOLCIM CAPITAL CORPORATION LTD	2.B.FE	5,280,164	4,748,971
76027#HA6	Replication of structured note	1D		4,391,156	4,384,738	02/01/2021	09/01/2041	USD/IRS/240108-260708/5.5%/S+1.509%				494550-BK-1	KINDER MORGAN ENERGY PARTNERS LP	2.B.FE	4,391,156	4,384,738
76027#HA6	Replication of structured note	1D		3,995,999	3,857,570	02/01/2021	12/15/2040	USD/IRS/240108-260708/5.5%/S+1.509%				413875-AN-5	L3HARRIS TECHNOLOGIES INC	2.B.FE	3,995,999	3,857,570
76027#HA6	Replication of structured note	1D		2,938,000	2,835,862	02/01/2021	10/23/2045	USD/IRS/240108-260708/5.5%/S+1.509%				161175-BA-1	CHARTER COMMUNICATIONS OPERATING LLC	2.C.FE	2,938,000	2,835,862
76027#HA6	Replication of structured note	1D		769,908	686,773	02/01/2021	01/22/2044	USD/IRS/240108-260708/5.5%/S+1.509%				268317-AK-0	ELECTRICITE DE FRANCE SA	2.A.FE	769,908	686,773
76027#HA6	Replication of structured note	1D		3,066,468	2,747,090	02/01/2021	01/22/2044	USD/IRS/240108-260708/5.5%/S+1.509%				268317-AK-0	ELECTRICITE DE FRANCE SA	2.A.FE	3,066,468	2,747,090
76027#HA6	Replication of structured note	1D		6,014,982	5,776,585	02/01/2021	04/17/2038	USD/IRS/240108-260708/5.5%/S+1.509%				370334-CH-5	GENERAL MILLS INC	2.B.FE	6,014,982	5,776,585
76027#HA6	Replication of structured note	1D		1,910,448	1,576,749	02/01/2021	08/09/2042	USD/IRS/240108-260708/5.5%/S+1.509%				02209S-AM-5	ALTRIA GROUP INC	2.B.FE	1,910,448	1,576,749
76027#HA6	Replication of structured note	1D		2,570,922	2,234,327	02/01/2021	01/13/2042	USD/IRS/240108-260708/5.5%/S+1.509%				35177P-AX-5	ORANGE SA	2.A.FE	2,570,922	2,234,327
76027#HA6	Replication of structured note	1D		856,974	744,776	02/01/2021	01/13/2042	USD/IRS/240108-260708/5.5%/S+1.509%				35177P-AX-5	ORANGE SA	2.A.FE	856,974	744,776
76027#HA6	Replication of structured note	1D		3,538,473	2,979,102	02/01/2021	01/13/2042	USD/IRS/240108-260708/5.5%/S+1.509%				35177P-AX-5	ORANGE SA	2.A.FE	3,538,473	2,979,102
76027#HA6	Replication of structured note	1D		653,914	558,582	02/01/2021	01/13/2042	USD/IRS/240108-260708/5.5%/S+1.509%				35177P-AX-5	ORANGE SA	2.A.FE	653,914	558,582
76027#HA6	Replication of structured note	1D		871,886	744,776	02/01/2021	01/13/2042	USD/IRS/240108-260708/5.5%/S+1.509%				35177P-AX-5	ORANGE SA	2.A.FE	871,886	744,776
76027#HA6	Replication of structured note	1D		3,412,704	2,979,102	02/01/2021	01/13/2042	USD/IRS/240108-260708/5.5%/S+1.509%				35177P-AX-5	ORANGE SA	2.A.FE	3,412,704	2,979,102

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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**SCHEDULE DB - PART C - SECTION 1**

Replication (Synthetic Asset) Transactions Open as of December 31 of Current Year

Replication (Synthetic Asset) Transactions								Components of the Replication (Synthetic Asset) Transactions								
1 Number	2 Description	3 NAIC Designation or Other Description	4 Notional Amount	5 Book/Adjusted Carrying Value	6 Fair Value	7 Effective Date	8 Maturity Date	Derivative Instrument(s) Open			Cash Instrument(s) Held					
								9 Description	10 Book/Adjusted Carrying Value	11 Fair Value	12 CUSIP	13 Description	14 NAIC Designation or Other Description	15 Book/Adjusted Carrying Value	16 Fair Value	
76027#HA6	Replication of structured note	1D		730,423	652,423	02/01/2021	01/13/2042	USD/IRS/240108-260708/5.5%/S+1.509%				35177P-AX-5	ORANGE SA	2.A.FE	730,423	652,423
76027#HA6	Replication of structured note	1D		913,029	815,529	02/01/2021	01/13/2042	USD/IRS/240108-260708/5.5%/S+1.509%				35177P-AX-5	ORANGE SA	2.A.FE	913,029	815,529
76027#HA6	Replication of structured note	1D		4,913,836	4,729,483	02/01/2021	11/15/2041	USD/IRS/240108-260708/5.5%/S+1.509%				260543-CE-1	DOW CHEMICAL CO	2.B.FE	4,913,836	4,729,483
76027#HA6	Replication of structured note	1D		853,001	650,669	02/01/2021	01/15/2045	USD/IRS/240108-260708/5.5%/S+1.509%				124857-AN-3	PARAMOUNT GLOBAL	2.C.FE	853,001	650,669
76027#HA6	Replication of structured note	1D		3,933,575	3,811,371	02/01/2021	02/06/2044	USD/IRS/240108-260708/5.5%/S+1.509%				685218-AB-5	ORANGE SA	2.A.FE	3,933,575	3,811,371
76027#HA6	Replication of structured note	1D		5,105,854	4,954,782	02/01/2021	02/06/2044	USD/IRS/240108-260708/5.5%/S+1.509%				685218-AB-5	ORANGE SA	2.A.FE	5,105,854	4,954,782
76027#HA6	Replication of structured note	1D		4,367,473	3,811,371	02/01/2021	02/06/2044	USD/IRS/240108-260708/5.5%/S+1.509%				685218-AB-5	ORANGE SA	2.A.FE	4,367,473	3,811,371
76027#HA6	Replication of structured note	1D		3,609,279	3,049,097	02/01/2021	02/06/2044	USD/IRS/240108-260708/5.5%/S+1.509%				685218-AB-5	ORANGE SA	2.A.FE	3,609,279	3,049,097
76027#HA6	Replication of structured note	1D		1,757,154	1,524,548	02/01/2021	02/06/2044	USD/IRS/240108-260708/5.5%/S+1.509%				685218-AB-5	ORANGE SA	2.A.FE	1,757,154	1,524,548
76027#HA6	Replication of structured note	1D		1,064,853	952,843	02/01/2021	02/06/2044	USD/IRS/240108-260708/5.5%/S+1.509%				685218-AB-5	ORANGE SA	2.A.FE	1,064,853	952,843
76027#HA6	Replication of structured note	1D		851,883	762,274	02/01/2021	02/06/2044	USD/IRS/240108-260708/5.5%/S+1.509%				685218-AB-5	ORANGE SA	2.A.FE	851,883	762,274
76027#HA6	Replication of structured note	1D		1,073,580	952,843	02/01/2021	02/06/2044	USD/IRS/240108-260708/5.5%/S+1.509%				685218-AB-5	ORANGE SA	2.A.FE	1,073,580	952,843
76027#HA6	Replication of structured note	1D		858,864	762,274	02/01/2021	02/06/2044	USD/IRS/240108-260708/5.5%/S+1.509%				685218-AB-5	ORANGE SA	2.A.FE	858,864	762,274
76027#HA6	Replication of structured note	1D		751,506	666,990	02/01/2021	02/06/2044	USD/IRS/240108-260708/5.5%/S+1.509%				685218-AB-5	ORANGE SA	2.A.FE	751,506	666,990
76027#HA6	Replication of structured note	1D		1,785,856	1,584,866	02/01/2021	03/06/2042	USD/IRS/240108-260708/5.5%/S+1.509%				25156P-AR-4	DEUTSCHE TELEKOM INTERNATIONAL FINANCE BV	2.A.FE	1,785,856	1,584,866
76027#HA6	Replication of structured note	1D		1,785,856	1,584,866	02/01/2021	03/06/2042	USD/IRS/240108-260708/5.5%/S+1.509%				25156P-AR-4	DEUTSCHE TELEKOM INTERNATIONAL FINANCE BV	2.A.FE	1,785,856	1,584,866
76027#HA6	Replication of structured note	1D		1,366,876	1,232,673	02/01/2021	03/06/2042	USD/IRS/240108-260708/5.5%/S+1.509%				25156P-AR-4	DEUTSCHE TELEKOM INTERNATIONAL FINANCE BV	2.A.FE	1,366,876	1,232,673
76027#HA6	Replication of structured note	1D		1,378,592	1,243,239	02/01/2021	03/06/2042	USD/IRS/240108-260708/5.5%/S+1.509%				25156P-AR-4	DEUTSCHE TELEKOM INTERNATIONAL FINANCE BV	2.A.FE	1,378,592	1,243,239
76027#HA6	Replication of structured note	1D		4,882,362	4,191,207	02/01/2021	09/01/2047	USD/IRS/240108-260708/5.5%/S+1.509%				457074-AZ-5	INGLEWOOD CALIF	1.E.FE	4,882,362	4,191,207
76027#HA6	Replication of structured note	1D		12,582,605	10,058,187	02/01/2021	02/01/2042	USD/IRS/240108-260708/5.5%/S+1.509%				654730-AZ-6	NISOURCE INC	2.B.FE	12,582,605	10,058,187
76027#HA6	Replication of structured note	1D		544,164	482,618	02/01/2021	10/23/2045	USD/IRS/240108-260708/5.5%/S+1.509%				161175-BA-1	CHARTER COMMUNICATIONS OPERATING LLC	2.C.FE	544,164	482,618
76027#HA6	Replication of structured note	1D		1,166,550	1,013,821	02/01/2021	01/13/2042	USD/IRS/240108-260708/5.5%/S+1.509%				35177P-AX-5	ORANGE SA	2.A.FE	1,166,550	1,013,821
76027#HA6	Replication of structured note	1D		1,204,181	1,013,821	02/01/2021	01/13/2042	USD/IRS/240108-260708/5.5%/S+1.509%				35177P-AX-5	ORANGE SA	2.A.FE	1,204,181	1,013,821
76027#HA6	Replication of structured note	1D		1,075,620	977,689	02/01/2021	10/01/2041	USD/IRS/240108-260708/5.5%/S+1.509%				031162-BE-9	AMGEN INC	2.A.FE	1,075,620	977,689
76027#HA6	Replication of structured note	1D		5,148,230	3,957,058	02/01/2021	04/15/2040	USD/IRS/240108-260708/5.5%/S+1.509%				548661-DV-6	LOWE'S COMPANIES INC	2.A.FE	5,148,230	3,957,058
76027#HA6	Replication of structured note	1D		10,584,269	8,185,839	02/01/2021	06/25/2038	USD/IRS/240108-260708/5.5%/S+1.509%				07274N-AN-3	BAYER US FINANCE II LLC	2.B.FE	10,584,269	8,185,839
76027#HA6	Replication of structured note	1D		7,065,520	5,457,226	02/01/2021	06/25/2038	USD/IRS/240108-260708/5.5%/S+1.509%				07274N-AN-3	BAYER US FINANCE II LLC	2.B.FE	7,065,520	5,457,226
76027#HA6	Replication of structured note	1D		18,281,224	14,638,671	02/01/2021	02/15/2041	USD/IRS/240108-260708/5.5%/S+1.509%				254687-ER-3	WALT DISNEY CO	1.G.FE	18,281,224	14,638,671

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**SCHEDULE DB - PART C - SECTION 1**

Replication (Synthetic Asset) Transactions Open as of December 31 of Current Year

Replication (Synthetic Asset) Transactions								Components of the Replication (Synthetic Asset) Transactions								
1 Number	2 Description	3 NAIC Designation or Other Description	4 Notional Amount	5 Book/Adjusted Carrying Value	6 Fair Value	7 Effective Date	8 Maturity Date	Derivative Instrument(s) Open			Cash Instrument(s) Held					
								9 Description	10 Book/Adjusted Carrying Value	11 Fair Value	12 CUSIP	13 Description	14 NAIC Designation or Other Description	15 Book/Adjusted Carrying Value	16 Fair Value	
76027#HA6	Replication of structured note	1D		4,948,856	3,758,097	02/01/2021	03/15/2042	USD/IRS/240108-260708/5.5%/S+1.509%				651639-AP-1	NEWMONT CORPORATION	2.A.FE	4,948,856	3,758,097
76027#HA6	Replication of structured note	1D		22,500,000	17,861,137	02/01/2021	01/01/2042	USD/IRS/240108-260708/5.5%/S+1.509%				66285W-B2-1	NORTH TEX TWY AUTH REV CENTRAL TEX REGL MOBILITY AUTH REV	1.D.FE	22,500,000	17,861,137
76027#HA6	Replication of structured note	1D		7,000,000	6,018,242	02/01/2021	01/01/2042	USD/IRS/240108-260708/5.5%/S+1.509%				155498-KA-5		2.A.FE	7,000,000	6,018,242
76027#HA6	Replication of structured note	1D		18,629,165	15,058,186	02/01/2021	01/15/2041	USD/IRS/240108-260708/5.5%/S+1.509%				67077M-AQ-1	NUTRIEN LTD	2.B.FE	18,629,165	15,058,186
76027#HA6	Replication of structured note	1D		12,108,290	9,616,247	02/01/2021	03/01/2040	USD/IRS/240108-260708/5.5%/S+1.509%				929833-BY-6	WACO TEX ED FIN CORP REV	1.E.FE	12,108,290	9,616,247
76027#HA6	Replication of structured note	1D		17,995,484	13,718,573	02/01/2021	11/15/2039	USD/IRS/240108-260708/5.5%/S+1.509%				575634-AS-9	MASSACHUSETTS ELECTRIC CO	2.A.FE	17,995,484	13,718,573
76027#HA6	Replication of structured note	1D		12,823,114	9,889,921	02/01/2021	09/01/2042	USD/IRS/240108-260708/5.5%/S+1.509%				277432-AL-4	EASTMAN CHEMICAL CO	2.B.FE	12,823,114	9,889,921
76027#HA6	Replication of structured note	1D		5,467,671	4,276,183	02/01/2021	09/12/2039	USD/IRS/240108-260708/5.5%/S+1.509%				202712-BL-8	COMMONWEALTH BANK OF AUSTRALIA	1.G.FE	5,467,671	4,276,183
76027#HA6	Replication of structured note	1D		17,857,323	14,264,405	02/01/2021	03/15/2040	USD/IRS/240108-260708/5.5%/S+1.509%				845437-BL-5	SOUTHWESTERN ELECTRIC POWER CO	2.A.FE	17,857,323	14,264,405
76027#HA6	Replication of structured note	1D		4,882,443	4,191,207	02/01/2021	09/01/2047	USD/IRS/240108-260708/5.5%/S+1.509%				457074-AZ-5	INGLEWOOD CALIF	1.E.FE	4,882,443	4,191,207
76027#HA6	Replication of structured note	1D		7,007,844	5,899,337	02/01/2021	09/13/2043	USD/IRS/240108-260708/5.5%/S+1.509%				172967-HA-2	CITIGROUP INC	2.B.FE	7,007,844	5,899,337
76027#HA6	Replication of structured note	1D		5,500,000	4,366,056	02/01/2021	01/01/2042	USD/IRS/240108-260708/5.5%/S+1.509%				66285W-B2-1	NORTH TEX TWY AUTH REV	1.D.FE	5,500,000	4,366,056
76027#HA6	Replication of structured note	1D		12,302,984	9,740,408	02/01/2021	04/15/2042	USD/IRS/240108-260708/5.5%/S+1.509%				501044-CR-0	KROGER CO	2.A.FE	12,302,984	9,740,408
76027#HA6	Replication of structured note	1D		3,524,296	2,754,587	02/01/2021	04/15/2042	USD/IRS/240108-260708/5.5%/S+1.509%				501044-CR-0	KROGER CO CENTRAL TEX REGL MOBILITY AUTH REV	2.A.FE	3,524,296	2,754,587
76027#HA6	Replication of structured note	1D		3,000,000	2,579,246	02/01/2021	01/01/2042	USD/IRS/240108-260708/5.5%/S+1.509%				155498-KA-5		2.A.FE	3,000,000	2,579,246
76027#HA6	Replication of structured note	1D		2,659,020	2,021,119	02/01/2021	05/01/2043	USD/IRS/240108-260708/5.5%/S+1.509%				06849R-AK-8	BARRICK NORTH AMERICA FINANCE LLC	2.A.FE	2,659,020	2,021,119
76027#HA6	Replication of structured note	1D		14,413,510	12,336,393	02/01/2021	10/07/2039	USD/IRS/240108-260708/5.5%/S+1.509%				29268B-AF-8	EDEL FINANCE INTERNATIONAL NV	2.A.FE	14,413,510	12,336,393
76027#HA6	Replication of structured note	1D		937,736	714,751	02/01/2021	04/15/2042	USD/IRS/240108-260708/5.5%/S+1.509%				548661-CX-3	LOWE'S COMPANIES INC	2.A.FE	937,736	714,751
76027#HA6	Replication of structured note	1D		16,182,193	13,552,135	02/01/2021	01/15/2049	USD/IRS/240108-260708/5.5%/S+1.509%				345105-JE-1	FOOTHILL / EASTERN TRANSN CORRIDOR AGY CALIF TOLL	1.G.FE	16,182,193	13,552,135
76027#HA6	Replication of structured note	1D		5,059,794	4,110,912	02/01/2021	10/01/2039	USD/IRS/240108-260708/5.5%/S+1.509%				651639-AM-8	NEWMONT CORPORATION	2.A.FE	5,059,794	4,110,912
76027#HA6	Replication of structured note	1D		5,982,321	4,950,075	02/01/2021	06/15/2041	USD/IRS/240108-260708/5.5%/S+1.509%				038222-AG-0	APPLIED MATERIALS INC	1.F.FE	5,982,321	4,950,075
76027#HA6	Replication of structured note	1D		10,772,372	9,884,410	02/01/2021	11/15/2038	USD/IRS/240108-260708/5.5%/S+1.509%				26078J-AE-0	DUPONT DE NEMOURS INC	2.A.FE	10,772,372	9,884,410
76027#HA6	Replication of structured note	1D		5,185,642	4,097,370	02/01/2021	10/15/2039	USD/IRS/240108-260708/5.5%/S+1.509%				06849U-AD-7	BARRICK (PD) AUSTRALIA FINANCE PTY LTD	1.G.FE	5,185,642	4,097,370
76027#HA6	Replication of structured note	1D		5,131,910	4,013,513	02/01/2021	05/30/2041	USD/IRS/240108-260708/5.5%/S+1.509%				06849R-AG-7	BARRICK NORTH AMERICA FINANCE LLC	2.A.FE	5,131,910	4,013,513
76027#HA6	Replication of structured note	1D		3,022,955	2,468,292	02/01/2021	03/01/2038	USD/IRS/240108-260708/5.5%/S+1.509%				283062-EB-9	EL DORADO CALIF IRR DIST REV	1.D.FE	3,022,955	2,468,292
76027#HA6	Replication of structured note	1D		8,215,948	6,111,192	02/01/2021	04/01/2040	USD/IRS/240108-260708/5.5%/S+1.509%				126650-DK-3	CVS HEALTH CORP MASSACHUSETTS ST COLLEGE BLDG AUTH REV	2.B.FE	8,215,948	6,111,192
76027#HA6	Replication of structured note	1D		6,908,327	5,581,975	02/01/2021	05/01/2043	USD/IRS/240108-260708/5.5%/S+1.509%				575831-FJ-6		1.C.FE	6,908,327	5,581,975
76027#HA6	Replication of structured note	1D		4,237,211	3,262,389	02/01/2021	12/01/2041	USD/IRS/240108-260708/5.5%/S+1.509%				375558-AS-2	GILEAD SCIENCES INC	2.A.FE	4,237,211	3,262,389

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**SCHEDULE DB - PART C - SECTION 1**

Replication (Synthetic Asset) Transactions Open as of December 31 of Current Year

Replication (Synthetic Asset) Transactions								Components of the Replication (Synthetic Asset) Transactions								
1 Number	2 Description	3 NAIC Designation or Other Description	4 Notional Amount	5 Book/Adjusted Carrying Value	6 Fair Value	7 Effective Date	8 Maturity Date	Derivative Instrument(s) Open			Cash Instrument(s) Held					
								9 Description	10 Book/Adjusted Carrying Value	11 Fair Value	12 CUSIP	13 Description	14 NAIC Designation or Other Description	15 Book/Adjusted Carrying Value	16 Fair Value	
76027#HA6	Replication of structured note	1D		9,194,144	7,432,941	02/01/2021	11/01/2038	USD/IRS/240108-260708/5.5%/S+1.509%				205887-CD-2	CONAGRA BRANDS INC	2.C.FE	9,194,144	7,432,941
76027#HA6	Replication of structured note	1D		2,438,841	1,939,010	02/01/2021	08/01/2043	USD/IRS/240108-260708/5.5%/S+1.509%				670346-AN-5	NUCOR CORP CONSTELLATION ENERGY GENERATION LLC	1.G.FE	2,438,841	1,939,010
76027#HA6	Replication of structured note	1D		9,670,634	8,742,557	02/01/2021	10/01/2039	USD/IRS/240108-260708/5.5%/S+1.509%				30161M-AG-8		2.A.FE	9,670,634	8,742,557
76027#HA6	Replication of structured note	1D		3,629,105	3,251,211	02/01/2021	02/15/2042	USD/IRS/240108-260708/5.5%/S+1.509%				100743-AJ-2	BOSTON GAS CO	2.A.FE	3,629,105	3,251,211
76027#HA6	Replication of structured note	1D		3,272,659	3,017,580	04/13/2022	01/15/2049	USD/IRS/240108-260708/5.5%/S+1.509%				345105-JE-1	FOOTHILL / EASTERN TRANSN CORRIDOR AGY CALIF TOLL	1.G.FE	3,272,659	3,017,580
76027#HA6	Replication of structured note	1D		4,411,673	4,067,816	04/13/2022	01/15/2049	USD/IRS/240108-260708/5.5%/S+1.509%				345105-JE-1	FOOTHILL / EASTERN TRANSN CORRIDOR AGY CALIF TOLL	1.G.FE	4,411,673	4,067,816
76027#HA6	Replication of structured note	1D		5,100,555	4,703,004	04/13/2022	01/15/2049	USD/IRS/240108-260708/5.5%/S+1.509%				345105-JE-1	FOOTHILL / EASTERN TRANSN CORRIDOR AGY CALIF TOLL	1.G.FE	5,100,555	4,703,004
76027#HA6	Replication of structured note	1D		1,504,816	1,431,210	04/13/2022	03/30/2040	USD/IRS/240108-260708/5.5%/S+1.509%				416515-BA-1	HARTFORD FINANCIAL SERVICES GROUP INC	2.A.FE	1,504,816	1,431,210
76027#HA6	Replication of structured note	1D		3,599,669	3,548,373	06/23/2022	01/13/2042	USD/IRS/240108-260708/5.5%/S+1.509%				35177P-AX-5	ORANGE SA	2.A.FE	3,599,669	3,548,373
76027#HA6	Replication of structured note	1D		1,383,301	1,363,589	06/23/2022	01/13/2042	USD/IRS/240108-260708/5.5%/S+1.509%				35177P-AX-5	ORANGE SA	2.A.FE	1,383,301	1,363,589
76027#HA6	Replication of structured note	1D		102,848	101,382	06/23/2022	01/13/2042	USD/IRS/240108-260708/5.5%/S+1.509%				35177P-AX-5	ORANGE SA	2.A.FE	102,848	101,382
76027#HA6	Replication of structured note	1D		246,834	243,317	06/23/2022	01/13/2042	USD/IRS/240108-260708/5.5%/S+1.509%				35177P-AX-5	ORANGE SA	2.A.FE	246,834	243,317
76027#HA6	Replication of structured note	1D		1,028,477	1,013,821	06/23/2022	01/13/2042	USD/IRS/240108-260708/5.5%/S+1.509%				35177P-AX-5	ORANGE SA	2.A.FE	1,028,477	1,013,821
76027#HA6	Replication of structured note	1D		1,028,477	1,013,821	06/23/2022	01/13/2042	USD/IRS/240108-260708/5.5%/S+1.509%				35177P-AX-5	ORANGE SA	2.A.FE	1,028,477	1,013,821
76027#HA6	Replication of structured note	1D		854,842	934,893	06/23/2022	01/22/2044	USD/IRS/240108-260708/5.5%/S+1.509%				268317-AK-0	ELECTRICITE DE FRANCE SA	2.A.FE	854,842	934,893
76027#HA6	Replication of structured note	1D		427,421	467,447	06/23/2022	01/22/2044	USD/IRS/240108-260708/5.5%/S+1.509%				268317-AK-0	ELECTRICITE DE FRANCE SA	2.A.FE	427,421	467,447
76027#HA6	Replication of structured note	1D		957,413	1,000,448	06/23/2022	01/15/2042	USD/IRS/240108-260708/5.5%/S+1.509%				035240-AG-5	ANHEUSER-BUSCH INBEV WORLDWIDE INC	1.G.FE	957,413	1,000,448
76027#HA6	Replication of structured note	1D		11,670,322	11,633,305	06/23/2022	11/01/2042	USD/IRS/240108-260708/5.5%/S+1.509%				14916R-AD-6	COMMONSPIRIT HEALTH	1.G.FE	11,670,322	11,633,305
76027#HA6	Replication of structured note	1D		2,693,151	2,684,609	06/23/2022	11/01/2042	USD/IRS/240108-260708/5.5%/S+1.509%				14916R-AD-6	COMMONSPIRIT HEALTH	1.G.FE	2,693,151	2,684,609
76027#HA6	Replication of structured note	1D		507,156	526,067	06/23/2022	02/15/2042	USD/IRS/240108-260708/5.5%/S+1.509%				29379V-AV-5	ENTERPRISE PRODUCTS OPERATING LLC	1.G.FE	507,156	526,067
76027#HA6	Replication of structured note	1D		1,897,118	1,949,354	06/23/2022	07/15/2043	USD/IRS/240108-260708/5.5%/S+1.509%				50247V-AB-5	LYB INTERNATIONAL FINANCE BV	2.B.FE	1,897,118	1,949,354
76027#HA6	Replication of structured note	1D		730,743	748,017	06/23/2022	10/11/2041	USD/IRS/240108-260708/5.5%/S+1.509%				05523R-AC-1	BAE SYSTEMS PLC	2.A.FE	730,743	748,017
76027#HA6	Replication of structured note	1D		3,329,428	3,582,149	06/23/2022	09/25/2040	USD/IRS/240108-260708/5.5%/S+1.509%				05526D-BT-1	BAT CAPITAL CORP	2.A.FE	3,329,428	3,582,149
76027#HA6	Replication of structured note	1D		3,293,117	3,133,306	03/30/2022	09/01/2038	USD/IRS/240108-260708/5.5%/S+1.509%				57582R-06-6	MASSACHUSETTS COMMONWEALTH	1.B.FE	3,293,117	3,133,306
76027#HA6	Replication of structured note	1D		19,000,000	17,775,300	03/08/2022	10/01/2052	USD/IRS/240108-260708/5.5%/S+1.509%				442851-BH-3	HOWARD UNIVERSITY	2.C.FE	19,000,000	17,775,300
76027#HA6	Replication of structured note	1D		3,280,366	2,925,038	03/16/2022	05/01/2040	USD/IRS/240108-260708/5.5%/S+1.509%				097023-CV-5	BOEING CO	2.C.FE	3,280,366	2,925,038
76027#HA6	Replication of structured note	1D		1,246,128	1,059,832	01/31/2022	05/15/2039	USD/IRS/240108-260708/5.5%/S+1.509%				459200-KB-6	INTERNATIONAL BUSINESS MACHINES CORP	1.G.FE	1,246,128	1,059,832
76027#HA6	Replication of structured note	1D		2,937,887	3,130,998	04/19/2022	06/15/2050	USD/IRS/240108-260708/5.5%/S+1.509%				646136-7L-9	NEW JERSEY ST TRANSN TR FD AUTH	1.F.FE	2,937,887	3,130,998

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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**SCHEDULE DB - PART C - SECTION 1**

Replication (Synthetic Asset) Transactions Open as of December 31 of Current Year

Replication (Synthetic Asset) Transactions								Components of the Replication (Synthetic Asset) Transactions								
1 Number	2 Description	3 NAIC Designation or Other Description	4 Notional Amount	5 Book/Adjusted Carrying Value	6 Fair Value	7 Effective Date	8 Maturity Date	Derivative Instrument(s) Open			Cash Instrument(s) Held					
								9 Description	10 Book/Adjusted Carrying Value	11 Fair Value	12 CUSIP	13 Description	14 NAIC Designation or Other Description	15 Book/Adjusted Carrying Value	16 Fair Value	
76027#HA6	Replication of structured note	1D		9,145,618	8,352,061	02/01/2021	04/30/2040	USD/IRS/240108-260708/5.5%/S+1.509%				126408-GS-6	CSX CORP	1.G.FE	9,145,618	8,352,061
76027#HA6	Replication of structured note	1D		1,136,219	1,127,528	02/01/2021	04/30/2040	USD/IRS/240108-260708/5.5%/S+1.509%				126408-GS-6	CSX CORP	1.G.FE	1,136,219	1,127,528
76027#HA6	Replication of structured note	1D		10,253,408	10,254,964	02/01/2021	04/30/2040	USD/IRS/240108-260708/5.5%/S+1.509%				126408-GS-6	CSX CORP	1.G.FE	10,253,408	10,254,964
76027#HA6	Replication of structured note	1D		205,229	198,960	02/01/2021	04/30/2040	USD/IRS/240108-260708/5.5%/S+1.509%				126408-GS-6	CSX CORP	1.G.FE	205,229	198,960
76027#HA6	Replication of structured note	1D		14,778,584	14,221,375	02/01/2021	01/15/2042	USD/IRS/240108-260708/5.5%/S+1.509%				035240-AG-5	ANHEUSER-BUSCH INBEV WORLDWIDE INC	1.G.FE	14,778,584	14,221,375
76027#HA6	Replication of structured note	1D		2,599,118	2,501,121	02/01/2021	01/15/2042	USD/IRS/240108-260708/5.5%/S+1.509%				035240-AG-5	ANHEUSER-BUSCH INBEV WORLDWIDE INC	1.G.FE	2,599,118	2,501,121
76027#HA6	Replication of structured note	1D		452,249	435,195	02/01/2021	01/15/2042	USD/IRS/240108-260708/5.5%/S+1.509%				035240-AG-5	ANHEUSER-BUSCH INBEV WORLDWIDE INC	1.G.FE	452,249	435,195
76027#HA6	Replication of structured note	1D		1,204,471	1,001,056	02/01/2021	08/15/2045	USD/IRS/240108-260708/5.5%/S+1.509%				761713-BB-1	REYNOLDS AMERICAN INC	2.A.FE	1,204,471	1,001,056
76027#HA6	Replication of structured note	1D		462,979	388,410	02/01/2021	08/15/2045	USD/IRS/240108-260708/5.5%/S+1.509%				761713-BB-1	REYNOLDS AMERICAN INC	2.A.FE	462,979	388,410
76027#HA6	Replication of structured note	1D		413,593	346,978	02/01/2021	08/15/2045	USD/IRS/240108-260708/5.5%/S+1.509%				761713-BB-1	REYNOLDS AMERICAN INC	2.A.FE	413,593	346,978
76027#HA6	Replication of structured note	1D		571,116	586,161	02/01/2021	06/01/2042	USD/IRS/240108-260708/5.5%/S+1.509%				68233J-AS-3	ONCOR ELECTRIC DELIVERY COMPANY LLC	1.F.FE	571,116	586,161
76027#HA6	Replication of structured note	1D		8,360,700	8,280,814	02/01/2021	06/01/2042	USD/IRS/240108-260708/5.5%/S+1.509%				68233J-AS-3	ONCOR ELECTRIC DELIVERY COMPANY LLC	1.F.FE	8,360,700	8,280,814
76027#HA6	Replication of structured note	1D		4,911,636	5,041,028	02/01/2021	06/01/2042	USD/IRS/240108-260708/5.5%/S+1.509%				68233J-AS-3	ONCOR ELECTRIC DELIVERY COMPANY LLC	1.F.FE	4,911,636	5,041,028
76027#HA6	Replication of structured note	1D		25,666,212	20,306,871	02/01/2021	04/01/2041	USD/IRS/240108-260708/5.5%/S+1.509%				63946B-AG-5	NBCUNIVERSAL MEDIA LLC	1.G.FE	25,666,212	20,306,871
76027#HA6	Replication of structured note	1D		1,228,884	1,090,946	02/01/2021	04/01/2041	USD/IRS/240108-260708/5.5%/S+1.509%				63946B-AG-5	NBCUNIVERSAL MEDIA LLC	1.G.FE	1,228,884	1,090,946
76027#HA6	Replication of structured note	1D		2,831,420	2,353,241	02/01/2021	08/15/2045	USD/IRS/240108-260708/5.5%/S+1.509%				761713-BB-1	REYNOLDS AMERICAN INC	2.A.FE	2,831,420	2,353,241
76027#HA6	Replication of structured note	1D		243,226	204,051	02/01/2021	08/15/2045	USD/IRS/240108-260708/5.5%/S+1.509%				761713-BB-1	REYNOLDS AMERICAN INC	2.A.FE	243,226	204,051
76027#HA6	Replication of structured note	1D		2,386,488	2,002,112	02/01/2021	08/15/2045	USD/IRS/240108-260708/5.5%/S+1.509%				761713-BB-1	REYNOLDS AMERICAN INC	2.A.FE	2,386,488	2,002,112
76027#HA6	Replication of structured note	1D		779,651	654,078	02/01/2021	08/15/2045	USD/IRS/240108-260708/5.5%/S+1.509%				761713-BB-1	REYNOLDS AMERICAN INC	2.A.FE	779,651	654,078
76027#HA6	Replication of structured note	1D		1,789,866	1,501,584	02/01/2021	08/15/2045	USD/IRS/240108-260708/5.5%/S+1.509%				761713-BB-1	REYNOLDS AMERICAN INC	2.A.FE	1,789,866	1,501,584
76027#HA6	Replication of structured note	1D		2,865,224	2,403,742	02/01/2021	08/15/2045	USD/IRS/240108-260708/5.5%/S+1.509%				761713-BB-1	REYNOLDS AMERICAN INC	2.A.FE	2,865,224	2,403,742
76027#HA6	Replication of structured note	1D		1,741,515	1,470,776	02/01/2021	08/15/2045	USD/IRS/240108-260708/5.5%/S+1.509%				761713-BB-1	REYNOLDS AMERICAN INC	2.A.FE	1,741,515	1,470,776
76027#HA6	Replication of structured note	1D		2,779,746	2,332,031	02/01/2021	08/15/2045	USD/IRS/240108-260708/5.5%/S+1.509%				761713-BB-1	REYNOLDS AMERICAN INC	2.A.FE	2,779,746	2,332,031
76027#HA6	Replication of structured note	1D		1,603,110	1,344,908	02/01/2021	08/15/2045	USD/IRS/240108-260708/5.5%/S+1.509%				761713-BB-1	REYNOLDS AMERICAN INC	2.A.FE	1,603,110	1,344,908
76027#HA6	Replication of structured note	1D		1,327,228	1,103,082	02/01/2021	08/15/2045	USD/IRS/240108-260708/5.5%/S+1.509%				761713-BB-1	REYNOLDS AMERICAN INC	2.A.FE	1,327,228	1,103,082
76027#HA6	Replication of structured note	1D		2,674,281	2,661,335	03/30/2023	08/15/2046	USD/IRS/240108-260708/5.5%/S+1.509%				915137-5R-0	BOARD OF REGENTS OF THE UNIVERSITY OF TEXAS SYSTEM	1.A.FE	2,674,281	2,661,335
76027#HA6	Replication of structured note	1D		2,023,497	2,027,642	03/30/2023	01/13/2042	USD/IRS/240108-260708/5.5%/S+1.509%				35177P-AX-5	ORANGE SA	2.A.FE	2,023,497	2,027,642
76027#HA6	Replication of structured note	1D		505,874	506,910	03/30/2023	01/13/2042	USD/IRS/240108-260708/5.5%/S+1.509%				35177P-AX-5	ORANGE SA	2.A.FE	505,874	506,910

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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**SCHEDULE DB - PART C - SECTION 1**

Replication (Synthetic Asset) Transactions Open as of December 31 of Current Year

Replication (Synthetic Asset) Transactions								Components of the Replication (Synthetic Asset) Transactions								
1 Number	2 Description	3 NAIC Designation or Other Description	4 Notional Amount	5 Book/Adjusted Carrying Value	6 Fair Value	7 Effective Date	8 Maturity Date	Derivative Instrument(s) Open			Cash Instrument(s) Held					
								9 Description	10 Book/Adjusted Carrying Value	11 Fair Value	12 CUSIP	13 Description	14 NAIC Designation or Other Description	15 Book/Adjusted Carrying Value	16 Fair Value	
76027#HA6	Replication of structured note	1D		1,120,303	1,134,691	03/30/2023	04/30/2040	USD/IRS/240108-260708/5.5%/S+1.509%				63946B-AF-7	NBCUNIVERSAL MEDIA LLC	1.G.FE	1,120,303	1,134,691
76027#HA6	Replication of structured note	1D		4,387,289	4,537,107	03/30/2023	11/01/2038	USD/IRS/240108-260708/5.5%/S+1.509%				205887-CD-2	CONAGRA BRANDS INC ANHEUSER-BUSCH INBEV WORLDWIDE INC	2.C.FE	4,387,289	4,537,107
76027#HA6	Replication of structured note	1D		4,140,274	4,251,906	03/30/2023	01/15/2042	USD/IRS/240108-260708/5.5%/S+1.509%				035240-AG-5		1.G.FE	4,140,274	4,251,906
76027#HA6	Replication of structured note	1D		1,583,616	1,648,525	03/30/2023	04/30/2040	USD/IRS/240108-260708/5.5%/S+1.509%				126408-GS-6	CSX CORP	1.G.FE	1,583,616	1,648,525
76027#HA6	Replication of structured note	1D		600,682	625,303	03/30/2023	04/30/2040	USD/IRS/240108-260708/5.5%/S+1.509%				126408-GS-6	CSX CORP	1.G.FE	600,682	625,303
76027#HA6	Replication of structured note	1D		433,219	450,976	03/30/2023	04/30/2040	USD/IRS/240108-260708/5.5%/S+1.509%				126408-GS-6	CSX CORP	1.G.FE	433,219	450,976
76027#HA6	Replication of structured note	1D		345,763	348,244	04/24/2023	11/01/2040	USD/IRS/240108-260708/5.5%/S+1.509%				235036-6Z-8	DALLAS FORT WORTH TEX INTL ARPT REV CENTRAL TEX REGL MOBILITY AUTH REV	1.E.FE	345,763	348,244
76027#HA6	Replication of structured note	1D		3,530,061	3,601,810	05/04/2023	01/01/2041	USD/IRS/240108-260708/5.5%/S+1.509%				155498-MQ-8		1.G.FE	3,530,061	3,601,810
76027#HA6	Replication of structured note	1D		2,970,726	3,018,354	03/24/2023	10/01/2038	USD/IRS/240108-260708/5.5%/S+1.509%				26442T-AD-9	DUKE UNIVERSITY	1.B.FE	2,970,726	3,018,354
76027#HA6	Replication of structured note	1D		1,242,765	1,293,580	03/30/2023	10/01/2038	USD/IRS/240108-260708/5.5%/S+1.509%				26442T-AD-9	DUKE UNIVERSITY	1.B.FE	1,242,765	1,293,580
76027#HA6	Replication of structured note	1D		1,588	1,649	03/30/2023	11/01/2038	USD/IRS/240108-260708/5.5%/S+1.509%				923078-DJ-5	VENTURA CNTY CALIF PUB FING AUTH LEASE REV	1.B.FE	1,588	1,649
76027#HA6	Replication of structured note	1D		5,000,000	3,811,686	02/01/2021	01/15/2043	USD/IRS/240108-260708/5.5%/S+1.509%				345105-KN-9	FOOTHILL / EASTERN TRANSN CORRIDOR AGY CALIF TOLL	1.E.FE	5,000,000	3,811,686
76027#HA6	Replication of structured note	1D		9,507,968	7,228,097	02/02/2021	04/01/2041	USD/IRS/240108-260708/5.5%/S+1.509%				49338C-AA-1	KEYSPAN GAS EAST CORP	2.A.FE	9,507,968	7,228,097
76027#HA6	Replication of structured note	1D		7,532,353	5,975,642	02/01/2021	01/15/2041	USD/IRS/240108-260708/5.5%/S+1.509%				67077M-AQ-1	NUTRIEN LTD	2.B.FE	7,532,353	5,975,642
76027#HA6	Replication of structured note	1D		7,958,616	8,419,879	02/23/2024	10/01/2052	USD/IRS/240108-260708/5.5%/S+1.509%				442851-BH-3	HOWARD UNIVERSITY	2.C.FE	7,958,616	8,419,879
76027#HA6	Replication of structured note	1D		843,965	876,817	03/25/2024	12/15/2040	USD/IRS/240108-260708/5.5%/S+1.509%				646136-XR-7	NEW JERSEY ST TRANSN TR FD AUTH	1.F.FE	843,965	876,817
76027#HA6	Replication of structured note	1D		3,697,031	3,600,617	02/01/2021	04/01/2046	USD/IRS/240108-260708/5.5%/S+1.509%				37045V-AL-4	GENERAL MOTORS CO	2.B.FE	3,697,031	3,600,617
76027#HA6	Replication of structured note	1D		1,634,520	1,600,274	02/01/2021	04/01/2046	USD/IRS/240108-260708/5.5%/S+1.509%				37045V-AL-4	GENERAL MOTORS CO	2.B.FE	1,634,520	1,600,274
76027#HD0	Replication of structured note	1D	1,250,000,000	251,826	(216,771)	11/01/2024	06/26/2029	USD/IRS/250102-250915/4.146%/TSFR3M+0%		(466,627)		292786-BD-9	ENEL FINANCE INTERNATIONAL NV	2FE	251,826	249,856
76027#HD0	Replication of structured note	1D		7,756,999	7,538,042	11/01/2024	03/15/2032	USD/IRS/250102-250915/4.146%/TSFR3M+0%				404119-CK-3	HCA INC	2FE	7,756,999	7,538,042
76027#HE8	Replication of structured note	1D	1,250,000,000	559,519	95,637	11/01/2024	05/01/2029	USD/IRS/250102-250915/4.15%/TSFR1M+0%		(463,401)		783186-NJ-4	RUTGERS ST UNIV N J	1FE	559,519	559,038
76027#HE8	Replication of structured note	1D		8,878,246	8,733,308	11/01/2024	01/21/2029	USD/IRS/250102-250915/4.15%/TSFR1M+0%				07274E-AJ-2	BAYER US FINANCE LLC	2FE	8,878,246	8,733,308
76027#HF5	Replication of structured note	1C	500,000,000	2,177,581	(8,281,035)	09/16/2024	03/15/2029	USD/IRS/250915-270915/2.875%/TSFR3M+0%		(10,428,420)		49271V-AT-7	KEURIG DR PEPPER INC	2FE	2,177,581	2,147,385
76027#HF5	Replication of structured note	1C		2,543,416	2,511,371	09/16/2024	03/15/2029	USD/IRS/250915-270915/2.875%/TSFR3M+0%				88339I-AB-2	WILLIAMS COMPANIES INC	2FE	2,543,416	2,511,371
76027#HF5	Replication of structured note	1C		3,919,743	3,908,557	09/16/2024	02/01/2029	USD/IRS/250915-270915/2.875%/TSFR3M+0%				226373-AR-9	ENERGY TRANSFER LP	2FE	3,919,743	3,908,557
76027#HF5	Replication of structured note	1C		9,165,928	8,927,259	09/16/2024	02/15/2029	USD/IRS/250915-270915/2.875%/TSFR3M+0%				55336V-AS-9	MLPX LP	2FE	9,165,928	8,927,259
76027#HF5	Replication of structured note	1C		15,310,182	15,224,189	09/16/2024	02/01/2029	USD/IRS/250915-270915/2.875%/TSFR3M+0%				226373-AR-9	ENERGY TRANSFER LP	2FE	15,310,182	15,224,189
76027#HG3	Replication of structured note	1C	500,000,000	2,225,556	(8,209,472)	09/16/2024	01/17/2029	USD/IRS/250915-270915/2.8765%/TSFR1M+0%		(10,413,427)		871829-BS-5	SYSCO CORP	2FE	2,225,556	2,203,955
76027#HG3	Replication of structured note	1C		7,497,839	7,444,022	09/16/2024	04/06/2029	USD/IRS/250915-270915/2.8765%/TSFR1M+0%				37045X-DV-5	GENERAL MOTORS FINANCIAL COMPANY INC	2FE	7,497,839	7,444,022

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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**SCHEDULE DB - PART C - SECTION 1**

Replication (Synthetic Asset) Transactions Open as of December 31 of Current Year

Replication (Synthetic Asset) Transactions								Components of the Replication (Synthetic Asset) Transactions								
1 Number	2 Description	3 NAIC Designation or Other Description	4 Notional Amount	5 Book/Adjusted Carrying Value	6 Fair Value	7 Effective Date	8 Maturity Date	Derivative Instrument(s) Open			Cash Instrument(s) Held					
								9 Description	10 Book/Adjusted Carrying Value	11 Fair Value	12 CUSIP	13 Description	14 NAIC Designation or Other Description	15 Book/Adjusted Carrying Value	16 Fair Value	
76027#HG3	Replication of structured note	1C		2,034,016	1,985,871	09/16/2024	07/15/2029	USD/IRS/250915-270915/2.8765%/TSFR1M+0%				150890-AN-4	CELANESE US HOLDINGS LLC	2FE	2,034,016	1,985,871
76027#HG3	Replication of structured note	1C		4,382,816	4,323,905	09/16/2024	05/01/2029	USD/IRS/250915-270915/2.8765%/TSFR1M+0%				03836W-AB-9	ESSENTIAL UTILITIES INC	2FE	4,382,816	4,323,905
76027#HG3	Replication of structured note	1C		118,454	116,862	09/16/2024	05/01/2029	USD/IRS/250915-270915/2.8765%/TSFR1M+0%				03836W-AB-9	ESSENTIAL UTILITIES INC	2FE	118,454	116,862
76027#HG3	Replication of structured note	1C		16,127,178	15,647,923	09/16/2024	02/15/2029	USD/IRS/250915-270915/2.8765%/TSFR1M+0%				87264A-BS-3	T-MOBILE USA INC	2FE	16,127,178	15,647,923
76027#HG3	Replication of structured note	1C		2,254,039	2,210,724	09/16/2024	02/15/2029	USD/IRS/250915-270915/2.8765%/TSFR1M+0%				87264A-BS-3	T-MOBILE USA INC	2FE	2,254,039	2,210,724
76027#H1	Replication of structured note	1D	250,000,000	4,648,608	(2,902,232)	09/16/2024	09/17/2029	USD/IRS/250915-280915/2.904%/TSFR3M+0%		(7,488,382)		07330M-AC-1	TRUIST BANK	1FE	4,648,608	4,586,150
76027#H1	Replication of structured note	1D		21,568,377	21,068,972	09/16/2024	11/15/2030	USD/IRS/250915-280915/2.904%/TSFR3M+0%				28250N-BY-0	ENBRIDGE INC	2FE	21,568,377	21,068,972
76027#HJ7	Replication of structured note	1D	250,000,000	10,547,374	1,886,767	09/16/2024	02/15/2030	USD/IRS/250915-280915/2.905%/TSFR1M+0%		(7,481,601)		595112-BQ-5	MICRON TECHNOLOGY INC	2FE	10,547,374	9,368,368
76027#HJ7	Replication of structured note	1D		2,409,766	2,441,968	09/16/2024	02/15/2030	USD/IRS/250915-280915/2.905%/TSFR1M+0%				595112-BQ-5	MICRON TECHNOLOGY INC	2FE	2,409,766	2,441,968
76027#HJ7	Replication of structured note	1D		1,161,206	1,176,682	09/16/2024	08/05/2029	USD/IRS/250915-280915/2.905%/TSFR1M+0%				31428X-BV-7	FEDEX CORP	2FE	1,161,206	1,176,682
76027#HJ7	Replication of structured note	1D		8,975,190	8,891,616	09/16/2024	07/15/2029	USD/IRS/250915-280915/2.905%/TSFR1M+0%				37045X-EU-6	GENERAL MOTORS FINANCIAL COMPANY INC	2FE	8,975,190	8,891,616
76027#HJ7	Replication of structured note	1D		1,021,557	1,001,558	09/16/2024	05/15/2029	USD/IRS/250915-280915/2.905%/TSFR1M+0%				125523-CT-5	CIGNA GROUP	2FE	1,021,557	1,001,558
76027#HK4	Replication of structured note	1G	250,000,000	1,447,656	(6,036,336)	09/16/2024	04/06/2030	USD/IRS/250915-280915/2.908%/TSFR3M+0%		(7,461,083)		822905-AB-1	SHELL FINANCE US INC	1FE	1,447,656	1,424,747
76027#HK4	Replication of structured note	1G		3,377,864	3,324,409	09/16/2024	04/06/2030	USD/IRS/250915-280915/2.908%/TSFR3M+0%				822905-AB-1	SHELL FINANCE US INC	1FE	3,377,864	3,324,409
76027#HK4	Replication of structured note	1G		19,412,261	18,945,230	09/16/2024	03/02/2030	USD/IRS/250915-280915/2.908%/TSFR3M+0%				031162-DQ-0	AMGEN INC	2FE	19,412,261	18,945,230
76027#HL2	Replication of structured note	1G	250,000,000	9,193,450	1,501,752	09/16/2024	08/15/2029	USD/IRS/250915-280915/2.909%/TSFR1M+0%		(7,454,303)		099724-AP-1	BORGWARNER INC	2FE	9,193,450	8,956,055
76027#HL2	Replication of structured note	1G		6,971,003	6,688,146	09/16/2024	01/15/2031	USD/IRS/250915-280915/2.909%/TSFR1M+0%				677415-CT-6	OHIO POWER CO	2FE	6,971,003	6,688,146
76027#HL2	Replication of structured note	1G		8,245,456	8,003,027	09/16/2024	08/01/2029	USD/IRS/250915-280915/2.909%/TSFR1M+0%				49456B-AZ-4	KINDER MORGAN INC	2FE	8,245,456	8,003,027
76027#HM0	Replication of structured note	1D	250,000,000	1,707,908	(7,912,618)	09/16/2024	06/15/2030	USD/IRS/250915-290915/2.928%/TSFR3M+0%		(9,611,828)		745310-AK-8	PUGET ENERGY INC	2FE	1,707,908	1,699,210
76027#HM0	Replication of structured note	1D		8,239,022	8,074,330	09/16/2024	03/15/2031	USD/IRS/250915-290915/2.928%/TSFR3M+0%				75513E-CV-1	RTX CORP	2FE	8,239,022	8,074,330
76027#HM0	Replication of structured note	1D		20,464,901	19,936,618	09/16/2024	03/15/2031	USD/IRS/250915-290915/2.928%/TSFR3M+0%				75513E-CV-1	RTX CORP	2FE	20,464,901	19,936,618
76027#HN8	Replication of structured note	1D	250,000,000	9,946,151	(914,505)	09/16/2024	09/10/2030	USD/IRS/250915-290915/2.93%/TSFR1M+0%		(9,595,038)		034863-AX-8	ANGLO AMERICAN CAPITAL PLC	2FE	9,946,151	8,680,533
76027#HN8	Replication of structured note	1D		15,963,572	13,932,255	09/16/2024	09/10/2030	USD/IRS/250915-290915/2.93%/TSFR1M+0%				034863-AX-8	ANGLO AMERICAN CAPITAL PLC	2FE	15,963,572	13,932,255
76027#HN8	Replication of structured note	1D		1,848,595	1,822,912	09/16/2024	09/10/2030	USD/IRS/250915-290915/2.93%/TSFR1M+0%				034863-AX-8	ANGLO AMERICAN CAPITAL PLC	2FE	1,848,595	1,822,912
76027#HN8	Replication of structured note	1D		2,650,771	2,589,581	09/16/2024	09/01/2030	USD/IRS/250915-290915/2.93%/TSFR1M+0%				404119-CA-5	HCA INC	2FE	2,650,771	2,589,581
999999999 - Totals				2,051,464,924	1,789,756,629	XXX	XXX	XXX	20,975,382	(103,730,882)	XXX	XXX	XXX	2,030,489,543	1,893,487,512	

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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**SCHEDULE DB - PART C - SECTION 2**

Replication (Synthetic Asset) Transactions Open

	First Quarter		Second Quarter		Third Quarter		Fourth Quarter		Year To Date	
	1 Number of Positions	2 Total Replication (Synthetic Asset) Transactions Statement Value	3 Number of Positions	4 Total Replication (Synthetic Asset) Transactions Statement Value	5 Number of Positions	6 Total Replication (Synthetic Asset) Transactions Statement Value	7 Number of Positions	8 Total Replication (Synthetic Asset) Transactions Statement Value	9 Number of Positions	10 Total Replication (Synthetic Asset) Transactions Statement Value
1. Beginning Inventory .....	60	1,488,065,185	131	1,488,065,185	142	2,019,708,511	142	1,785,485,515	60	1,488,065,185
2. Add: Opened or Acquired Transactions.....	71		11	531,643,326			2	17,446,592	84	549,089,918
3. Add: Increases in Replication (Synthetic Asset) Transactions Statement Value.....	XXX		XXX		XXX		XXX	248,532,817	XXX	248,532,817
4. Less: Closed or Disposed of Transactions.....							128		128	
5. Less: Positions Disposed of for Failing Effectiveness Criteria.....										
6. Less: Decreases in Replication (Synthetic Asset) Transactions Statement Value	XXX		XXX		XXX	234,222,996	XXX		XXX	234,222,996
7. Ending Inventory	131	1,488,065,185	142	2,019,708,511	142	1,785,485,515	16	2,051,464,924	16	2,051,464,924

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**SCHEDULE DB - VERIFICATION**

Verification of Book/Adjusted Carrying Value, Fair Value and Potential Exposure of all Open Derivative Contracts

	Book/Adjusted Carrying Value Check
1. Part A, Section 1, Column 14.....	1,052,297,063
2. Part B, Section 1, Column 15 plus Part B, Section 1 Footnote - Total Ending Cash Balance .....	4,039,329
3. Total (Line 1 plus Line 2) .....	1,056,336,393
4. Part D, Section 1, Column 6 .....	1,264,481,238
5. Part D, Section 1, Column 7 .....	(208,144,845)
6. Total (Line 3 minus Line 4 minus Line 5) .....	.....
	Fair Value Check
7. Part A, Section 1, Column 16 .....	666,447,327
8. Part B, Section 1, Column 13 .....	4,039,329
9. Total (Line 7 plus Line 8) .....	670,486,656
10. Part D, Section 1, Column 9 .....	1,253,600,172
11. Part D, Section 1, Column 10 .....	(583,113,516)
12. Total (Line 9 minus Line 10 minus Line 11) .....	.....
	Potential Exposure Check
13. Part A, Section 1, Column 21 .....	190,265,837
14. Part B, Section 1, Column 20 .....	61,422,878
15. Part D, Section 1, Column 12 .....	251,688,715
16. Total (Line 13 plus Line 14 minus Line 15) .....	.....

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company  
**SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS**

(Cash Equivalents)

	1	2	3	4
	Total	Bonds	Money Market Mutual funds	Other (a)
1. Book/adjusted carrying value, December 31 of prior year .....	2,221,056,206		2,221,056,206	
2. Cost of cash equivalents acquired .....	45,167,314,901	9,295,856,097	35,871,458,804	
3. Accrual of discount .....	15,627,589	15,627,589		
4. Unrealized valuation increase/(decrease) .....				
5. Total gain (loss) on disposals .....	(1,117,222)	(1,117,497)	275	
6. Deduct consideration received on disposals .....	46,677,855,023	9,310,351,490	37,367,503,533	
7. Deduct amortization of premium .....	14,699	14,699		
8. Total foreign exchange change in book/adjusted carrying value .....				
9. Deduct current year's other-than-temporary impairment recognized .....				
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) .....	725,011,752		725,011,752	
11. Deduct total nonadmitted amounts .....				
12. Statement value at end of current period (Line 10 minus Line 11)	725,011,752		725,011,752	

(a) Indicate the category of such investments, for example, joint ventures, transportation equipment:

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**SCHEDULE E - PART 1 - CASH**

1	2	3	4	5	6	7
Depository	Code	Rate of Interest	Amount of Interest Received During Year	Amount of Interest Accrued December 31 of Current Year	Balance	*
US Bank ..... Washington, D.C. ....					(40,867,767)	.XXX.
UMB ..... Kansas City, MO .....					6,281,032	.XXX.
Federal Home Loan Bank ..... Indianapolis, IN .....					2,000,000	.XXX.
JPM ..... New York, NY .....					161,865,181	.XXX.
Wells Fargo ..... Lincoln, NE .....					82,595,040	.XXX.
BMO ..... Chicago, IL .....					50,143,144	.XXX.
CITIBANK ..... New York, NY .....					132,952,945	.XXX.
Asian Bank ..... Philadelphia, PA .....					8,130,581	.XXX.
0199998 Deposits in ... 2 depositories which do not exceed the allowable limit in any one depository (See instructions) - open depositories	XXX	XXX			77,875	XXX
0199999. Totals - Open Depositories	XXX	XXX			403,178,031	XXX
0299998 Deposits in ... depositories which do not exceed the allowable limit in any one depository (See instructions) - suspended depositories	XXX	XXX				XXX
0299999. Totals - Suspended Depositories	XXX	XXX				XXX
0399999. Total Cash on Deposit	XXX	XXX			403,178,031	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX		XXX
.....						
.....						
.....						
.....						
0599999 Total - Cash	XXX	XXX			403,178,031	XXX

**TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR**

1. January.....	297,228,286	4. April.....	479,596,652	7. July.....	557,736,252	10. October.....	252,579,444
2. February....	331,361,106	5. May.....	125,052,272	8. August.....	140,577,214	11. November...	185,089,427
3. March.....	378,348,031	6. June.....	431,970,376	9. September	204,624,235	12. December	403,178,031

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**SCHEDULE E - PART 2 - CASH EQUIVALENTS**

Show Investments Owned December 31 of Current Year

1	2	3	4	5	6	7	8	9
CUSIP	Description	Code	Date Acquired	Rate of Interest	Maturity Date	Book/Adjusted Carrying Value	Amount of Interest Due and Accrued	Amount Received During Year
0109999999	Total - U.S. Government Bonds							
0309999999	Total - All Other Government Bonds							
0509999999	Total - U.S. States, Territories and Possessions Bonds							
0709999999	Total - U.S. Political Subdivisions Bonds							
0909999999	Total - U.S. Special Revenues Bonds							
1109999999	Total - Industrial and Miscellaneous (Unaffiliated) Bonds							
1309999999	Total - Hybrid Securities							
1509999999	Total - Parent, Subsidiaries and Affiliates Bonds							
1909999999	Subtotal - Unaffiliated Bank Loans							
2419999999	Total - Issuer Obligations							
2429999999	Total - Residential Mortgage-Backed Securities							
2439999999	Total - Commercial Mortgage-Backed Securities							
2449999999	Total - Other Loan-Backed and Structured Securities							
2459999999	Total - SVO Identified Funds							
2469999999	Total - Affiliated Bank Loans							
2479999999	Total - Unaffiliated Bank Loans							
2509999999	Total Bonds							
09248U-71-8	BLKPK LQ:T-FUND INSTL		12/31/2024	4.310		57,407,931	171,015	11,061
38141W-32-3	GOLDMAN:FS TRS O INST		12/31/2024	4.310		74,252,787	592,560	1,043,603
8209999999	Subtotal - Exempt Money Market Mutual Funds - as Identified by the SVO					131,660,717	763,575	1,054,664
38141W-27-3	GOLDMAN:FS GOVT INST	SD	12/03/2024	4.360		78,492	298	2,476
8AMMFO-FN-6	US BANK MONEY MARKET IT&C		12/31/2024	0.000		593,272,543	2,399,957	93,180
8309999999	Subtotal - All Other Money Market Mutual Funds					593,351,035	2,400,255	95,656
8609999999 - Total Cash Equivalents						725,011,752	3,163,830	1,150,320

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

Line Number	1A ..\$	1B ..\$	1C ..\$	1D ..\$	1E ..\$	1F ..\$	1G ..\$
1A	2A ..\$	2B ..\$	2C ..\$				
1B	3A ..\$	3B ..\$	3C ..\$				
1C	4A ..\$	4B ..\$	4C ..\$				
1D	5A ..\$	5B ..\$	5C ..\$				
1E	6 ..\$						
1F							

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Forethought Life Insurance Company

**SCHEDULE E - PART 3 - SPECIAL DEPOSITS**

States, Etc.	1 Type of Deposit	2 Purpose of Deposit	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
			3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value
1. Alabama	AL					
2. Alaska	AK					
3. Arizona	AZ					
4. Arkansas	AR	B. FOR PROTECTION OF POLICYHOLDERS IN STATE			124,115	110,967
5. California	CA					
6. Colorado	CO					
7. Connecticut	CT					
8. Delaware	DE					
9. District of Columbia	DC					
10. Florida	FL	B. FOR PROTECTION OF POLICYHOLDERS IN STATE			324,614	299,686
11. Georgia	GA	B. FOR PROTECTION OF POLICYHOLDERS IN STATE			127,458	119,640
12. Hawaii	HI					
13. Idaho	ID					
14. Illinois	IL					
15. Indiana	IN	B. FOR PROTECTION OF ALL POLICYHOLDERS	1,710,617	1,770,185		
16. Iowa	IA					
17. Kansas	KS					
18. Kentucky	KY					
19. Louisiana	LA					
20. Maine	ME					
21. Maryland	MD					
22. Massachusetts	MA	B. FOR PROTECTION OF POLICYHOLDERS IN STATE			254,916	239,280
23. Michigan	MI					
24. Minnesota	MN					
25. Mississippi	MS					
26. Missouri	MO					
27. Montana	MT					
28. Nebraska	NE					
29. Nevada	NV					
30. New Hampshire	NH					
31. New Jersey	NJ					
32. New Mexico	NM	B. FOR PROTECTION OF POLICYHOLDERS IN STATE			240,110	223,345
33. New York	NY					
34. North Carolina	NC	B. FOR PROTECTION OF POLICYHOLDERS IN STATE			960,228	915,049
35. North Dakota	ND					
36. Ohio	OH					
37. Oklahoma	OK					
38. Oregon	OR					
39. Pennsylvania	PA					
40. Rhode Island	RI					
41. South Carolina	SC	B. FOR PROTECTION OF POLICYHOLDERS IN STATE			280,101	262,253
42. South Dakota	SD					
43. Tennessee	TN					
44. Texas	TX					
45. Utah	UT					
46. Vermont	VT					
47. Virginia	VA	B. FOR PROTECTION OF POLICYHOLDERS IN STATE			280,407	263,208
48. Washington	WA	B. FOR PROTECTION OF POLICYHOLDERS IN STATE			1,121,255	1,078,176
49. West Virginia	WV					
50. Wisconsin	WI					
51. Wyoming	WY					
52. American Samoa	AS					
53. Guam	GU					
54. Puerto Rico	PR	B. FOR PROTECTION OF POLICYHOLDERS IN STATE			999,196	965,346
55. U.S. Virgin Islands	VI					
56. Northern Mariana Islands	MP					
57. Canada	CAN					
58. Aggregate Alien and Other	OT	XXX	XXX			
59. Subtotal	XXX	XXX	1,710,617	1,770,185	4,712,400	4,476,951
DETAILS OF WRITE-INS						
5801.						
5802.						
5803.						
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	XXX				
5899. Totals (Lines 5801 through 5803 plus 5898)(Line 58 above)	XXX	XXX				