

**ANNUAL STATEMENT**

OF THE

**Forethought Life  
Insurance Company**

OF

**INDIANAPOLIS**

IN THE STATE OF

**INDIANA**

TO THE

**INSURANCE DEPARTMENT**

OF THE

**STATE OF**

---

FOR THE YEAR ENDED  
DECEMBER 31, 2019

**2019**

LIFE AND ACCIDENT AND HEALTH

**2019**



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

# ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2019  
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)

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Primary Location of Books and Records 10 West Market Street, Suite 2300  
(Street and Number) Indianapolis, IN, US 46204 317-223-2700  
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Internet Website Address www.forethought.com

Statutory Statement Contact Tonya Rachelle Maxwell 515-393-3725  
(Name) (Area Code) (Telephone Number)  
tonya.maxwell@gafg.com 774-369-3684  
(E-mail Address) (FAX Number)

### OFFICERS

President Robert Michael Arena Jr. Chief Financial Officer David Allen Jacoby  
SVP, Associate General SVP and Appointed Actuary Robert James Egan  
Counsel and Secretary Virginia Hope Johnson

### OTHER

<u>Samuel Ramos, Chief Legal Officer and General Counsel</u>	<u>Hanben Kim Lee, Executive Vice President</u>	<u>Paula Genevieve Nelson, Head of Retirement</u>
<u>John Nicholas Giamalis, SVP and Treasurer</u>	<u>Jonathan Hecht, Managing Director</u>	<u>Gary Phillip Silber, MD, Assoc. GC and Asst. Sec.</u>
<u>Justin David MacNeil, MD and Asst. Treasurer</u>	<u>Philip William Sherrill, Managing Director</u>	<u>Susan Lorraine Fiengo, Senior Vice President</u>
<u>Jason Michael Roach, Senior Vice President</u>	<u>Rodney Richard Howard, Senior Vice President</u>	<u>Maureen Helen Henderson, Senior Vice President</u>
<u>Eric David Todd, Managing Director</u>	<u>Sarah Anne Williams, Senior Vice President</u>	<u>Daniel Patrick O'Shea, Chief Human Resources Officer</u>
<u>Dean Pentikis, Managing Director</u>	<u>Brian Michael Hendry, Chief Audit Executive</u>	<u>Lori Ann LaForge, Chief Marketing Officer</u>
<u>Mark Francis Erickson, Senior Vice President</u>	<u>David Paul Wilken, Head of Life</u>	<u>April Elizabeth Galda, Managing Director</u>
<u>Natalie Rose Wagner, VP, SEC 38a-1 Chief Compliance Officer, Privacy Officer, Anti-Money Laundering Officer and Special Investigative Unit Officer</u>	<u>Sarah Marie Patterson, MD, Assoc. GC and Asst. Sec.</u>	<u>Kevin Michael Kimmerling, SVP, Assoc. GC and Asst. Sec.</u>
<u>Andrew Mead Shainberg, Chief Compliance Officer</u>	<u>Jason Alexander Bickler, Managing Director</u>	<u>Kelly K Milberger, Senior Vice President</u>
<u>Anup Agarwal #, Chief Investment Officer</u>	<u>Ilya Grigoryevich Finkler #, Senior Vice President</u>	<u>Barrie Ribet Moskovich #, Managing Director</u>
<u>Edward Clive Wilson #, Chief Risk Officer</u>	<u>Padma Elmgart #, Chief Technology Officer</u>	<u>Victoria May Lau #, Senior Vice President</u>
<u>Emily Anne LeMay #, Senior Vice President</u>	<u>Juan Ignacio Mazzini #, Senior Vice President</u>	<u>Peter John Rugel #, MD, Chief Operations Officer</u>

### DIRECTORS OR TRUSTEES

Hanben Kim Lee Eric David Todd Robert Michael Arena Jr.  
David Paul Wilken David Allen Jacoby

State of New York SS:  
County of New York

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.

Robert Michael Arena Jr.  
President

Virginia Hope Johnson  
SVP, Assoc. GC and Secretary

David Allen Jacoby  
Chief Financial Officer

Subscribed and sworn to before me this 13 day of February, 2020  
Gabrielle Catherine Lipner

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

**GABRIELLE CATHERINE LIPNER**  
NOTARY PUBLIC-STATE OF NEW YORK  
No. 01LI6399180  
Qualified in Kings County  
My Commission Expires 10-15-2023



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

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Statutory Statement Contact Tonya Rachele Maxwell (Name) 515-393-7275 (Area Code) (Telephone Number) tonya.maxwell@gafg.com (E-mail Address) 774-369-3684 (FAX Number)

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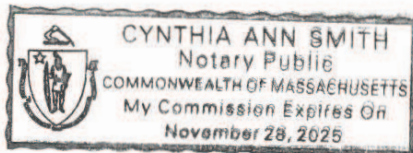
Robert Michael Arena Jr
President

Virginia Hope Johnson
SVP, Assoc. GC and Secretary

David Allen Jacoby
Chief Financial Officer

Subscribed and sworn to before me this February, 2020 day of
Cynthia Ann Smith

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



ANNUAL STATEMENT FOR THE YEAR 2019 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) .....	21,728,107,145		21,728,107,145	19,752,183,028
2. Stocks (Schedule D):				
2.1 Preferred stocks .....	3,003,746		3,003,746	9,447,708
2.2 Common stocks .....	160,939,400		160,939,400	151,789,072
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens .....	7,447,314,028		7,447,314,028	5,291,660,292
3.2 Other than first liens .....				
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) .....				
4.3 Properties held for sale (less \$ .....				
encumbrances) .....	1,208,458		1,208,458	1,735,208
5. Cash (\$ .....				
772,933, Schedule E - Part 1), cash equivalents				
(\$ .....				
551,338,319, Schedule E - Part 2) and short-term				
investments (\$ .....				
1,205,571,135, Schedule DA) .....	1,757,682,387		1,757,682,387	933,698,055
6. Contract loans (including \$ .....				
premium notes) .....	3,779,149		3,779,149	3,697,644
7. Derivatives (Schedule DB) .....	324,464,566		324,464,566	50,026,040
8. Other invested assets (Schedule BA) .....	1,080,959,710		1,080,959,710	697,871,370
9. Receivables for securities .....	14,194,079		14,194,079	14,836,110
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) .....	32,521,652,667		32,521,652,667	26,906,944,527
13. Title plants less \$ .....				
charged off (for Title insurers				
only) .....				
14. Investment income due and accrued .....	175,838,612		175,838,612	149,260,077
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	213,910		213,910	280,875
15.2 Deferred premiums and agents' balances and installments booked but				
deferred and not yet due (including \$ .....				
earned but unbilled premiums) .....	9,606,649		9,606,649	9,770,875
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 .....	456,969,478		456,969,478	1,136,326,807
17. Amounts receivable relating to uninsured plans .....				
18.1 Current federal and foreign income tax recoverable and interest thereon .....				5,377,646
18.2 Net deferred tax asset .....	870,399		870,399	33,523
19. Guaranty funds receivable or on deposit .....	1,130,217		1,130,217	1,011,654
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 .....				4,770,160
24. Health care (\$ .....				
) and other amounts receivable .....	2,349,849	2,349,849		
25. Aggregate write-ins for other than invested assets .....	8,825,189	8,806,972	18,217	7,477
26. Total assets excluding Separate Accounts, Segregated Accounts and				
Protected Cell Accounts (Lines 12 to 25) .....	33,177,456,970	11,156,821	33,166,300,149	28,213,783,621
27. From Separate Accounts, Segregated Accounts and Protected Cell				
Accounts .....	3,172,045,644		3,172,045,644	2,990,497,569
28. Total (Lines 26 and 27) .....	36,349,502,614	11,156,821	36,338,345,793	31,204,281,190
<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 thru 1103 plus 1198)(Line 11 above) .....				
2501. Letter of Credit .....	8,019,234	8,019,234		
2502. Bills receivable .....	606,326	606,326		
2503. Miscellaneous .....	131,539	131,539		
2598. Summary of remaining write-ins for Line 25 from overflow page .....	68,090	49,873	18,217	7,477
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) .....	8,825,189	8,806,972	18,217	7,477

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Forethought Life Insurance Company

**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ ..... 20,202,367,797 (Exh. 5, Line 9999999) less \$ ..... included in Line 6.3 (including \$ ..... 26,832,170 Modco Reserve) .....	20,202,367,797	16,905,182,666
2. Aggregate reserve for accident and health contracts (including \$ ..... Modco Reserve) .....	28,445,673	21,738,684
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ ..... Modco Reserve) .....	1,719,848,538	1,434,404,461
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11) .....	3,094,592	2,933,777
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11) .....	684,798	838,711
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 \$ ..... 124,792 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14) .....	138,634	152,830
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 \$ ..... 7,493,136 assumed and \$ ..... 587,551,635 ceded .....	595,044,771	1,180,619,232
9.4 Interest maintenance reserve (IMR, Line 6) .....	76,747,103	74,250,569
10. Commissions to agents due or accrued-life and annuity contracts \$ ..... 13,522,392 accident and health \$ ..... 561,555 and deposit-type contract funds \$ ..... .....	14,083,948	14,287,662
11. Commissions and expense allowances payable on reinsurance assumed .....		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7) .....	23,884,865	22,227,087
13. Transfers to Separate Accounts due or accrued (net) (including \$ ..... 0 accrued for expense allowances recognized in reserves, net of reinsured allowances) .....	(468,986)	(1,255,139)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6) .....	6,114,974	7,043,474
15.1 Current federal and foreign income taxes, including \$ ..... on realized capital gains (losses) .....	20,408,974	
15.2 Net deferred tax liability .....		17,469,843
16. Unearned investment income .....		
17. Amounts withheld or retained by reporting entity as agent or trustee .....	2,619,624	2,700,944
18. Amounts held for agents' account, including \$ ..... agents' credit balances .....		
19. Remittances and items not allocated .....	85,157,298	134,574,233
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) .....	384,535,910	203,801,395
24.02 Reinsurance in unauthorized and certified (\$ ..... ) companies .....		
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$ ..... 7,680,416,290 ) reinsurers .....	7,680,416,291	6,378,894,787
24.04 Payable to parent, subsidiaries and affiliates .....	6,153,429	
24.05 Drafts outstanding .....		
24.06 Liability for amounts held under uninsured plans .....		
24.07 Funds held under coinsurance .....	102,073,999	63,771,786
24.08 Derivatives .....	5,900,408	2,454,778
24.09 Payable for securities .....	13,015,593	4,382,234
24.10 Payable for securities lending .....		
24.11 Capital notes \$ ..... and interest thereon \$ ..... .....		
25. Aggregate write-ins for liabilities .....	306,982,738	26,063,507
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25) .....	31,277,250,971	26,496,537,522
27. From Separate Accounts Statement .....	3,172,045,645	2,990,352,066
28. Total liabilities (Lines 26 and 27) .....	34,449,296,616	29,486,889,588
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 .....		365,000,000
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1) .....	1,302,873,348	937,873,348
34. Aggregate write-ins for special surplus funds .....		
35. Unassigned funds (surplus) .....	583,675,829	412,018,254
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) .....	1,886,549,177	1,714,891,602
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55) .....	1,889,049,177	1,717,391,602
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3) .....	36,338,345,793	31,204,281,190
<b>DETAILS OF WRITE-INS</b>		
2501. Derivative Collateral .....	306,969,309	36,406,382
2502. Letter of Credit .....	6,906,774	
2503. Carvm-Modco .....	(7,279,408)	(10,866,690)
2598. Summary of remaining write-ins for Line 25 from overflow page .....	386,063	523,815
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) .....	306,982,738	26,063,507
3101. ....		
3102. ....		
3103. ....		
3198. Summary of remaining write-ins for Line 31 from overflow page .....		
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above) .....		
3401. ....		
3402. ....		
3403. ....		
3498. Summary of remaining write-ins for Line 34 from overflow page .....		
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....		

**SUMMARY OF OPERATIONS**

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11) .....	4,810,279,975	4,820,452,629
2. Considerations for supplementary contracts with life contingencies .....	354,334	243,465
3. Net investment income (Exhibit of Net Investment Income, Line 17) .....	1,605,206,565	976,102,771
4. Amortization of Interest Maintenance Reserve (IMR, Line 5) .....	9,556,897	11,700,190
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....		
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1) .....	306,672,064	278,348,826
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 .....	(27,056,504)	(193,745,024)
9. Total (Lines 1 to 8.3) .....	6,705,013,331	5,893,102,856
10. Death benefits .....	163,525,703	168,026,062
11. Matured endowments (excluding guaranteed annual pure endowments) .....		
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8) .....	275,790,442	243,676,346
13. Disability benefits and benefits under accident and health contracts .....	7,270,358	8,598,164
14. Coupons, guaranteed annual pure endowments and similar benefits .....		
15. Surrender benefits and withdrawals for life contracts .....	1,473,053,935	1,092,783,629
16. Group conversions .....		
17. Interest and adjustments on contract or deposit-type contract funds .....	41,174,410	98,815,339
18. Payments on supplementary contracts with life contingencies .....		
19. Increase in aggregate reserves for life and accident and health contracts .....	3,327,981,323	3,469,561,703
20. Totals (Lines 10 to 19) .....	5,288,796,171	5,081,461,243
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1) .....	362,833,578	332,307,657
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1) .....	826,103	2,664,379
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Cols. 1, 2, 3, 4 and 6) .....	283,463,676	282,406,469
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5) .....	12,261,412	13,123,196
25. Increase in loading on deferred and uncollected premiums .....	(382,611)	(894,189)
26. Net transfers to or (from) Separate Accounts net of reinsurance .....		41,474
27. Aggregate write-ins for deductions .....	427,632,493	243,654,266
28. Totals (Lines 20 to 27) .....	6,375,430,822	5,954,764,495
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	329,582,509	(61,661,639)
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) .....	329,582,509	(61,661,639)
32. Federal and foreign income taxes incurred (excluding tax on capital gains) .....	56,422,730	(47,503,459)
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) .....	273,159,779	(14,158,180)
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ .....41,167,945 (excluding taxes of \$ .....4,244,723 transferred to the IMR) .....	(83,860,179)	125,364,703
35. Net income (Line 33 plus Line 34) .....	189,299,600	111,206,523
<b>CAPITAL AND SURPLUS ACCOUNT</b>		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2) .....	1,717,391,602	1,625,540,665
37. Net income (Line 35) .....	189,299,600	111,206,523
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ .....36,652,483 .....	137,883,152	48,668,665
39. Change in net unrealized foreign exchange capital gain (loss) .....	(45,492)	(605,831)
40. Change in net deferred income tax .....	54,955,264	(3,193,595)
41. Change in nonadmitted assets .....	(5,112,517)	(895,681)
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 .....	(180,734,514)	(50,567,913)
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 .....		248,530
47. Other changes in surplus in Separate Accounts Statement .....	(145,503)	(264,707)
48. Change in surplus notes .....	(365,000,000)	
49. Cumulative effect of changes in accounting principles .....		
50. Capital changes:		
50.1 Paid in .....		(200,000)
50.2 Transferred from surplus (Stock Dividend) .....		
50.3 Transferred to surplus .....		
51. Surplus adjustment:		
51.1 Paid in .....	365,000,000	200,000
51.2 Transferred to capital (Stock Dividend) .....		
51.3 Transferred from capital .....		
51.4 Change in surplus as a result of reinsurance .....		(1,635,054)
52. Dividends to stockholders .....	(1,635,056)	
53. Aggregate write-ins for gains and losses in surplus .....	(22,807,359)	(11,110,000)
54. Net change in capital and surplus for the year (Lines 37 through 53) .....	171,657,575	91,850,937
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38) .....	1,889,049,177	1,717,391,602
<b>DETAILS OF WRITE-INS</b>		
08.301. Other Income on Reinsurance Ceded .....	(9,552,841)	(188,902,505)
08.302. Policyholder Contract Fees .....	(24,546,520)	(19,395,097)
08.303. IMR Adj on Ceded Gains .....	3,869,676	14,568,368
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....	3,173,181	(15,790)
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above) .....	(27,056,504)	(193,745,024)
2701. Funds Withheld Nil .....	425,366,006	240,673,098
2702. Reinsurance expense .....	2,100,000	2,857,644
2703. FWH Policy Loan Int .....	166,487	123,524
2798. Summary of remaining write-ins for Line 27 from overflow page .....		
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above) .....	427,632,493	243,654,266
5301. Ceded unrealized gains .....	(22,517,924)	(11,110,000)
5302. Unrealized gain recapture of FLIC Properties .....	(289,435)	
5303. ....		
5398. Summary of remaining write-ins for Line 53 from overflow page .....		
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above) .....	(22,807,359)	(11,110,000)

ANNUAL STATEMENT FOR THE YEAR 2019 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 .....	4,198,326,054	4,343,839,048
2. Net investment income .....	1,281,739,437	891,731,646
3. Miscellaneous income .....	275,745,884	267,262,719
4. Total (Lines 1 through 3) .....	5,755,811,375	5,502,833,413
5. Benefit and loss related payments .....	1,278,589,033	1,455,444,793
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	(786,153)	308,200
7. Commissions, expenses paid and aggregate write-ins for deductions .....	1,074,367,004	666,514,098
8. Dividends paid to policyholders .....		
9. Federal and foreign income taxes paid (recovered) net of \$ ..... tax on capital gains (losses) .....	76,020,872	24,262,550
10. Total (Lines 5 through 9) .....	2,428,190,756	2,146,529,641
11. Net cash from operations (Line 4 minus Line 10) .....	3,327,620,619	3,356,303,773
<b>Cash from Investments</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	7,238,107,620	10,746,369,907
12.2 Stocks .....	9,595,910	23,577,247
12.3 Mortgage loans .....	1,393,834,101	1,031,457,573
12.4 Real estate .....	2,723,219	
12.5 Other invested assets .....	1,155,147,900	617,503,463
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....		
12.7 Miscellaneous proceeds .....		207,201,990
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	9,799,408,750	12,626,110,180
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	9,111,178,264	8,291,103,927
13.2 Stocks .....	8,010,749	28,932,888
13.3 Mortgage loans .....	3,532,577,960	2,650,760,498
13.4 Real estate .....	3,733,182	
13.5 Other invested assets .....	1,236,437,165	1,062,956,033
13.6 Miscellaneous applications .....	234,781,134	200,513,965
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	14,126,718,454	12,234,267,311
14. Net increase (decrease) in contract loans and premium notes .....	81,503	(1,256,629)
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14) .....	(4,327,391,208)	393,099,498
<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 .....		
16.3 Borrowed funds .....		
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....	285,444,076	95,056,935
16.5 Dividends to stockholders .....		
16.6 Other cash provided (applied) .....	1,538,310,845	(3,783,135,877)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	1,823,754,921	(3,688,078,942)
<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) .....	823,984,332	61,324,328
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year .....	933,698,055	872,373,726
19.2 End of year (Line 18 plus Line 19.1) .....	1,757,682,387	933,698,055
<b>Note: Supplemental disclosures of cash flow information for non-cash transactions:</b>		
20.0001. Intercompany asset transfers .....	379,245,277	
20.0002. Investment tax-free exchange .....	925,791,697	
20.0003. Surplus Note conversion to capital .....	365,000,000	

ANNUAL STATEMENT FOR THE YEAR 2019 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 .....	4,810,279,976	25,410,206	87,739,842	4,411,600,079	248,563,428	36,966,421			
2. Considerations for supplementary contracts with life contingencies .....	354,334	XXX	XXX	250,872	103,462	XXX	XXX		XXX
3. Net investment income .....	1,605,206,565	100,147,782	7,509,768	1,414,099,086	5,711,636	264,710		77,473,583	
4. Amortization of Interest Maintenance Reserve (IMR) .....	9,556,898	3,251,974	45,734	6,222,436	35,697	1,057			
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....							XXX		
6. Commissions and expense allowances on reinsurance ceded .....	306,672,064	19,699,690	10,436,903	264,887,850	(3,249)	11,650,870	XXX		
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	XXX		
8.3 Aggregate write-ins for miscellaneous income .....	(27,056,504)	40,890		(2,546,087)	(4,787)	(24,546,520)			
9. Totals (Lines 1 to 8.3) .....	6,705,013,333	148,550,542	105,732,247	6,094,514,236	254,406,187	24,336,538		77,473,583	
10. Death benefits .....	163,525,703	28,526,156	134,999,547			XXX	XXX		
11. Matured endowments (excluding guaranteed annual pure endowments) .....						XXX	XXX		
12. Annuity benefits .....	275,790,442	XXX	XXX	257,305,710	18,484,732	XXX	XXX		XXX
13. Disability benefits and benefits under accident and health contracts .....	7,270,358					7,270,358	XXX		
14. Coupons, guaranteed annual pure endowments and similar benefits .....							XXX		
15. Surrender benefits and withdrawals for life contracts .....	1,473,053,935	672,656	1,636,424	1,389,953,644	80,791,211	XXX	XXX		
16. Group conversions .....							XXX		
17. Interest and adjustments on contract or deposit-type contract funds .....	41,174,410	52,925	103,404	1,392,090	1,689		XXX	39,624,302	
18. Payments on supplementary contracts with life contingencies .....						XXX	XXX		
19. Increase in aggregate reserves for life and accident and health contracts .....	3,327,981,323	(2,112,492)	(25,863,144)	3,150,678,057	174,482,707	6,706,989	XXX	24,089,206	
20. Totals (Lines 10 to 19) .....	5,288,796,171	27,139,245	110,876,231	4,799,329,501	273,760,339	13,977,347	XXX	63,713,508	
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	362,833,579	9,483,606	23,660,892	326,019,561	(14,064)	3,673,967		9,617	XXX
22. Commissions and expense allowances on reinsurance assumed .....	826,103		83,360	739,662	3,081		XXX		
23. General insurance expenses and fraternal expenses .....	283,463,673	2,588,403	32,431,786	239,435,946	5,611,969	2,016,169		1,379,400	
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	12,261,413	2,104,577	825,448	8,902,767	44,693	316,619		67,309	
25. Increase in loading on deferred and uncollected premiums .....	(382,611)	25,773	(408,384)				XXX		
26. Net transfers to or (from) Separate Accounts net of reinsurance .....							XXX		
27. Aggregate write-ins for deductions .....	427,632,493	29,004,572		398,627,921					
28. Totals (Lines 20 to 27) .....	6,375,430,822	70,346,176	167,469,333	5,773,055,358	279,406,018	19,984,103		65,169,834	
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	329,582,511	78,204,366	(61,737,086)	321,458,878	(24,999,831)	4,352,435		12,303,749	
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) .....	329,582,511	78,204,366	(61,737,086)	321,458,878	(24,999,831)	4,352,435		12,303,749	
32. Federal income taxes incurred (excluding tax on capital gains) .....	56,422,730	766,770	3,533,500	49,282,725	2,758,045	81,690			
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) .....	273,159,781	77,437,596	(65,270,586)	272,176,153	(27,757,876)	4,270,745		12,303,749	
34. Policies/certificates in force end of year .....							XXX		
<b>DETAILS OF WRITE-INS</b>									
08.301. Other Income on Reinsurance Ceded .....	(9,552,839)	(278,990)		(9,273,849)					
08.302. Policyholder Contract Fees .....	(24,546,520)					(24,546,520)			
08.303. IMR Adj on Ceded Gains .....	3,869,675	319,880		3,549,795					
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....	3,173,180			3,177,967	(4,787)				
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above) .....	(27,056,504)	40,890		(2,546,087)	(4,787)	(24,546,520)			
2701. FWH NII Ceded .....	425,366,006	28,838,085		396,527,921					
2702. Reinsurance expense .....	2,100,000			2,100,000					
2703. FWH Policy Loan Int .....	166,487	166,487							
2798. Summary of remaining write-ins for Line 27 from overflow page .....									
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above) .....	427,632,493	29,004,572		398,627,921					



ANNUAL STATEMENT FOR THE YEAR 2019 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)	25,410,206		25,410,206									
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	100,147,782		100,147,782									
4. Amortization of Interest Maintenance Reserve (IMR)	3,251,974		3,251,974									
5. Separate Accounts net gain from operations excluding unrealized gains or losses												
6. Commissions and expense allowances on reinsurance ceded	19,699,690		19,699,690									
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	40,890		40,890									
9. Totals (Lines 1 to 8.3)	148,550,542		148,550,542									
10. Death benefits	28,526,156		28,526,156									
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	672,656		672,656									
16. Group conversions												
17. Interest and adjustments on contract or deposit-type contract funds	52,925		52,925									
18. Payments on supplementary contracts with life contingencies												
19. Increase in aggregate reserves for life and accident and health contracts	(2,112,492)		(2,112,492)									
20. Totals (Lines 10 to 19)	27,139,245		27,139,245									
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	9,483,606		9,483,606									XXX
22. Commissions and expense allowances on reinsurance assumed												
23. General insurance expenses	2,588,403		2,588,403									
24. Insurance taxes, licenses and fees, excluding federal income taxes	2,104,577		2,104,577									
25. Increase in loading on deferred and uncollected premiums	25,773		25,773									
26. Net transfers to or (from) Separate Accounts net of reinsurance												
27. Aggregate write-ins for deductions	29,004,572		29,004,572									
28. Totals (Lines 20 to 27)	70,346,176		70,346,176									
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	78,204,366		78,204,366									
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)	78,204,366		78,204,366									
32. Federal income taxes incurred (excluding tax on capital gains)	766,770		766,770									
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)	77,437,596		77,437,596									
34. Policies/certificates in force end of year												
<b>DETAILS OF WRITE-INS</b>												
08.301. IMR Adj on Ceded Gains	(278,990)		(278,990)									
08.302. Other Income on Reinsurance Ceded	319,880		319,880									
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page												
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	40,890		40,890									
2701. FIWH NII Ceded	28,838,085		28,838,085									
2702. FIWH Policy Loan Interest	166,487		166,487									
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page												
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	29,004,572		29,004,572									

(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 2019 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 (b)	87,739,842	87,739,842							
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	7,509,768	7,509,768							
4. Amortization of Interest Maintenance Reserve (IMR)	45,734	45,734							
5. Separate Accounts net gain from operations excluding unrealized gains or losses									
6. Commissions and expense allowances on reinsurance ceded	10,436,903	10,436,903							
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)	105,732,247	105,732,247							
10. Death benefits	134,999,547	134,999,547							
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	1,636,424	1,636,424							
16. Group conversions									
17. Interest and adjustments on contract or deposit-type contract funds	103,404	103,404							
18. Payments on supplementary contracts with life contingencies									
19. Increase in aggregate reserves for life and accident and health contracts	(25,863,144)	(25,863,144)							
20. Totals (Lines 10 to 19)	110,876,231	110,876,231							
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	23,660,892	23,660,892							XXX
22. Commissions and expense allowances on reinsurance assumed	83,360	83,360							
23. General insurance expenses	32,431,786	32,431,786							
24. Insurance taxes, licenses and fees, excluding federal income taxes	825,448	825,448							
25. Increase in loading on deferred and uncollected premiums	(408,384)	(408,384)							
26. Net transfers to or (from) Separate Accounts net of reinsurance									
27. Aggregate write-ins for deductions									
28. Totals (Lines 20 to 27)	167,469,333	167,469,333							
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(61,737,086)	(61,737,086)							
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)	(61,737,086)	(61,737,086)							
32. Federal income taxes incurred (excluding tax on capital gains)	3,533,500	3,533,500							
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)	(65,270,586)	(65,270,586)							
34. Policies/certificates in force end of year									
<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 thru 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 thru 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 2019 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	5 Variable Annuities Without Guarantees		
1. Premiums for individual annuity contracts .....	4,411,600,079	2,365,359,461	1,996,433,926	(314)		45,447,176	4,359,830
2. Considerations for supplementary contracts with life contingencies .....	250,872	XXX	XXX	XXX	XXX	250,872	XXX
3. Net investment income .....	1,414,099,086	728,752,741	671,126,264	10,315,902		3,904,179	
4. Amortization of Interest Maintenance Reserve (IMR) .....	6,222,436	3,087,610	2,989,935	141,603		3,288	
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....				24,430,353		35,555	
6. Commissions and expense allowances on reinsurance ceded .....	264,887,850	109,439,496	130,982,446				
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 .....	(2,546,087)	3,438,265	(2,844,675)	(3,139,677)			
9. Totals (Lines 1 to 8.3) .....	6,094,514,236	3,210,077,573	2,798,687,896	31,747,867		49,641,070	4,359,830
10. Death benefits .....							
11. Matured endowments (excluding guaranteed annual pure endowments) .....							
12. Annuity benefits .....	257,305,710	176,511,861	65,754,695			9,841,035	5,198,119
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 .....	1,389,953,644	1,187,409,384	202,487,202			(3,502)	60,560
16. Group conversions .....							
17. Interest and adjustments on contract or deposit-type contract funds .....	1,392,090	562,309	826,607				3,174
18. Payments on supplementary contracts with life contingencies .....							
19. Increase in aggregate reserves for life and accident and health contracts .....	3,150,678,057	1,183,047,775	1,930,577,210			37,053,072	
20. Totals (Lines 10 to 19) .....	4,799,329,501	2,547,531,329	2,199,645,714			46,890,605	5,261,853
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	326,019,561	122,320,911	176,084,299	21,823,201		5,712,140	79,010
22. Commissions and expense allowances on reinsurance assumed .....	739,662	101,759		637,903			
23. General insurance expenses .....	239,435,946	137,289,852	94,058,906	6,297,361		1,789,827	
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	8,902,767	4,955,597	3,250,806	400,551		295,813	
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 .....	398,627,921	177,920,950	215,860,822	4,846,150			
28. Totals (Lines 20 to 27) .....	5,773,055,358	2,990,120,398	2,688,900,547	34,005,166		54,688,385	5,340,863
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	321,458,878	219,957,175	109,787,349	(2,257,299)		(5,047,315)	(981,033)
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) .....	321,458,878	219,957,175	109,787,349	(2,257,299)		(5,047,315)	(981,033)
32. Federal income taxes incurred (excluding tax on capital gains) .....	49,282,725	29,931,770	21,191,483	(2,095,958)		255,430	
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) .....	272,176,153	190,025,405	88,595,866	(161,341)		(5,302,745)	(981,033)
34. Policies/certificates in force end of year .....							
<b>DETAILS OF WRITE-INS</b>							
08.301. IMR Adj on Ceded Gains .....	3,549,795	2,055,780	1,494,015				
08.302. Other Income on Reinsurance Ceded .....	(9,273,849)	(1,812,056)	(4,322,116)	(3,139,677)			
08.303. Misc Income .....	(25,229)	(8,655)	(16,574)				
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....	3,203,196	3,203,196					
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above) .....	(2,546,087)	3,438,265	(2,844,675)	(3,139,677)			
2701. FWH NII Ceded .....	396,527,921	177,920,950	215,860,822	2,746,150			
2702. Reinsurance expense .....	2,100,000			2,100,000			
2703. ....							
2798. Summary of remaining write-ins for Line 27 from overflow page .....							
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above) .....	398,627,921	177,920,950	215,860,822	4,846,150			

(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 2019 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 Annuities)	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	248,563,428	248,455,740	71,512				36,176
2. Considerations for supplementary contracts with life contingencies	103,462	XXX	XXX	XXX	XXX	103,462	XXX
3. Net investment income	5,711,636	4,940,250	771,386				
4. Amortization of Interest Maintenance Reserve (IMR)	35,697	30,876	4,821				
5. Separate Accounts net gain from operations excluding unrealized gains or losses							
6. Commissions and expense allowances on reinsurance ceded	(3,249)	(2,479)	(770)				
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	(4,787)	(4,787)					
9. Totals (Lines 1 to 8.3)	254,406,187	253,419,600	846,949			103,462	36,176
10. Death benefits							
11. Matured endowments (excluding guaranteed annual pure endowments)							
12. Annuity benefits	18,484,732	10,831,921	7,369,350			7,295	276,166
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	80,791,211	62,086,112	18,703,387				1,712
16. Group conversions							
17. Interest and adjustments on contract or deposit-type contract funds	1,689	(9,892)	11,541				40
18. Payments on supplementary contracts with life contingencies							
19. Increase in aggregate reserves for life and accident and health contracts	174,482,707	185,425,639	(10,942,932)				
20. Totals (Lines 10 to 19)	273,760,339	258,333,780	15,141,346			7,295	277,918
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	(14,064)	(12,357)	(1,707)				
22. Commissions and expense allowances on reinsurance assumed	3,081	3,081					
23. General insurance expenses	5,611,969	4,713,957	897,526				486
24. Insurance taxes, licenses and fees, excluding federal income taxes	44,693	37,546	7,147				
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)	279,406,018	263,076,007	16,044,312			7,295	278,404
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(24,999,831)	(9,656,407)	(15,197,363)			96,167	(242,228)
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)	(24,999,831)	(9,656,407)	(15,197,363)			96,167	(242,228)
32. Federal income taxes incurred (excluding tax on capital gains)	2,758,045	2,385,557	372,488				
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)	(27,757,876)	(12,041,964)	(15,569,851)			96,167	(242,228)
34. Policies/certificates in force end of year							
<b>DETAILS OF WRITE-INS</b>							
08.301. Misc Income	(4,787)	(4,787)					
08.302.							
08.303.							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page							
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	(4,787)	(4,787)					
2701.							
2702.							
2703.							
2798. Summary of remaining write-ins for Line 27 from overflow page							
2799. Totals (Lines 2701 thru 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 2019 OF THE Forethought Life Insurance Company**  
**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - ACCIDENT AND HEALTH (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										
1. Premiums for accident and health contracts	36,966,421			8,057,182								28,909,239	
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	264,710			97,238								167,472	
4. Amortization of Interest Maintenance Reserve (IMR)	1,057			10								1,047	
5. Separate Accounts net gain from operations excluding unrealized gains or losses													
6. Commissions and expense allowances on reinsurance ceded	11,650,870			11,650,870									
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	(24,546,520)											(24,546,520)	
9. Totals (Lines 1 to 8.3)	24,336,538			19,805,300								4,531,238	
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	7,270,358			7,270,358									
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													
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	6,706,989			(53,789)								6,760,778	
20. Totals (Lines 10 to 19)	13,977,347			7,216,569								6,760,778	
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	3,673,967			3,673,967									
22. Commissions and expense allowances on reinsurance assumed													
23. General insurance expenses	2,016,169			2,016,169									
24. Insurance taxes, licenses and fees, excluding federal income taxes	316,619			316,619									
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)	19,984,103			13,223,324								6,760,778	
29. Net gain from operations before dividends to policyholders, and refunds to members and federal income taxes (Line 9 minus Line 28)	4,352,435			6,581,976								(2,229,540)	
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)	4,352,435			6,581,976								(2,229,540)	
32. Federal income taxes incurred (excluding tax on capital gains)	81,690			821								80,869	
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)	4,270,745			6,581,155								(2,310,409)	
34. Policies/certificates in force end of year													
<b>DETAILS OF WRITE-INS</b>													
08.301. Policyholder Contract Fees	(24,546,520)											(24,546,520)	
08.302.													
08.303.													
08.398. Summary of remaining write-ins for Line 8.3 from overflow page													
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	(24,546,520)											(24,546,520)	
2701.													
2702.													
2703.													
2798. Summary of remaining write-ins for Line 27 from overflow page													
2799. Totals (Lines 2701 thru 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 2019 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 .....	255,599,651		255,599,651									
2. Tabular net premiums or considerations .....	17,170,030		17,170,030									
3. Present value of disability claims incurred .....												
4. Tabular interest .....	10,166,575		10,166,575									
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) .....	1,045,835		1,045,835									
8. Totals (Lines 1 to 7) .....	283,982,091		283,982,091									
9. Tabular cost .....	5,142,257		5,142,257									
10. Reserves released by death .....	24,461,860		24,461,860									
11. Reserves released by other terminations (net) .....	890,813		890,813									
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) .....	30,494,930		30,494,930									
15. Reserve December 31 of current year .....	253,487,161		253,487,161									
<b>Cash Surrender Value and Policy Loans</b>												
16. CSV Ending balance December 31, current year .....	240,205,445		240,205,445									
17. Amount Available for Policy Loans Based upon Line 16 CSV .....	240,205,445		240,205,445									

(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 2019 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	Variable Life	Universal 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 .....	1,257,061,725	1,257,061,725							
2. Tabular net premiums or considerations .....	51,751,753	51,751,753							
3. Present value of disability claims incurred .....									
4. Tabular interest .....	50,257,471	50,257,471							
5. Tabular less actual reserve released .....									
6. Increase in reserve on account of change in valuation basis .....									
7. Other increases (net) .....	11,713,246	11,713,246							
8. Totals (Lines 1 to 7) .....	1,370,784,195	1,370,784,195							
9. Tabular cost .....	21,846,606	21,846,606							
10. Reserves released by death .....	115,827,999	115,827,999							
11. Reserves released by other terminations (net) .....	1,911,008	1,911,008							
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) .....	139,585,613	139,585,613							
15. Reserve December 31 of current year .....	1,231,198,582	1,231,198,582							
<b>Cash Surrender Value and Policy Loans</b>									
16. CSV Ending balance December 31, current year .....	1,183,927,174	1,183,927,174							
17. Amount Available for Policy Loans Based upon Line 16 CSV .....	1,183,914,866	1,183,914,866							

(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 2019 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 .....	14,606,001,915	9,156,238,489	5,398,291,172			51,472,254	
2. Tabular net premiums or considerations .....	4,407,148,074	2,365,314,514	1,996,386,254			45,447,306	
3. Present value of disability claims incurred .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest .....	594,079,330	357,648,401	233,912,368			2,518,561	
5. Tabular less actual reserve released .....	(160,305,934)	(126,299,100)	(29,559,615)			(4,447,219)	
6. Increase in reserve on account of change in valuation basis .....							
7. Other increases (net) .....	(117,222,735)	(117,222,735)					
8. Totals (Lines 1 to 7) .....	19,329,700,650	11,635,679,569	7,599,030,179			94,990,902	
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 .....	1,573,020,677	1,296,393,304	270,161,796			6,465,577	
13. Net transfers to or (from) Separate Accounts .....							
14. Total Deductions (Lines 9 to 13) .....	1,573,020,677	1,296,393,304	270,161,796			6,465,577	
15. Reserve December 31 of current year .....	17,756,679,973	10,339,286,265	7,328,868,383			88,525,325	
<b>Cash Surrender Value and Policy Loans</b>							
16. CSV Ending balance December 31, current year .....	16,756,850,405	10,043,221,371	6,713,629,034				
17. Amount Available for Policy Loans Based upon Line 16 CSV .....	16,756,850,405	10,043,221,371	6,713,629,034				

(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 2019 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 .....	786,519,374	645,788,153	140,731,221			
2. Tabular net premiums or considerations .....	248,527,912	248,456,400	71,512			
3. Present value of disability claims incurred .....	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest .....	32,217,103	27,423,943	4,793,160			
5. Tabular less actual reserve released .....	(5,675,963)	(15,941,098)	10,265,135			
6. Increase in reserve on account of change in valuation basis .....						
7. Other increases (net) .....	(2,901,390)	(2,901,390)				
8. Totals (Lines 1 to 7) .....	1,058,687,036	902,826,008	155,861,028			
9. Tabular cost .....						
10. Reserves released by death .....	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net) .....	2,102	2,102				
12. Annuity, supplementary contract and disability payments involving life contingencies .....	97,682,852	71,610,114	26,072,738			
13. Net transfers to or (from) Separate Accounts .....						
14. Total Deductions (Lines 9 to 13) .....	97,684,954	71,612,216	26,072,738			
15. Reserve December 31 of current year .....	961,002,082	831,213,792	129,788,290			
<b>Cash Surrender Value and Policy Loans</b>						
16. CSV Ending balance December 31, current year .....	919,776,818	804,684,282	115,092,536			
17. Amount Available for Policy Loans Based upon Line 16 CSV .....	919,776,818	804,684,282	115,092,536			

(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 2019 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) 2,031,919	2,636,989
1.1 Bonds exempt from U.S. tax .....	(a)	
1.2 Other bonds (unaffiliated) .....	(a) 954,143,873	961,574,247
1.3 Bonds of affiliates .....	(a) 1,189,051	1,189,051
2.1 Preferred stocks (unaffiliated) .....	(b) 128,866	123,210
2.11 Preferred stocks of affiliates .....		
2.2 Common stocks (unaffiliated) .....	(b) 25,029,125	25,029,125
2.21 Common stocks of affiliates .....		
3. Mortgage loans .....	(c) 284,481,733	300,146,582
4. Real estate .....	(d)	
5. Contract loans .....	(d) 373,546	373,546
6. Cash, cash equivalents and short-term investments .....	(e) 64,881,009	64,380,514
7. Derivative instruments .....	(f) 209,123,916	209,123,916
8. Other invested assets .....	(f) 89,139,189	93,015,479
9. Aggregate write-ins for investment income .....	7,316,154	7,316,154
10. Total gross investment income .....	1,637,838,381	1,664,908,813
11. Investment expenses .....		(g) 59,524,415
12. Investment taxes, licenses and fees, excluding federal income taxes .....		(g)
13. Interest expense .....		(h)
14. Depreciation on real estate and other invested assets .....		(i)
15. Aggregate write-ins for deductions from investment income .....		177,833
16. Total deductions (Lines 11 through 15) .....		59,702,248
17. Net investment income (Line 10 minus Line 16) .....		1,605,206,565
<b>DETAILS OF WRITE-INS</b>		
0901. Miscellaneous Income .....	998,118	998,118
0902. Letter of Credit .....	6,318,036	6,318,036
0903. ....		
0998. Summary of remaining write-ins for Line 9 from overflow page .....		
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above) .....	7,316,154	7,316,154
1501. Repo Expense .....		177,833
1502. ....		
1503. ....		
1598. Summary of remaining write-ins for Line 15 from overflow page .....		
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above) .....		177,833

- (a) Includes \$ 196,141,717 accrual of discount less \$ 127,419,893 amortization of premium and less \$ 28,098,001 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 \$ 13,156,460 accrual of discount less \$ 3,555,007 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 \$ accrual of discount less \$ amortization of premium and less \$ 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 \$ 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 .....	(1,963,819)		(1,963,819)		
1.1 Bonds exempt from U.S. tax .....					
1.2 Other bonds (unaffiliated) .....	11,725,720	(31,056)	11,694,664	5,034,371	1,468,085
1.3 Bonds of affiliates .....					
2.1 Preferred stocks (unaffiliated) .....	32,772		32,772		
2.11 Preferred stocks of affiliates .....					
2.2 Common stocks (unaffiliated) .....	(11,212)		(11,212)	4,130,689	
2.21 Common stocks of affiliates .....					
3. Mortgage loans .....	7,799,157	(617,466)	7,181,690		
4. Real estate .....	(1,394,481)	(142,231)	(1,536,712)		
5. Contract loans .....					
6. Cash, cash equivalents and short-term investments .....	(207,091)		(207,091)		
7. Derivative instruments .....	(36,699,616)		(36,699,616)	(3,661,881)	(1,513,577)
8. Other invested assets .....	(1,361,903)		(1,361,903)	169,032,456	
9. Aggregate write-ins for capital gains (losses) .....	390,242	1,725	391,967		
10. Total capital gains (losses) .....	(21,690,232)	(789,028)	(22,479,260)	174,535,635	(45,492)
<b>DETAILS OF WRITE-INS</b>					
0901. Miscellaneous Gain .....	390,242	1,725	391,967		
0902. ....					
0903. ....					
0998. Summary of remaining write-ins for Line 9 from overflow page .....					
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above) .....	390,242	1,725	391,967		

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Forethought Life Insurance Company  
**EXHIBIT - 1 PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

	Insurance											
	1	2	Ordinary		5	Group		Accident and Health			11	12
			3	4		6	7	8	9	10		
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business	Fraternal (Fraternal Benefit Societies Only)
<b>FIRST YEAR (other than single)</b>												
1. Uncollected	86,627		17,598			69,029						
2. Deferred and accrued	4,377,443		779,709			3,597,734						
3. Deferred, accrued and uncollected:												
3.1 Direct	8,116,491		1,449,650			6,666,841						
3.2 Reinsurance assumed												
3.3 Reinsurance ceded	3,652,421		652,342			3,000,079						
3.4 Net (Line 1 + Line 2)	4,464,070		797,307			3,666,763						
4. Advance												
5. Line 3.4 - Line 4	4,464,070		797,307			3,666,763						
6. Collected during year:												
6.1 Direct	120,406,209		16,102,871	55,084,953		20,309,176	(30)	1,904,672		27,004,567		
6.2 Reinsurance assumed												
6.3 Reinsurance ceded	68,971,517		7,248,115	52,584,286		9,139,129	(14)					
6.4 Net	51,434,691		8,854,755	2,500,667		11,170,047	(17)	1,904,672		27,004,567		
7. Line 5 + Line 6.4	55,898,761		9,652,063	2,500,667		14,836,810	(17)	1,904,672		27,004,567		
8. Prior year (uncollected + deferred and accrued - advance)	3,664,242		652,880			3,011,362						
9. First year premiums and considerations:												
9.1 Direct	121,860,441		16,365,465	55,084,953		21,500,814	(30)	1,904,672		27,004,567		
9.2 Reinsurance assumed												
9.3 Reinsurance ceded	69,625,922		7,366,283	52,584,286		9,675,366	(14)					
9.4 Net (Line 7 - Line 8)	52,234,519		8,999,182	2,500,667		11,825,448	(17)	1,904,672		27,004,567		
<b>SINGLE</b>												
10. Single premiums and considerations:												
10.1 Direct	8,314,253,091		16,785,643	7,780,644,239		88,277,110		428,546,099				
10.2 Reinsurance assumed												
10.3 Reinsurance ceded	3,598,834,727		7,553,539	3,371,548,666		39,724,699		180,007,822				
10.4 Net	4,715,418,364		9,232,103	4,409,095,573		48,552,410		248,538,277				
<b>RENEWAL</b>												
11. Uncollected	289,840		94,466			187,265				8,109		
12. Deferred and accrued	13,822,906		2,837,429			10,985,477						
13. Deferred, accrued and uncollected:												
13.1 Direct	25,677,237		5,325,877			20,310,813				40,547		
13.2 Reinsurance assumed	8,104		4,840			3,264						
13.3 Reinsurance ceded	11,572,595		2,398,823			9,141,335				32,437		
13.4 Net (Line 11 + Line 12)	14,112,746		2,931,894			11,172,742				8,109		
14. Advance	138,634		5,648			8,194				124,792		
15. Line 13.4 - Line 14	13,974,112		2,926,246			11,164,549				(116,683)		
16. Collected during year:												
16.1 Direct	110,823,834		13,360,561	5,244,685		51,943,390	45,759			40,229,439		
16.2 Reinsurance assumed	1,360,089			1,348,156		11,933						
16.3 Reinsurance ceded	68,157,397		5,984,841	6,589,002		23,379,411	20,591			32,183,552		
16.4 Net	44,026,526		7,375,720	3,839		28,575,912	25,168			8,045,888		
17. Line 15 + Line 16.4	58,000,638		10,301,966	3,839		39,740,460	25,168			7,929,205		
18. Prior year (uncollected + deferred and accrued - advance)	15,373,546		3,123,046			12,378,476				(127,977)		
19. Renewal premiums and considerations:												
19.1 Direct	108,338,600		13,025,786	5,244,685		49,736,462	45,759			40,285,908		
19.2 Reinsurance assumed	1,359,785		(90)	1,348,156		11,719						
19.3 Reinsurance ceded	67,071,293		5,846,776	6,589,002		22,386,198	20,591			32,228,726		
19.4 Net (Line 17 - Line 18)	42,627,092		7,178,920	3,839		27,361,984	25,168			8,057,182		
<b>TOTAL</b>												
20. Total premiums and annuity considerations:												
20.1 Direct	8,544,452,132		46,176,894	7,840,973,877		159,514,386	428,591,828	1,904,672		67,290,475		
20.2 Reinsurance assumed	1,359,785		(90)	1,348,156		11,719						
20.3 Reinsurance ceded	3,735,531,942		20,766,598	3,430,721,954		71,786,263	180,028,400			32,228,726		
20.4 Net (Lines 9.4 + 10.4 + 19.4)	4,810,279,975		25,410,206	4,411,600,079		87,739,842	248,563,428	1,904,672		35,061,749		

ANNUAL STATEMENT FOR THE YEAR 2019 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)**

	Insurance											
	1	2	Ordinary		5	Group		Accident and Health			11	12
			3	4		6	7	8	9	10		
Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business	Fraternal (Fraternal Benefit Societies Only)	
<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 .....	18,128,722		2,630,551	9,624,641		5,878,640	(5,111)					
23.2 Reinsurance assumed .....												
23.3 Net ceded less assumed .....	18,128,722		2,630,551	9,624,641		5,878,640	(5,111)					
24. Single:												
24.1 Reinsurance ceded .....	119,195,678		1,049,810	113,618,091		4,528,995	(1,218)					
24.2 Reinsurance assumed .....												
24.3 Net ceded less assumed .....	119,195,678		1,049,810	113,618,091		4,528,995	(1,218)					
25. Renewal:												
25.1 Reinsurance ceded .....	169,347,664		16,019,328	141,645,117		29,268	3,081		11,650,870			
25.2 Reinsurance assumed .....	826,103			739,662		83,360	3,081					
25.3 Net ceded less assumed .....	168,521,561		16,019,328	140,905,455		(54,092)			11,650,870			
26. Totals:												
26.1 Reinsurance ceded (Page 6, Line 6) .....	306,672,064		19,699,690	264,887,849		10,436,903	(3,248)		11,650,870			
26.2 Reinsurance assumed (Page 6, Line 22) .....	826,103			739,662		83,360	3,081					
26.3 Net ceded less assumed .....	305,845,961		19,699,690	264,148,187		10,353,543	(6,329)		11,650,870			
<b>COMMISSIONS INCURRED (direct business only)</b>												
27. First year (other than single) .....	22,572,328		6,728,109	2,802,387		13,063,644	(11,357)			(10,454)		
28. Single .....	287,774,772		2,332,912	275,380,134		10,064,434	(2,707)					
29. Renewal .....	52,486,478		422,585	47,837,040		532,814			3,673,967	20,071		
30. Deposit-type contract funds .....												
31. Totals (to agree with Page 6, Line 21) .....	362,833,578		9,483,606	326,019,561		23,660,892	(14,064)		3,673,967	9,617		

**ANNUAL STATEMENT FOR THE YEAR 2019 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	3,148,485				1,215,954		4,364,439
2. Salaries and wages	70,152,085				15,338,990		85,491,075
3.11 Contributions for benefit plans for employees	8,886,829				3,260,727		12,147,556
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	11,650,614				616,087		12,266,701
3.32 Other agent welfare							
4.1 Legal fees and expenses	2,653,503				1,883,041		4,536,544
4.2 Medical examination fees	554,021		45				554,066
4.3 Inspection report fees							
4.4 Fees of public accountants and consulting actuaries	6,609,957				193,405		6,803,362
4.5 Expense of investigation and settlement of policy claims	248,053						248,053
5.1 Traveling expenses	5,317,422				159,946		5,477,368
5.2 Advertising	1,910,197						1,910,197
5.3 Postage, express, telegraph and telephone	1,625,227				1,135		1,626,362
5.4 Printing and stationery	5,024,884						5,024,884
5.5 Cost or depreciation of furniture and equipment							
5.6 Rental of equipment							
5.7 Cost or depreciation of EDP equipment and software	29,440,800				7,313,285		36,754,085
6.1 Books and periodicals	2,500						2,500
6.2 Bureau and association fees	1,415,008				1,526,124		2,941,132
6.3 Insurance, except on real estate	1,129,925						1,129,925
6.4 Miscellaneous losses	(39,465)		(2)				(39,467)
6.5 Collection and bank service charges	754,788				1,621,136		2,375,924
6.6 Sundry general expenses	1,417,070				14,300		1,431,370
6.7 Group service and administration fees	113,991,383		2,016,006		3,928,672		119,936,061
6.8 Reimbursements by uninsured plans							
7.1 Agency expense allowance							
7.2 Agents' balances charged off (less \$ recovered)	(262,326)						(262,326)
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	(120)		120		22,451,613		22,451,613
9.3 Aggregate write-ins for expenses	15,816,667						15,816,667
10. General expenses incurred	281,447,507		2,016,169		59,524,415	(b)	(a) 342,988,091
11. General expenses unpaid Dec. 31, prior year	22,227,087						22,227,087
12. General expenses unpaid Dec. 31, current year	23,884,865						23,884,865
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)	279,789,729		2,016,169		59,524,415		341,330,313
<b>DETAILS OF WRITE-INS</b>							
09.301. Surplus Note Interest 2016	15,816,667						15,816,667
09.302.							
09.303.							
09.398. Summary of remaining write-ins for Line 9.3 from overflow page							
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	15,816,667						15,816,667

(a) Includes management fees of \$ 181,308,031 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			
1. Real estate taxes						
2. State insurance department licenses and fees	4,654,083					4,654,083
3. State taxes on premiums	2,694,916	316,619				3,011,535
4. Other state taxes, including \$ for employee benefits	181,280					181,280
5. U.S. Social Security taxes	4,328,475					4,328,475
6. All other taxes	86,039					86,039
7. Taxes, licenses and fees incurred	11,944,793	316,619				12,261,412
8. Taxes, licenses and fees unpaid Dec. 31, prior year	7,043,474					7,043,474
9. Taxes, licenses and fees unpaid Dec. 31, current year	6,114,974					6,114,974
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	12,873,293	316,619				13,189,912

**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 included in Line 3		
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 thru 0803 plus 0898) (Line 8 above)		

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Forethought Life Insurance Company  
**EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS**

1	2	3	4	5 Credit (Group and Individual)	6
Valuation Standard	Total	Industrial	Ordinary		Group
0300009. 9. 2012 IAR VM-22 Non-Jumbo 3.5% - 3.99% 2018-2019 .....	1,340,618		1,340,618		
0300010. 10. 2012 IAR VM-22 Non-Jumbo 4% - 4.49% 2018-2019 .....	476,686		476,686		
0300011. ....					
0399997. Totals (Gross)	4,905,172		4,905,172		
0399998. Reinsurance ceded	2,772,601		2,772,601		
0399999. SCWLC: Totals (Net)	2,132,571		2,132,571		
ACCIDENTAL DEATH BENEFITS:					
0400001. 1. 59 ADB 58 CSO 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		
0599998. Reinsurance ceded					
0599999. Disability-Active Lives: Totals (Net)					
DISABILITY-DISABLED LIVES:					
0600001. 1. 52 DIS 58 CSO 3.00% .....	4,448		4,448		
0699997. Totals (Gross)	4,448		4,448		
0699998. Reinsurance ceded	2,002		2,002		
0699999. Disability-Disabled Lives: Totals (Net)	2,446		2,446		
MISCELLANEOUS RESERVES:					
0700001. 0700001. Asset Adequacy Testing Reserves .....	7,000,000		2,000,000		5,000,000
0700002. 0700002. AG43 Reserves .....	18,491,368		18,491,368		
0799997. Totals (Gross)	25,491,368		20,491,368		5,000,000
0799998. Reinsurance ceded	20,741,368		18,491,368		2,250,000
0799999. Miscellaneous Reserves: Totals (Net)	4,750,000		2,000,000		2,750,000
9999999. Totals (Net) - Page 3, Line 1	20,202,367,797		18,010,167,132		2,192,200,665

**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: ..... \$ ..... 6,639,958,339  
 9.2 State the amount of reserves established for this business: ..... \$ ..... 7,173,979,109  
 9.3 Identify where the reserves are reported in the blank:  
 Exhibit 5B .....

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

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



**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 .....	1,167,601			1,167,601									
2. Additional contract reserves (b) .....	172,049			172,049									
3. Additional actuarial reserves-Asset/Liability analysis .....													
4. Reserve for future contingent benefits .....	21,052,299											21,052,299	
5. Reserve for rate credits .....													
6. Aggregate write-ins for reserves .....													
7. Totals (Gross) .....	22,391,949			1,339,650								21,052,299	
8. Reinsurance ceded .....	1,071,720			1,071,720									
9. Totals (Net) .....	21,320,229			267,930								21,052,299	
<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 .....	7,125,444											7,125,444	
13. Aggregate write-ins for reserves .....													
14. Totals (Gross) .....	7,125,444											7,125,444	
15. Reinsurance ceded .....													
16. Totals (Net) .....	7,125,444											7,125,444	
17. TOTAL (Net) .....	28,445,673			267,930								28,177,743	
18. TABULAR FUND INTEREST .....	1,229			1,229									
<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 thru 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 thru 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 2019 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 .....	1,436,088,689		89,073,358	3,246,971		1,343,768,360
2. Deposits received during the year .....	1,779,323,960		107,530,702	1,793,258		1,670,000,000
3. Investment earnings credited to the account .....	(36,610)					(36,610)
4. Other net change in reserves .....	(549,637)		(510,392)	(39,245)		
5. Fees and other charges assessed .....						
6. Surrender charges .....						
7. Net surrender or withdrawal payments .....	1,492,880,439		22,095,236	785,203		1,470,000,000
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) .....	1,721,945,963		173,998,432	4,215,781		1,543,731,750
10. Reinsurance balance at the beginning of the year .....	(1,684,228)			(1,684,228)		
11. Net change in reinsurance assumed .....						
12. Net change in reinsurance ceded .....	413,197			413,197		
13. Reinsurance balance at the end of the year (Lines 10+11-12) .....	(2,097,425)			(2,097,425)		
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	1,719,848,538		173,998,432	2,118,356		1,543,731,750

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Forethought Life Insurance Company  
**EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

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

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
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)	(b)				
2.2 Other .....											
2.21 Direct .....	3,989,666		460,970	21,034			3,181,461	107			326,094
2.22 Reinsurance assumed .....	176,574		58,906				117,668				
2.23 Reinsurance ceded .....	1,988,941		233,944	9,465			1,484,608	48			260,875
2.24 Net .....	2,177,300		(b) 285,932	(b) 11,569		(b)	(b) 1,814,521	59	(b)	(b)	(b) 65,219
3. Incurred but unreported:											
3.1 Direct .....	4,733,843		449,821				1,316,564				2,967,458
3.2 Reinsurance assumed .....	20,000		9,400				10,600				
3.3 Reinsurance ceded .....	3,151,752		206,649				597,224				2,347,879
3.4 Net .....	1,602,091		(b) 252,571	(b)		(b)	(b) 729,940		(b)	(b)	(b) 619,579
4. TOTALS .....											
4.1 Direct .....	8,723,509		910,791	21,034			4,498,025	107			3,293,552
4.2 Reinsurance assumed .....	196,574		68,306				128,268				
4.3 Reinsurance ceded .....	5,140,693		440,594	9,465			2,081,832	48			2,608,754
4.4 Net .....	3,779,390	(a)	(a) 538,503	11,569			(a) 2,544,461	59			684,798

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$ \_\_\_\_\_ in Column 2, \$ \_\_\_\_\_ in Column 3 and \$ \_\_\_\_\_ in Column 7.

(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 Ordinary Life Insurance \$ \_\_\_\_\_, Individual Annuities \$ \_\_\_\_\_, Credit Life (Group and Individual) \$ \_\_\_\_\_, and Group Life \$ \_\_\_\_\_, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$ \_\_\_\_\_, Credit (Group and Individual) Accident and Health \$ \_\_\_\_\_, and Other Accident and Health \$ \_\_\_\_\_ are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Forethought Life Insurance Company  
**EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

**PART 2 - Incurred During the Year**

	1 Total	2 Industrial Life (a)	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements During the Year:											
1.1 Direct .....	842,885,806		50,888,680	482,815,102			242,202,675	32,149,617			34,829,731
1.2 Reinsurance assumed .....	9,275,686		3,503	5,982,864			3,023,141	266,178			
1.3 Reinsurance ceded .....	405,581,889		22,393,506	231,500,260			110,351,601	13,931,064			27,405,458
1.4 Net .....	(d) 446,579,603		28,498,677	257,297,706			134,874,216	18,484,731			7,424,273
2. Liability December 31, current year from Part 1:											
2.1 Direct .....	8,723,509		910,791	21,034			4,498,025	107			3,293,552
2.2 Reinsurance assumed .....	196,574		68,306				128,268				
2.3 Reinsurance ceded .....	5,140,693		440,594	9,465			2,081,832	48			2,608,754
2.4 Net .....	3,779,390		538,503	11,569			2,544,461	59			684,798
3. Amounts recoverable from reinsurers December 31, current year .....											
4. Liability December 31, prior year:											
4.1 Direct .....	9,150,265		861,126	6,588			4,248,751				4,033,800
4.2 Reinsurance assumed .....	214,446		64,803				149,643				
4.3 Reinsurance ceded .....	5,592,223		414,905	2,965			1,979,264				3,195,089
4.4 Net .....	3,772,488		511,024	3,623			2,419,130				838,711
5. Amounts recoverable from reinsurers December 31, prior year .....											
6. Incurred Benefits											
6.1 Direct .....	842,459,050		50,938,345	482,829,548			242,451,950	32,149,725			34,089,483
6.2 Reinsurance assumed .....	9,257,814		7,006	5,982,864			3,001,766	266,178			
6.3 Reinsurance ceded .....	405,130,359		22,419,195	231,506,761			110,454,169	13,931,112			26,819,123
6.4 Net .....	446,586,505		28,526,156	257,305,651			134,999,547	18,484,790			7,270,360

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

ANNUAL STATEMENT FOR THE YEAR 2019 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) .....		1,772,098	1,772,098
9. Receivables for securities .....			
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) .....		1,772,098	1,772,098
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 .....		3,938	3,938
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 .....	2,349,849	2,985,315	635,466
25. Aggregate write-ins for other than invested assets .....	8,806,972	1,282,953	(7,524,019)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	11,156,821	6,044,304	(5,112,517)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			
28. Total (Lines 26 and 27) .....	11,156,821	6,044,304	(5,112,517)
<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 thru 1103 plus 1198)(Line 11 above)			
2501. Letter of Credit .....	8,019,234		(8,019,234)
2502. Bills Receivable .....	606,326	906,072	299,746
2503. Miscellaneous Receivable .....	131,539	251,400	119,861
2598. Summary of remaining write-ins for Line 25 from overflow page .....	49,873	125,481	75,608
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	8,806,972	1,282,953	(7,524,019)

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Forethought Life Insurance Company

Annual Statement for the Year 2019 of the Forethought Life Insurance Company

**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 #	2019	2018
<b>Net Income</b>					
(1) State basis (Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	\$ 189,299,603	\$ 111,206,523
(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	36,175,947	39,533,080
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	<u>\$ 153,123,656</u>	<u>\$ 71,673,443</u>
<b>Surplus</b>					
(5) State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 1,889,049,177	\$ 1,717,391,602
(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	29,002,419	31,758,337
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	<u>\$ 1,860,046,758</u>	<u>\$ 1,685,633,265</u>

**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:

- (1) 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.
- (2) 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.
- (3) 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.
- (4) 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.
- (5) Mortgage loans on real estate are carried at unpaid principal balance, net of discount/premiums and valuation allowance for impairments.
- (6) 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.
- (7) Investments in common stocks of subsidiaries are stated at the value of their statutory equity adjusted for unamortized goodwill, if any.
- (8) 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.

# ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Forethought Life Insurance Company

Annual Statement for the Year 2019 of the Forethought Life Insurance Company

## Notes to the Financial Statements

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

(9) Derivatives instruments are generally carried at fair value.

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 FX unrealized gains or losses on currency swaps are recorded consistent with the GBP bonds hedged.

(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 2018, the Company discovered a reporting error related to recording and investment security (HLBV security - Origis). The impact of this error, totaling \$13,942,102, has been reclassified to opening surplus per SSAP 3 – *Accounting Changes and Correction of Errors*.

### 3. Business Combinations and Goodwill

#### B. Statutory Merger

(1) The Company merged with Forethought National Life insurance Company on December 31, 2019.

(2) The transaction was accounted for as a statutory merger.

(3) The Company assumed \$200,000 shares of common stock from the merger and reflected this as contributed surplus.

(4) Pre merger separate company revenue, net income, and other surplus adjustments for the nine months ended 09/30/2019 were \$5,391,153,082, \$154,529,775, \$177,901,744, respectively for the Company and \$3,835,044, (\$75,268), (\$2,922,174), respectively for Forethought National Life Insurance Company.

No adjustments were made directly to the surplus of Forethought National Life Insurance Company as a result of the merger.

### 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 2019 were 11.31% and 1.90%

(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 80.47%.

(3) Taxes, assessments and any amounts advanced and not included in mortgage loan total - None

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Forethought Life Insurance Company

Annual Statement for the Year 2019 of the Forethought Life Insurance Company

**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		Commerical		Mezzanine	Total
		Insured	All Other	Insured	All Other		
<b>a. Current Year</b>							
1. Recorded Investment (All)							
(a) Current	\$	\$	\$ 3,215,620,784	\$	\$ 3,854,287,886	\$ 162,180,983	\$ 7,232,089,653
(b) 30 - 59 days past due			111,222,140				111,222,140
(c) 60 - 89 days past due			30,909,466				30,909,466
(d) 90 - 179 days past due			58,718,744				58,718,744
(e) 180+ days past due			14,374,025				14,374,025
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	\$	\$	\$ 2,088,263,339	\$	\$ 2,885,716,001	\$ 144,379,002	\$ 5,118,358,342
(b) 30 - 59 days past due			89,115,739				89,115,739
(c) 60 - 89 days past due			33,778,047				33,778,047
(d) 90 - 179 days past due							
(e) 180+ days past due					1,360,000		1,360,000
2. Accruing Interest 90-179 Days Past Due							
(a) Recorded investment	\$	\$	\$ 37,935,057	\$	\$	\$	\$ 37,935,057
(b) Interest accrued							
3. Accruing Interest 180+ Days Past Due							
(a) Recorded investment	\$	\$	\$ 11,113,107	\$	\$	\$	\$ 11,113,107
(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	\$	\$	\$	\$	\$	\$	\$



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Forethought Life Insurance Company

Annual Statement for the Year 2019 of the Forethought Life Insurance Company

**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		Commerical		Mezzanine	Total
		Insured	All Other	Insured	All Other		
<b>a. Current Year</b>							
1. With allowance for credit losses	\$	\$	\$	\$	\$	\$	\$
2. No allowance for credit losses			7,797,125				7,797,125
3. Total (1+2)	\$	\$	\$ 7,797,125	\$	\$	\$	\$ 7,797,125
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	\$	\$	\$	\$	\$	\$	\$
2. No allowance for credit losses							
3. Total (1+2)	\$	\$	\$	\$	\$	\$	\$
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		Commerical		Mezzanine	Total
		Insured	All Other	Insured	All Other		
<b>a. Current Year</b>							
1. Average recorded investment	\$	\$	\$ 177,207	\$	\$	\$	\$ 177,207
2. Interest income recognized			375,930				375,930
3. Recorded investments on nonaccrual status			73,092,769				73,092,769
4. Amount of interest income recognized using a cash-basis method of accounting			1,200,315				1,200,315
<b>b. Prior Year</b>							
1. Average recorded investment	\$	\$	\$ 230,599	\$	\$ 1,360,000	\$	\$ 1,590,599
2. Interest income recognized			199,015				199,015
3. Recorded investments on nonaccrual status					1,360,000		1,360,000
4. Amount of interest income recognized using a cash-basis method of accounting							

- (7) Allowance for credit losses

	2019	2018
a. Balance at beginning of period	\$ -	\$ 6,070,689
b. Additions charged to operations		
c. Direct write-downs charged against the allowances		6,070,689
d. Recoveries of amounts previously charged off		
e. Balance at end of period	\$ -	\$ -

- (8) Mortgage loans derecognized as a result of foreclosure

	2019
a. Aggregate amount of mortgage loans derecognized	\$ 3,877,177
b. Real estate collateral recognized	\$
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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Forethought Life Insurance Company

Annual Statement for the Year 2019 of the Forethought Life Insurance Company

**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 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 did recognize an OTTI charge for \$0 loan-backed securities as of December 31, 2019, and \$0 as of December 31, 2018.
- (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 - None
- (4) All impaired securities for which an OTTI has not been recognized in earnings as a realized loss

	Amount
a. The aggregate amount of unrealized losses:	
1. Less than 12 months .....	\$ (35,103,613)
2. 12 months or longer .....	\$ (23,701,294)
b. The aggregate related fair value of securities with unrealized losses:	
1. Less than 12 months .....	\$ 2,350,553,382
2. 12 months or longer .....	\$ 716,789,937

- (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 - None

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

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 \$162,677 and \$0 as of December 31, 2019 and December 31, 2018.
- (2) The Company recognized \$3,631,990 and \$0 of real estate sold or classified as held for sale and realized losses of \$1,394,481 and \$0 as of December 31, 2019 and December 31, 2018, 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 8 years remaining of unexpired tax credits and with a required holding period of 13 years.
- (2) The Company recognized LIHTC tax benefits of \$2,173,457 and \$2,778,231 for 2019 and 2018 respectively.
- (3) As of December 31, 2019 and December 31, 2018, the Company reported LIHTC investments of \$7,250,215 and \$9,397,819, 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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Forethought Life Insurance Company

Annual Statement for the Year 2019 of the Forethought Life Insurance Company

Notes to the Financial Statements

5. Investments (Continued)

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											
d. Subject to reverse repurchase agreements											
e. Subject to dollar repurchase agreements											
f. Subject to dollar reverse repurchase agreements											
g. Placed under option contracts	7,013,000				7,013,000	7,773,000	(760,000)		7,013,000	0.019	0.019
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock											
i. FHLB capital stock	69,390,000				69,390,000	64,440,000	4,950,000		69,390,000	0.191	0.191
j. On deposit with states	6,465,378				6,465,378	6,205,052	260,326		6,465,378	0.018	0.018
k. On deposit with other regulatory bodies											
l. Pledged as collateral to FHLB (including assets backing funding agreements)	2,427,423,415				2,427,423,415	2,357,460,318	69,963,097		2,427,423,415	6.678	6.680
m. Pledged as collateral not captured in other categories						43,385,979	(43,385,979)				
n. Other restricted assets											
o. Total restricted assets	\$ 2,510,291,793	\$	\$	\$	\$ 2,510,291,793	\$ 2,479,264,349	\$ 31,027,444	\$	\$ 2,510,291,793	6.906%	6.908%

(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							Current Year		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	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, %
Various Bonds	\$	\$	\$	\$	\$	\$ 43,385,979	\$ (43,385,979)	\$	%	%
Total	\$	\$	\$	\$	\$	\$ 43,385,979	\$ (43,385,979)	\$	%	%

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Forethought Life Insurance Company

Annual Statement for the Year 2019 of the Forethought Life Insurance Company

**Notes to the Financial Statements**

**5. Investments (Continued)**

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

Collateral Assets	(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
General Account:				
a. Cash, cash equivalents and short-term investments	\$ 306,969,309	\$ 306,969,309	0.925%	0.926%
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)	<u>\$ 306,969,309</u>	<u>\$ 306,969,309</u>	<u>0.925%</u>	<u>0.926%</u>
Separate Account:				
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)	<u>\$</u>	<u>\$</u>	<u>%</u>	<u>%</u>

	(1)	(2)
	Amount	% of Liability to Total Liabilities
u. Recognized Obligation to Return Collateral Asset (General Account)	\$ 306,969,309	0.984%
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	
	2019	2018	2019	2018	2019	2018
(1) Bonds - amortized cost	7	1	\$ 106,518,575	\$ 8,247,931	\$ 104,454,120	\$ 8,247,931
(2) LB & SS - amortized cost						
(3) Preferred stock - amortized cost						
(4) Preferred stock - fair value						
(5) Total (1+2+3+4)	<u>7</u>	<u>1</u>	<u>\$ 106,518,575</u>	<u>\$ 8,247,931</u>	<u>\$ 104,454,120</u>	<u>\$ 8,247,931</u>

P. Short Sales - None

Q. Prepayment Penalty and Acceleration Fees

	General Account	Separate Account
(1) Number of CUSIPs	51	
(2) Aggregate Amount of Investment Income	\$ 8,762,235	\$

**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 Ventures, Partnerships or Limited Liability Companies that exceed 10% of its admitted assets as of December 31, 2019 and December 31, 2018.

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 impairments of \$0 in joint ventures, partnerships, or limited liability companies as of December 31, 2019, and \$0 as of December 31, 2018, respectively.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Forethought Life Insurance Company

Annual Statement for the Year 2019 of the Forethought Life Insurance Company

**Notes to the Financial Statements**

7. Investment Income - None

8. Derivative Instruments

A. Derivatives under SSAP No. 86 - Derivatives

- (1) The Company owns equity index options to limit its net exposure to equity market risk. The Company also owns the currency and CPI swaps to hedge the currency and inflation risk. The Company mitigates the general business risk by entering into equity index futures and total return swaps. 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 CPI swaps to hedge the exposure to inflation risk associated with its prefunded funeral insurance business. The Company entered into currency swaps to limit its currency exposure from GBP denominated assets. The Company limits the general business risk by entering into equity index futures and total return swaps. The total carrying value of derivative assets were \$318,564,158 and \$47,571,262 as of December 31, 2019 and December 31, 2018, respectively.
- (3) The Company's derivatives meet the criteria for effective hedges in accordance with SSAP No.86. Under such treatment, the equity index options are marked to market, with changes in unrealized gains or losses reported as a component of net investment income. Upon expiry, the difference between the cash proceeds and cost is also recognized as a component of net investment income. The CPI swaps are carried at book value consistent with the hedged liabilities. The FX unrealized gains or losses on currency swaps are recorded consistent with the GBP bonds hedged.
- (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) Derivatives Accounted for as Cash Flow Hedges of a Forecasted Transaction - Not Applicable
- (8) Premium Cost for Derivative Contracts - 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

	2019			2018			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	\$ 212,430,192	\$ 5,689,075	\$ 218,119,267	\$ 152,798,931	\$ 4,122,723	\$ 156,921,654	\$ 59,631,261	\$ 1,566,352	\$ 61,197,613
(b) Statutory valuation allowance adjustments									
(c) Adjusted gross deferred tax assets (1a - 1b)	212,430,192	5,689,075	218,119,267	152,798,931	4,122,723	156,921,654	59,631,261	1,566,352	61,197,613
(d) Deferred tax assets nonadmitted				3,938		3,938	(3,938)		(3,938)
(e) Subtotal net admitted deferred tax asset (1c - 1d)	\$ 212,430,192	\$ 5,689,075	\$ 218,119,267	\$ 152,794,993	\$ 4,122,723	\$ 156,917,716	\$ 59,635,199	\$ 1,566,352	\$ 61,201,551
(f) Deferred tax liabilities	197,887,450	19,361,418	217,248,868	131,111,589	43,242,446	174,354,035	66,775,861	(23,881,028)	42,894,833
(g) Net admitted deferred tax asset/(net deferred tax liability) (1e - 1f)	\$ 14,542,742	\$ (13,672,343)	\$ 870,399	\$ 21,683,404	\$ (39,119,723)	\$ (17,436,319)	\$ (7,140,662)	\$ 25,447,380	\$ 18,306,718

(2) Admission calculation components SSAP No. 101

	2019			2018			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)	38,204,446	-	38,204,446	59,922,867	4,105,667	64,028,534	(21,718,421)	(4,105,667)	(25,824,088)
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	38,204,446		38,204,446	59,922,867	4,105,667	64,028,534	(21,718,421)	(4,105,667)	(25,824,088)
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	283,128,441	XXX	XXX	261,240,155	XXX	XXX	21,888,286
(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	174,225,746	5,689,075	179,914,821	92,889,181	-	92,889,181	81,336,565	5,689,075	87,025,640
(d) Deferred tax assets admitted as the result of application of SSAP No. 101									
Total 2(a) + 2(b) + 2(c)	\$ 212,430,192	\$ 5,689,075	\$ 218,119,267	\$ 152,812,048	\$ 4,105,667	\$ 156,917,715	\$ 59,618,144	\$ 1,583,408	\$ 61,201,552

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Forethought Life Insurance Company

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**Notes to the Financial Statements**

**9. Income Taxes (Continued)**

(3) Ratio used as basis of admissibility

	2019	2018
(a) Ratio percentage used to determine recovery period and threshold limitation amount .....	916.930%	903.350%
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above ..	\$ 2,273,585,087	\$ 1,921,159,473

(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

	2019		2018		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) .....	\$ 212,430,192	\$ 5,689,075	\$ 152,798,931	\$ 4,122,723	\$ 59,631,261	\$ 1,566,352
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies .....	%	%	%	%	%	%
3. Net admitted adjusted gross DTAs amount from Note 9A1(e) .....	\$ 212,430,192	\$ 5,689,075	\$ 152,794,993	\$ 4,122,723	\$ 59,635,199	\$ 1,566,352
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies .....	%	100.000%	%	100.000%	%	-%

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

Does the company's tax-planning strategies include the use of reinsurance? NO

B. Regarding Deferred Tax Liabilities That Are Not Recognized

1. As of December 31, 2019, the Company had a balance of \$0 in its Policyholder Surplus account under the provisions of the Internal Revenue Code.
2. As of December 31, 2019, the Company had no investments in foreign subsidiaries.

C. Major Components of Current Income Taxes Incurred

	(1) 2019	(2) 2018	(3) Change (1-2)
Current income taxes incurred consist of the following major components:			
1. Current Income Tax			
(a) Federal .....	\$ 56,614,874	\$ (47,503,459)	\$ 104,118,333
(b) Foreign .....			
(c) Subtotal .....	\$ 56,614,874	\$ (47,503,459)	\$ 104,118,333
(d) Federal income tax on net capital gains .....	45,412,671	66,123,162	(20,710,491)
(e) Utilization of capital loss carry-forwards .....			
(f) Other .....			
(g) Federal and foreign income taxes incurred	<u>\$ 102,027,545</u>	<u>\$ 18,619,703</u>	<u>\$ 83,407,842</u>

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Forethought Life Insurance Company

Annual Statement for the Year 2019 of the Forethought Life Insurance Company

**Notes to the Financial Statements**

**9. Income Taxes (Continued)**

	(1) 2019	(2) 2018	(3) Change (1-2)
Current income taxes incurred consist of the following major components:			
2. Deferred Tax Assets			
(a) Ordinary			
(1) Discounting of unpaid losses	\$ .....	\$ .....	\$ .....
(2) Unearned premium reserve	.....	.....	.....
(3) Policyholder reserves	129,067,977	78,103,968	50,964,009
(4) Investments	.....	.....	.....
(5) Deferred acquisition costs	70,343,688	62,049,641	8,294,047
(6) Policyholder dividends accrual	.....	.....	.....
(7) Fixed assets	.....	.....	.....
(8) Compensation and benefits accrual	.....	.....	.....
(9) Pension accrual	.....	.....	.....
(10) Receivables - nonadmitted	1,056	.....	1,056
(11) Net operating loss carry-forward	.....	.....	.....
(12) Tax credit carry-forward	.....	6,016,830	(6,016,830)
(13) Other (including items less than 5% of total ordinary tax assets)	13,017,471	6,628,492	6,388,979
(99) Subtotal	\$ 212,430,192	\$ 152,798,931	\$ 59,631,261
(b) Statutory valuation allowance adjustment	.....	.....	.....
(c) Nonadmitted	.....	3,938	(3,938)
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$ 212,430,192	\$ 152,794,993	\$ 59,635,199
(e) Capital			
(1) Investments	\$ 5,689,075	\$ 4,122,723	\$ 1,566,352
(2) Net capital loss carry-forward	.....	.....	.....
(3) Real estate	.....	.....	.....
(4) Other (including items <5% of total capital tax assets)	.....	.....	.....
(99) Subtotal	\$ 5,689,075	\$ 4,122,723	\$ 1,566,352
(f) Statutory valuation allowance adjustment	.....	.....	.....
(g) Nonadmitted	.....	.....	.....
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	5,689,075	4,122,723	1,566,352
(i) Admitted deferred tax assets (2d + 2h)	\$ 218,119,267	\$ 156,917,716	\$ 61,201,551

	(1) 2019	(2) 2018	(3) Change (1-2)
Current income taxes incurred consist of the following major components:			
3. Deferred Tax Liabilities			
(a) Ordinary			
(1) Investments	\$ 143,518,436	\$ 67,976,242	\$ 75,542,194
(2) Fixed assets	.....	.....	.....
(3) Deferred and uncollected premium	2,062,317	2,110,867	(48,550)
(4) Policyholder reserves	52,306,697	61,024,480	(8,717,783)
(5) Other (including items <5% of total ordinary tax liabilities)	.....	.....	.....
(99) Subtotal	\$ 197,887,450	\$ 131,111,589	\$ 66,775,861
(b) Capital			
(1) Investments	\$ 19,361,418	\$ 43,242,446	\$ (23,881,028)
(2) Real estate	.....	.....	.....
(3) Other (including items <5% of total capital tax liabilities)	.....	.....	.....
(99) Subtotal	\$ 19,361,418	\$ 43,242,446	\$ (23,881,028)
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 217,248,868	\$ 174,354,035	\$ 42,894,833
4. Net deferred tax assets/liabilities (2i - 3c)	\$ 870,399	\$ (17,436,319)	\$ 18,306,718

The change in net deferred taxes is comprised of the following (this analysis is exclusive of the tax effect of unrealized capital gain (losses) as the deferred taxes on unrealized gains (losses) are reported separately from the Change in Net Deferred Income Taxes in the surplus section of the Annual Statement):

	2019	2018	Change
Adjusted gross deferred tax assets	\$ 218,119,267	\$ 156,921,652	\$ 61,197,615
Total deferred tax liabilities	(217,248,869)	(174,354,035)	\$(42,894,834)
Net deferred tax assets (liabilities)	\$ 870,398	\$ (17,432,383)	\$ 18,302,781
Tax effect of unrealized gains (losses)	.....	.....	31,862,937
Change in net deferred income tax	.....	.....	\$ 50,165,718

**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, 2019 are as follows:

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**Notes to the Financial Statements**

**9. Income Taxes (Continued)**

	2019	Effective Tax Rate
Provision computed at statutory rate	\$ 61,138,351	21.000%
IMR	533,752	0.183
Low income housing tax credits	(2,647,842)	-0.909
Dividend received deduction	(2,100,000)	-0.721
Tax on non-admitted assets	(1,486,951)	-0.511
Change in statutory deferred tax rate adjustment		
Adjustments related to reinsurance	(343,361)	-0.118
Adjustments related to Investments	(210,000)	-0.072
Other net	(3,022,121)	-1.038
<b>Total</b>	<b>\$ 51,861,828</b>	<b>17.814%</b>

	2019	Effective Tax Rate
Federal and foreign income taxes incurred	\$ 102,027,545	35.045%
Change in net deferred income taxes	(50,165,718)	-17.231
<b>Total statutory income taxes</b>	<b>\$ 51,861,827</b>	<b>17.814%</b>

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

(1) At December 31, 2019, the Company has \$0m of business credit, net operating loss, capital loss, or foreign tax credit carryforwards.

(2) Income tax expense available for recoupment

As a result of recent tax reform (TCJA) the Company can no longer carry back future losses, therefore there are no available taxes for recoupment.

(3) At December 31, 2019, 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 Federal income tax return with its parent, Commonwealth Annuity and Life Insurance Company, Accordia Life and Annuity Company ("Accordia"), Cape Verity I, Inc., Cape Verity II, Inc., Cape Verity III, Inc., Gotham Re, Inc., First Allmerica Financial Life Insurance Company, and Forethought National Life Insurance Company.

(2) 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.

**G. Federal or Foreign Income Tax Loss Contingencies**

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 have been recorded in accordance with SSAP 101, paragraph 3.a.

**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 May 31, 2019, the Company received regulatory approval from the Department to pay accrued and unpaid interest due, prepay principal on, and cancel the surplus note. Upon cancellation of the note, it was deemed a capital contribution from Commonwealth Annuity to FLIC.

The Company owns market traded bonds of Goldman Sachs, with an NAIC rating of 1, a carrying value of \$6,892,157 and a market value of \$7,053,442 as of December 31, 2019. The purchase of these securities constituted arms-length transactions.

The Company owns market traded bonds of Goldman Sachs, with an NAIC rating of 2, a carrying value of \$17,799,431 and a market value of \$22,576,222 as of December 31, 2019. The purchase of these securities constituted arms-length transactions.

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

During 2019, bonds and cash with an aggregate value of \$358,096,918 were transferred between the company and Commonwealth. The sales and consideration of securities between Forethought and Commonwealth was at its fair value on the transaction date.

During 2019, bonds and cash with an aggregate value of \$507,899,726 were transferred between the company and Accordia. The sales and consideration of securities between Forethought and Commonwealth was at its fair value on the transaction date.

During 2018, bonds and cash with an aggregate value of \$505,687,267 were transferred between the company and Commonwealth. The sales and consideration of securities between Forethought and Commonwealth was at its fair value on the transaction date.

During 2018, bonds and cash with an aggregate value of \$378,112,806 were transferred between the company and Accordia. The sales and consideration of securities between Forethought and Accordia was at its fair value on the transaction date.

Additionally during 2018, bonds and cash with an aggregate value of \$4,850,000,000 were transferred between the Company and Global Atlantic Reinsurance Limited. The sale and consideration of securities between Forethought and Global Atlantic Reinsurance Limited was at its fair value on the transaction date.

**C. Amount of Transactions & Effects of Change in Terms of Intercompany Arrangements - None**

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



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**Notes to the Financial Statements**

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

As of December 31, 2019, the Company reported a receivable from parent, subsidiaries and affiliates of \$0 and a payable of \$6,153,429. As of December 31, 2018, the Company reported a receivable from parent, subsidiaries and affiliates of \$4,770,160 and a payable of \$0. Intercompany balances are settled on a monthly basis.

The Company pays portfolio management fees to Goldman Sachs Asset Management ("GSAM"). This resulted in a payable to GSAM of \$3,495,145 and \$3,436,284 at December 31, 2019 and December 31, 2018, respectively.

E. 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.

F. Management, Service Contracts, Cost Sharing Arrangements

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 \$184,891,481 and \$176,907,910 as of and for the years ended December 31, 2019 and December 31, 2018, respectively.

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 Indiana. Through its membership, the Company has issued funding agreements to the FHLB Indiana in exchange for cash advances in the amount of \$1,542,000,000. 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 Indiana 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 Indiana stock purchased, collateral pledged, assets and liabilities related to the agreement with FHLB Indiana.

(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	35,000,000	35,000,000	
(c) Activity stock	34,390,000	34,390,000	
(d) Excess stock			
(e) Aggregate total (a+b+c+d)	\$ 69,390,000	\$ 69,390,000	\$
(f) Actual or estimated borrowing capacity as determined by the insurer	\$ 1,750,000,000		
2. Prior Year-End			
(a) Member stock - Class A	\$	\$	\$
(b) Membership stock - Class B	35,000,000	35,000,000	
(c) Activity stock	25,390,000	25,390,000	
(d) Excess stock	4,050,000	4,050,000	
(e) Aggregate total (a+b+c+d)	\$ 64,440,000	\$ 64,440,000	\$
(f) Actual or estimated borrowing capacity as determined by the insurer	\$ 1,500,000,000		

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

Membership Stock	(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
1. Class A	\$	\$	\$	\$	\$	\$
2. Class B	\$ 35,000,000	\$ 35,000,000	\$	\$	\$	\$

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**Notes to the Financial Statements**

**11. Debt (Continued)**

(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)	\$ 2,527,058,188	\$ 2,427,423,415	\$ 1,542,000,000
2. Current year general account total collateral pledged	\$ 2,527,058,188	\$ 2,427,423,415	\$ 1,542,000,000
3. Current year separate accounts total collateral pledged	\$	\$	\$
4. Prior year total general and separate accounts total collateral pledged	\$ 2,325,152,406	\$ 2,357,460,318	\$ 1,342,000,000

(b) Maximum amount pledged during reporting period

	(1) Fair Value	(2) Carrying Value	(3) Amount Borrowed at Time of Maximum Collateral
1. Current year total general and separate accounts maximum collateral pledged (Lines 2+3)	\$ 2,545,274,885	\$ 2,427,423,415	\$ 1,542,000,000
2. Current year general account maximum collateral pledged	\$ 2,545,274,885	\$ 2,427,423,415	\$ 1,542,000,000
3. Current year separate accounts maximum collateral pledged	\$	\$	\$
4. Prior year total general and separate accounts maximum collateral pledged	\$ 2,325,152,406	\$ 2,357,460,318	\$ 1,342,000,000

(4) Borrowing from FHLB

(a) Amount as of the reporting date

	(1) Total (2+3)	(2) General Account	(3) Separate Accounts	(4) Funding Agreements Reserves Established
1. Current Year				
(a) Debt	\$	\$	\$	XXX
(b) Funding agreements	1,542,000,000	1,542,000,000		\$
(c) Other				XXX
(d) Aggregate total (a+b+c)	<u>\$ 1,542,000,000</u>	<u>\$ 1,542,000,000</u>	<u>\$</u>	<u>\$</u>
2. Prior Year-end				
(a) Debt	\$	\$	\$	XXX
(b) Funding agreements	1,342,000,000	1,342,000,000		\$
(c) Other				XXX
(d) Aggregate total (a+b+c)	<u>\$ 1,342,000,000</u>	<u>\$ 1,342,000,000</u>	<u>\$</u>	<u>\$</u>

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

	(1) Total (2+3)	(2) General Account	(3) Separate Accounts
1. Debt	\$	\$	\$
2. Funding agreements	1,542,000,000	1,542,000,000	
3. Other			
4. Aggregate total (Lines 1+2+3)	<u>\$ 1,542,000,000</u>	<u>\$ 1,542,000,000</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

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**Notes to the Financial Statements**

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

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. Participants are 100% vested in the 4% employer safe harbor matching contribution. Participants vest in the additional 2% employer matching contribution on a graded schedule over five years, based upon years of service. The allocated expense through December 31, 2019 and December 31, 2018 was \$5,194,515 and \$4,733,090, 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.

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, Shareholders' Dividend Restrictions and Quasi-Reorganizations**

1. The Company has 2,000 shares of \$2,500 par value capital stock authorized, of which, 1,000 shares are issued and outstanding.
2. The Company has no preferred stock outstanding.
3. 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.
4. The Indiana Department of Insurance approved the following interest payments on the surplus note which were paid to Commonwealth Annuity and Life insurance Company:

In February 2018, an interest payment of \$11,862,500, which was subsequently paid in April 2018.

In September 2018, an interest payment of \$11,862,500, which was subsequently paid in October 2018.

In February 2019, an interest payment of \$11,862,500, which was subsequently paid in April 2019.

5. Within the limitations of (3) 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.
6. There were no restrictions placed on the Company's surplus, including for whom the surplus is being held.
7. The Company has no surplus advances.
8. Stock Held for Special Purposes  
The Company has no common or preferred stock for special purposes.
9. Changes in Special Surplus Funds - None
10. Unassigned funds (surplus)  
The portion of unassigned funds (surplus) represented or reduced by unrealized gains and (losses), net of capital gains tax, was \$234,396,210 and \$96,513,058 at December 31, 2019 and December 31, 2018, respectively.

11. Company-Issued Surplus Debentures or Similar Obligations

On October 5, 2016, the Company issued a Surplus Note (the "FLIC Surplus Note") to Finco. On December 29, 2017, this note was assigned to Commonwealth Annuity. The full outstanding principal balance of \$365 million will be payable on the Maturity Date of October 5, 2021. Interest will be calculated based on a fixed interest rate of 6.50% and paid semi-annually in arrears, commencing March 31, 2017. All interest payments and the payment of principal on the Maturity require prior written approval of the Commissioner of the Indiana Department of Insurance.

On May 31, 2019, the Company received regulatory approval from the Department to complete payment of the last interest payment and cancel the surplus note. Upon cancellation of the note, it was deemed a capital contribution from Commonwealth Annuity to FLIC.

Date Issued	Interest Rate	Par Value (Face Amount of Notes)	Carrying Value of Note	Interest and/or Principal Paid Current Year	Total Interest and/or Principal Paid	Unapproved Interest and/or Principal	Date of Maturity
10/05/2016	6.500%	\$ 365,000,000	\$	\$	\$	\$	10/05/2021
1311999 - Total		<u>\$ 365,000,000</u>	<u>\$</u>	<u>\$</u>	<u>\$</u>	<u>\$</u>	

12. Impact of Any Restatement Due to Prior Quasi-Reorganizations - Not Applicable
13. 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, 2019, commitments to make additional investments to joint ventures, LLC's, and partnerships total \$1,033,953.

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**Notes to the Financial Statements**

**14. Liabilities, Contingencies and Assessments (Continued)**

- (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

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.

**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 \$309,976,081 as of December 31, 2019. Credit risk is managed by entering into transactions with creditworthy counterparties and obtaining net collaterals of \$306,969,309 million from counterparties as of December 31, 2019. 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. The Company issues fixed indexed annuity (FIA) products that provide a potential return that is linked to the equity index. The Company purchases equity index call and call spread options for the purpose of hedging the potential increases to policyholder benefits resulting from increases in the equity Index. The Company's equity hedges are categorized as fair value hedges. The Company also issues life products whose death benefit growth rate is determined by various consumer indexes. The Company has hedged this risk by entering into CPI swaps which are categorized as cash flow hedges. These inflation linked swaps have a remaining notional value of \$156,700,000 with off balance sheet exposure of \$1,000,000. Currently, these swaps are incorporated under a master netting agreements with both JP Morgan and Barclays. The Company limits the general business risk by entering into equity index futures and interest rate swaps. The Company has also invested in non USD denominated bonds which expose the Company to currency exchange risk. The Company purchases currency swaps that effectively hedged this risk. This is categorized as a cash flow hedge.
- 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, 2019, the Company pledged cash collaterals to counterparties with a fair value of \$7,013,000 related to CPI swap agreements, and received \$306,969,309 from counterparties for the remaining OTC derivative agreements.

**17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities - 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 measurements at reporting date

Description for each class of asset or liability	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Total
<b>a. Assets at fair value</b>					
Derivative Assets	\$	\$ 324,464,566	\$	\$	\$ 324,464,566
Separate Accounts	3,172,045,644				3,172,045,644
Common Stock (Unaffiliated)			91,549,387		91,549,387
<b>Total assets at fair value/NAV</b>	<b>\$ 3,172,045,644</b>	<b>\$ 324,464,566</b>	<b>\$ 91,549,387</b>	<b>\$</b>	<b>\$ 3,588,059,597</b>
<b>b. Liabilities at fair value</b>					
Derivative Collateral	\$ 306,969,309	\$	\$	\$	\$ 306,969,309
Derivatives Liabilities	5,309,448	590,960			5,900,408
<b>Total liabilities at fair value</b>	<b>\$ 312,278,757</b>	<b>\$ 590,960</b>	<b>\$</b>	<b>\$</b>	<b>\$ 312,869,717</b>

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**Notes to the Financial Statements**

**20. Fair Value Measurements (Continued)**

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

Description	Ending balance as of 12/31/2018	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 12/31/2019
<b>a. Assets</b>										
Common Stock	\$ 87,349,111	\$	\$	\$	\$ 4,200,276	\$	\$	\$	\$	\$ 91,549,387
<b>Total assets</b>	<b>\$ 87,349,111</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$ 4,200,276</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$ 91,549,387</b>
<b>b. Liabilities</b>										
<b>Total liabilities</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

(3) There were no transfers between Levels 1 and 2 during the period ended December 31, 2019.

(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.

(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

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	\$ 22,663,781,876	\$ 21,728,107,145	\$ 288,385,875	\$ 16,549,227,268	\$ 5,826,168,733	\$	\$
Mortgage Loans	7,548,305,864	7,447,314,028	-	4,025,047,263	3,523,258,601		
OIA	1,082,053,466	1,080,959,712	-	69,226,550	1,012,826,916		
Preferred Stock	2,618,900	3,003,746	-	-	2,618,900		
Common Stock	160,939,387	160,939,400	-	69,390,000	91,549,387		
Short-term investments	1,205,571,135	1,205,571,135	1,205,571,135	-	-		
Cash and equivalents	552,111,252	552,111,252	552,111,252	-	-		
Derivatives	309,379,081	324,464,566	-	309,379,081	-		
<b>Total Assets</b>	<b>33,524,760,961</b>	<b>32,502,470,984</b>	<b>2,046,068,262</b>	<b>21,022,270,162</b>	<b>10,456,422,537</b>		
Derivative Liabilities	12,739,339	5,900,408	5,309,448	7,429,891	-		
<b>Total Liabilities</b>	<b>12,739,339</b>	<b>5,900,408</b>	<b>5,309,448</b>	<b>7,429,891</b>	<b>-</b>		

D. Not Practicable to Estimate Fair Value - None

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, 2019, with approval from the Texas Commissioner of Insurance, Forethought National Life Insurance Company merged with the Company.

Effective April 2, 2018, in accordance with the 2017 reinsurance agreement noted below, the Company moved 50% of the funds withheld assets to a coinsurance arrangement.

Effective April 1, 2017, with approval from the Indiana DOI, the Company entered into a reinsurance agreement with Global Atlantic Re Limited, an affiliated certified reinsurer, whereby it ceded a portion of its annuity and preneed business on a funds withheld basis. As a result of the transaction, the company ceded \$8.6 billion reserves to the reinsurer and continues to cede annuity business to the reinsurer on an ongoing quota share basis.

Assets values of \$6,465,378 and \$6,205,052 as of December 31, 2019, and December 31, 2018 were on deposit with government authorities 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.

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

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**Notes to the Financial Statements**

**21. Other Items (Continued)**

(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 .....	\$ 235,192,415	\$ 236,670,818	\$ 290,210,242	\$ .....
b. Commercial mortgage-backed securities .....				
c. Collateralized debt obligations .....				
d. Structured securities .....				
e. Equity investment in SCAs * .....				
f. Other assets .....				
g. Total	<u>\$ 235,192,415</u>	<u>\$ 236,670,818</u>	<u>\$ 290,210,242</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

**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, 2020.

**23. Reinsurance**

A. Ceded Reinsurance Report

Section 1 – 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

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 Ceded Reinsurance - 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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Forethought Life Insurance Company

Annual Statement for the Year 2019 of the Forethought Life Insurance Company

**Notes to the Financial Statements**

**23. Reinsurance (Continued)**

G. Ceding Entities That Utilize Captive Reinsurers to Assume Reserves Subject to the XXX/AXXX Captive Framework - Not Applicable

**24. Retrospectively Rated Contracts & Contracts Subject to Redetermination - None**

**25. Change in Incurred 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.
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	\$ 10,089,872,104	\$ .....	\$ .....	\$ 10,089,872,104	29.377%
b. At book value less current surrender charge of 5% or more	18,555,322,988	.....	555,796,126	19,111,119,114	55.642
c. At fair value	.....	.....	.....	.....	.....
d. Total with market value adjustment or at fair value (total of a through c)	28,645,195,092	.....	555,796,126	29,200,991,218	85.019
e. At book value without adjustment (minimal or no charge or adjustment)	2,525,994,150	.....	2,528,126,209	5,054,120,359	14.715
(2) Not subject to discretionary withdrawal	91,320,859	.....	.....	91,320,859	0.266
(3) Total (gross: direct + assumed)	31,262,510,101	.....	3,083,922,335	34,346,432,436	100.000%
(4) Reinsurance ceded	13,507,830,128	.....	.....	13,507,830,128	.....
(5) Total (net) (3 - 4)	\$ 17,754,679,973	\$ .....	\$ 3,083,922,335	\$ 20,838,602,308	.....
(6) Amount included in A(1)b above that will move to A(1)e in the year after the statement date:	\$ 3,826,612,013	\$ .....	\$ 320,716,380	\$ 4,147,328,393	.....

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Forethought Life Insurance Company

Annual Statement for the Year 2019 of the Forethought Life Insurance Company

**Notes to the Financial Statements**

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

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	\$ 293,056,210	\$	\$	\$ 293,056,210	17.767%
b. At book value less current surrender charge of 5% or more	1,224,718,840			1,224,718,840	74.250
c. At fair value					
d. Total with market value adjustment or at fair value (total of a through c)	1,517,775,050			1,517,775,050	92.016
e. At book value without adjustment (minimal or no charge or adjustment)	131,685,347			131,685,347	7.984
(2) Not subject to discretionary withdrawal					
(3) Total (gross: direct + assumed)	1,649,460,397			1,649,460,397	100.000%
(4) Reinsurance ceded	688,458,315			688,458,315	
(5) Total (net) (3 - 4)	\$ 961,002,082	\$	\$	\$ 961,002,082	
(6) Amount included in B(1)b above that will move to B(1)e in the year after the statement date:	\$ 266,487,130	\$	\$	\$ 266,487,130	

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	1,721,945,962			1,721,945,962	100.000
(3) Total (gross: direct + assumed)	1,721,945,962			1,721,945,962	100.000%
(4) Reinsurance ceded	2,097,425			2,097,425	
(5) Total (net) (3 - 4)	\$ 1,719,848,537	\$	\$	\$ 1,719,848,537	
(6) Amount included in C(1)b above that will move to C(1)e in the year after the statement date:	\$	\$	\$	\$	

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

	Amount
Life & Accident & Health Annual Statement	
(1) Exhibit 5, annuities, total (net)	\$ 18,713,549,483
(2) Exhibit 5, supplementary contracts with life contingencies section, total (net)	2,132,572
(3) Exhibit of Deposit-type Contracts, Line 14, Column 1	1,719,848,537
(4) Subtotal	20,435,530,592
Separate Accounts Annual Statement	
(5) Exhibit 3, Line 0299999, Column 2	3,083,922,335
(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	3,083,922,335
(12) Combined total	\$ 23,519,452,927



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Forethought Life Insurance Company

Annual Statement for the Year 2019 of the Forethought Life Insurance Company

**Notes to the Financial Statements**

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

	General Account			Separate Account – Guaranteed and Nonguaranteed		
	Account Value	Cash Value	Reserve	Account Value	Cash Value	Reserve
A. Subject to discretionary withdrawal, surrender values, or policy loans:						
(1) Term Policies with Cash Value	\$ .....	\$ .....	\$ .....	\$ .....	\$ .....	\$ .....
(2) Universal Life	.....	.....	.....	.....	.....	.....
(3) Universal Life with Secondary Guarantees	.....	.....	.....	.....	.....	.....
(4) Indexed Universal Life	.....	.....	.....	.....	.....	.....
(5) Indexed Universal Life with Secondary Guarantees	.....	.....	.....	.....	.....	.....
(6) Indexed Life	.....	.....	.....	.....	.....	.....
(7) Other Permanent Cash Value Life Insurance	.....	2,589,098,250	2,694,428,622	.....	.....	.....
(8) Variable Life	.....	.....	.....	.....	.....	.....
(9) Variable Universal Life	.....	.....	.....	.....	.....	.....
(10) Miscellaneous Reserves	.....	.....	5,000,000	.....	.....	.....
B. Not subject to discretionary withdrawal or no cash values						
(1) Term Policies without Cash Value	XXX	XXX	.....	XXX	XXX	.....
(2) Accidental Death Benefits	XXX	XXX	.....	XXX	XXX	.....
(3) Disability - Active Lives	XXX	XXX	.....	XXX	XXX	.....
(4) Disability - Disabled Lives	XXX	XXX	.....	XXX	XXX	.....
(5) Miscellaneous Reserves	XXX	XXX	.....	XXX	XXX	.....
C. Total (gross: direct + assumed)	\$ .....	\$ 2,589,098,250	\$ 2,699,428,622	\$ .....	\$ .....	\$ .....
D. Reinsurance Ceded	.....	1,165,094,212	1,214,742,880	.....	.....	.....
E. Total (net) (C) - (D)	<u>\$ .....</u>	<u>\$ 1,424,004,038</u>	<u>\$ 1,484,685,742</u>	<u>\$ .....</u>	<u>\$ .....</u>	<u>\$ .....</u>

	Amount
F. Life & Accident & Health Annual Statement:	
(1) Exhibit 5, Life Insurance Section, Total (net)	\$ 1,481,932,196
(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)	2,446
(5) Exhibit 5, Miscellaneous Reserves Section, Total (net)	2,750,000
(6) Subtotal	<u>\$ 1,484,685,742</u>
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 (Lines (7) through (9))	.....
(11) Combined Total ((6) and (10))	<u>\$ 1,484,685,742</u>

**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	797,307	439,804
(3) Ordinary renewal	2,922,458	2,184,035
(4) Credit life	.....	.....
(5) Group life	14,848,941	7,188,612
(6) Group annuity	.....	.....
(7) Totals	<u>\$ 18,568,706</u>	<u>\$ 9,812,451</u>

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Forethought Life Insurance Company

Annual Statement for the Year 2019 of the Forethought Life Insurance Company

**Notes to the Financial Statements**

**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:
- (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, 2019 and 2018 the Company separate account statement included legally insulated assets of \$3,172,045,793 and \$2,990,352,165. The assets legally insulated from the general account as of December 31, 2018 are attributed to the following products/transactions:

Product/Transaction	Legally Insulated Assets	Separate Account Assets (Not Legally Insulated)
Foreretirement Variable Annuity.....	\$ 3,160,424,839	\$ -
Huntington ForeRetirement Variable Annuity.....	11,620,954	-
Total	<u>\$ 3,172,045,793</u>	<u>\$ -</u>

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

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, 2019, the general account of Forethought Life Insurance Company had a maximum guarantee for separate account liabilities of:

Death Benefits	Withdrawal Benefits
91,849,363	551,508,659

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
2019	16,874,124	44,326,721
2018	17,377,062	45,608,402
2017	16,712,253	43,702,468
2016	11,198,586	43,332,884
2015	5,590,373	35,505,127

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

	Death Benefits	Withdrawal Benefits
2019	2,711,542	-
2018	2,347,597	-
2017	1,418,904	-
2016	1,489,701	-
2015	730,244	-

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

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

- a. 2019 ..... \$ 61,200,844
- b. 2018 ..... \$ 62,985,465
- c. 2017 ..... \$ 60,414,721
- d. 2016 ..... \$ 54,531,470
- e. 2015 ..... \$ 41,095,500

- (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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Forethought Life Insurance Company

Annual Statement for the Year 2019 of the Forethought Life Insurance Company

**Notes to the Financial Statements**

**35. Separate Accounts (Continued)**

	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 12/31/2019	\$	\$	\$	\$ 46,019,856	\$ 46,019,856
(2) Reserves at 12/31/2019 for accounts with assets at:					
a. Fair value				3,083,922,186	3,083,922,186
b. Amortized cost					
c. Total reserves	\$	\$	\$	\$ 3,083,922,186	\$ 3,083,922,186
(3) By withdrawal characteristics:					
a. Subject to discretionary withdrawal:					
1. With market value adjustment	\$	\$	\$	\$	\$
2. At book value without market value adjustment and with current surrender charge of 5% or more				555,795,977	555,795,977
3. At fair value					
4. At book value without market value adjustment and with current surrender charge less than 5%				2,528,126,209	2,528,126,209
5. Subtotal	\$	\$	\$	\$ 3,083,922,186	\$ 3,083,922,186
b. Not subject to discretionary withdrawal					
c. Total	\$	\$	\$	\$ 3,083,922,186	\$ 3,083,922,186
(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)	\$ 83,212,746
b. Transfers from Separate Accounts (Page 4, Line 10)	\$ 305,509,715
c. Net transfers to or (from) Separate Accounts (a - b)	\$ (222,296,969)

(2) Reconciling adjustments

a. Reinsurance	\$ 222,296,969
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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)	\$ -
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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 and 2
- 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 [ ] No [ X ]
- 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. ....
- 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. .... 12/31/2014
- 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. .... 12/31/2014
- 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). .... 05/11/2016
- 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 [ X ] No [ ]  
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
Forethought National Life Insurance Co. ....	77127 .....	TX .....

- 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 or government, manager or attorney in fact).

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Forethought Life Insurance Company

**GENERAL INTERROGATORIES**

- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? ..... Yes  No
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.  
The Goldman Sachs Group Inc. ....
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? ..... Yes  No
- 8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal 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
The Goldman Sachs Group, Inc .....	New York, NY .....	YES	NO	NO	YES
The Goldman Sachs & Co. ....	New York, NY .....	NO	YES	NO	YES
The Goldman Sachs Execution & Clearing, L.P. ....	Jersey City, NJ .....	NO	YES	NO	YES
The Goldman Sachs Financial Markets, L.P. ....	New York, NY .....	NO	NO	NO	YES
REDI Global Technologies LLC .....	New York, NY .....	NO	NO	NO	YES
The Goldman Sachs Trust Company, N.A. ....	New York, NY .....	NO	YES	YES	NO
Goldman Sachs Bank USA .....	Salt Lake City, UT .....	YES	NO	YES	NO
Goldman Sachs Asset Management, L.P. ....	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
Global Atlantic Distributors, LLC .....	Simsbury, CT .....	NO	NO	NO	YES

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?  
PricewaterhouseCoopers, LLP, 101 Seaport Blvd, Boston, MA 02110
- 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
- 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
- 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  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?  
Robert Egan, 20 Guest Street Brighton, MA 02135 Appointed Actuary of the reporting entity .....
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? ..... Yes  No
- 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  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  No
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s). .....
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? ..... Yes  No
- 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 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 [ X ] No [ ]
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: ..... \$

### INVESTMENT

- 24.01 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 24.03)..... Yes [ X ] No [ ]
- 24.02 If no, give full and complete information relating thereto  
.....
- 24.03 For security 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)  
.....
- 24.04 Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? ..... Yes [ ] No [ ] N/A [ X ]
- 24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs. .... \$
- 24.06 If answer to 24.04 is no, report amount of collateral for other programs. .... \$
- 24.07 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 ]
- 24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? ..... Yes [ ] No [ ] N/A [ X ]
- 24.09 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 ]

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Forethought Life Insurance Company  
**GENERAL INTERROGATORIES**

24.10 For the reporting entity's security lending program state the amount of the following as December 31 of the current year:

24.101 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 .....\$ .....  
 24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 .....\$ .....  
 24.103 Total payable for securities lending reported on the liability page .....\$ .....

25.1 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 24.03) ..... Yes [ X ] No [ ]

25.2 If yes, state the amount thereof at December 31 of the current year:

25.21 Subject to repurchase agreements .....\$ .....  
 25.22 Subject to reverse repurchase agreements .....\$ .....  
 25.23 Subject to dollar repurchase agreements .....\$ .....  
 25.24 Subject to reverse dollar repurchase agreements .....\$ .....  
 25.25 Placed under option agreements .....\$ .....  
 25.26 Letter stock or securities restricted as to sale -  
 excluding FHLB Capital Stock .....\$ .....  
 25.27 FHLB Capital Stock .....\$ 69,390,000  
 25.28 On deposit with states .....\$ 6,465,377  
 25.29 On deposit with other regulatory bodies .....\$ .....  
 25.30 Pledged as collateral - excluding collateral pledged to  
 an FHLB .....\$ .....  
 25.31 Pledged as collateral to FHLB - including assets  
 backing funding agreements .....\$ 2,427,423,415  
 25.32 Other .....\$ .....

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? ..... Yes [ X ] No [ ]

26.2 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 26.3 through 26.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

26.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? .. Yes [ X ] No [ ]

26.4 If the response to 26.3 is YES, does the reporting entity utilize:

26.41 Special accounting provision of SSAP No. 108 ..... Yes [ ] No [ X ]  
 26.42 Permitted accounting practice ..... Yes [ ] No [ X ]  
 26.43 Other accounting guidance ..... Yes [ ] No [ X ]

26.5 By responding YES to 26.41 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.

27.1 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 ]

27.2 If yes, state the amount thereof at December 31 of the current year. ....\$ .....

28. 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 [ ]

28.01 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 2019 OF THE Forethought Life Insurance Company

**GENERAL INTERROGATORIES**

28.02 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)

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year?..... Yes [ ] No [ X ]

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

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

28.05 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. 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 .....	A.....
Prudential Private Placement Investors, LLC .....	U.....
Highbridge Asset Management .....	U.....
MetLife Investment Management, LLC .....	U.....
J.P. Morgan Asset Management .....	U.....
Hartford Investment Management Company .....	U.....

28.0597 For those firms/individuals listed in the table for Question 28.05, 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 ]

28.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 28.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [ ] No [ X ]

28.06 For those firms or individuals listed in the table for 28.05 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 .....	5493000C7DKPYVEOMA87 .....		OS.....
106442 .....	Prudential Private Placement Investors, LLC .....	549300025PYTRUFE1882 .....		NO.....
N/A .....	Highbridge Asset Management .....	SK6WG1E6ZY01H0HHS346 .....		NO.....
142463 .....	MetLife Investment Management, LLC .....	EAOU72Q8FCR1S0XGYJ21 .....		NO.....
N/A .....	J.P. Morgan Asset Management .....	549300W78QH4XMM6K69 .....		NO.....
106699 .....	Hartford Investment Management Company .....	FE0BULMG7PY8B4MG7C65 .....		NO.....

29.1 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 ]

29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
29.2999 - Total		

29.3 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



**GENERAL INTERROGATORIES**

30. 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 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds .....	21,854,235,434	22,789,910,172	935,674,738
30.2 Preferred stocks .....	3,003,746	2,618,900	(384,846)
30.3 Totals	21,857,239,180	22,792,529,072	935,289,892

30.4 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. ....

31.1 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 ]

31.2 If the answer to 31.1 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 [ ]

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:  
.....

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

32.2 If no, list exceptions:  
.....

33. 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 [ ]

34. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:  
 a. The security was purchased prior to January 1, 2018.  
 b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.  
 c. The NAIC Designation was 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 held by the insurer and available for examination by state insurance regulators.  
 d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.  
 Has the reporting entity self-designated PLGI securities? ..... Yes [ ] No [ X ]

35. 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 ]

**OTHER**

36.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? .....\$ .....2,478,265

36.2 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
Alliance for Lifetime Income .....	935,000

## GENERAL INTERROGATORIES

37.1 Amount of payments for legal expenses, if any? .....\$ .....4,536,544

37.2 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
Debevoise & Plimpton LLP .....	2,011,018
.....	

38.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? .....\$ .....44,302

38.2 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 .....	25,177
Insured Retirement Institute .....	19,125
.....	

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Forethought Life Insurance Company  
**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 [ X ] No [ ]
- 1.2 If yes, indicate premium earned on U.S. business only .....\$ 40,572,072
- 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. ....\$ 32,783,654

- 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 .....             | \$ 40,572,072             |
| 1.65 Total incurred claims .....            | \$ 32,783,654             |
| 1.66 Number of covered lives .....          | 13,175                    |
- 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 .....	4,810,279,975	4,820,452,629
2.3 Premium Ratio (2.1/2.2) .....	0.000	0.000
2.4 Reserve Numerator .....	22,904,698	18,276,961
2.5 Reserve Denominator .....	20,229,842,860	16,925,943,838
2.6 Reserve Ratio (2.4/2.5) .....	0.001	0.001

- 3.1 Does this reporting entity have Separate Accounts? ..... Yes [ X ] No [ ]
- 3.2 If yes, has a Separate Accounts Statement been filed with this Department? ..... Yes [ X ] 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 [ X ] No [ ]
- 3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? ..... Yes [ ] No [ X ]
- 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 ..... \$ .....
- 7.2 Total Incurred Claims ..... \$ .....
- 7.3 Number of Covered Lives .....

*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 gurarantee)
Universal Life (with or without secondary gurarantee)
Variable Universal Life (with or without secondary gurarantee)

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 [ ]

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

- 9.1 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 [ X ] No [ ]
- 9.2 Net reimbursement of such expenses between reporting entities:
- 9.21 Paid ..... \$ .....
- 9.22 Received ..... \$ .....
- 10.1 Does the reporting entity write any guaranteed interest contracts? ..... Yes [ ] No [ X ]
- 10.2 If yes, what amount pertaining to these lines is included in:
- 10.21 Page 3, Line 1 ..... \$ .....
- 10.22 Page 4, Line 1 ..... \$ .....
11. For stock reporting entities only:
- 11.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: ..... \$ .....
12. Total dividends paid stockholders since organization of the reporting entity:
- 12.11 Cash ..... \$ .....
- 12.12 Stock ..... \$ .....
- 13.1 Does the reporting entity reinsure any Workers' Compensation Carve-Out business defined as: ..... Yes [ ] No [ X ]  
 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.
- 13.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? ..... Yes [ ] No [ ]
- 13.3 If 13.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

	1 Reinsurance Assumed	2 Reinsurance Ceded	3 Net Retained
13.31 Earned premium .....			
13.32 Paid claims .....			
13.33 Claim liability and reserve (beginning of year) .....			
13.34 Claim liability and reserve (end of year) .....			
13.35 Incurred claims .....			

# GENERAL INTERROGATORIES

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

13.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 13.31 and 13.34 for Column (1) are:

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
13.41	<\$25,000	.....	.....
13.42	\$25,000 - 99,999	.....	.....
13.43	\$100,000 - 249,999	.....	.....
13.44	\$250,000 - 999,999	.....	.....
13.45	\$1,000,000 or more	.....	.....

13.5 What portion of earned premium reported in 13.31, Column 1 was assumed from pools? ..... \$ .....

**Fraternal Benefit Societies Only:**

- 14. Is the reporting entity organized and conducted on the lodge system, with ritualistic form of work and representative form of government? ..... Yes [ ] No [ ]
- 15. How often are meetings of the subordinate branches required to be held?  
.....
- 16. How are the subordinate branches represented in the supreme or governing body?  
.....
- 17. What is the basis of representation in the governing body?  
.....
- 18.1 How often are regular meetings of the governing body held?  
.....
- 18.2 When was the last regular meeting of the governing body held? .....
- 18.3 When and where will the next regular or special meeting of the governing body be held?  
.....
- 18.4 How many members of the governing body attended the last regular meeting? .....
- 18.5 How many of the same were delegates of the subordinate branches? .....
- 19. How are the expenses of the governing body defrayed?  
.....
- 20. When and by whom are the officers and directors elected?  
.....
- 21. What are the qualifications for membership?  
.....
- 22. What are the limiting ages for admission?  
.....
- 23. What is the minimum and maximum insurance that may be issued on any one life?  
.....
- 24. Is a medical examination required before issuing a benefit certificate to applicants? ..... Yes [ ] No [ ]
- 25. Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation? ..... Yes [ ] No [ ]
- 26.1 Are notices of the payments required sent to the members? ..... Yes [ ] No [ ] N/A [ ]
- 26.2 If yes, do the notices state the purpose for which the money is to be used? ..... Yes [ ] No [ ]
- 27. What proportion of first and subsequent year's payments may be used for management expenses?  
27.11 First Year ..... %  
27.12 Subsequent Years ..... %
- 28.1 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 [ ]
- 28.2 If so, what amount and for what purpose? ..... \$ .....
- 29.1 Does the reporting entity pay an old age disability benefit? ..... Yes [ ] No [ ]
- 29.2 If yes, at what age does the benefit commence? .....
- 30.1 Has the constitution or have the laws of the reporting entity been amended during the year? ..... Yes [ ] No [ ]
- 30.2 If yes, when?  
.....
- 31. 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 [ ]
- 32.1 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 [ ]
- 32.2 If so, was an additional reserve included in Exhibit 5? ..... Yes [ ] No [ ] N/A [ ]
- 32.3 If yes, explain  
.....
- 33.1 Has the reporting entity reinsured, amalgamated with, or absorbed any company, order, society, or association during the year? ..... Yes [ ] No [ ]
- 33.2 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 [ ]
- 34. 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 [ ]
- 35.1 Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus? ..... Yes [ ] No [ ]
- 35.2 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
.....	.....

**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 2019	2 2018	3 2017	4 2016	5 2015
<b>Life Insurance in Force</b> (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4) .....	683,637	694,485	710,385	736,925	762,683
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4) .....	1,030	1,017	1,019	1,044	1,063
3. Credit life (Line 21, Col. 6) .....					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4) .....	3,226,180	3,316,426	3,413,269	3,524,405	3,595,106
5. Industrial (Line 21, Col. 2) .....					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4) .....					
7. Total (Line 21, Col. 10) .....	3,910,847	4,011,928	4,124,673	4,262,374	4,358,852
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated .....				XXX	XXX
<b>New Business Issued</b> (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2) .....	45,469	38,480	34,904	36,293	36,381
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) .....	143,052	149,267	146,775	199,188	222,029
12. Industrial (Line 2, Col. 2) .....					
13. Total (Line 2, Col. 10) .....	188,521	187,747	181,679	235,481	258,410
<b>Premium Income - Lines of Business</b> (Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2) .....					
15.1 Ordinary-life insurance (Line 20.4, Col. 3) .....	25,410,206	27,024,255	(189,543,189)	39,750,974	39,633,239
15.2 Ordinary-individual annuities (Line 20.4, Col. 4) .....	4,411,600,079	4,417,173,841	(3,138,435,289)	5,013,904,997	6,183,707,501
16. Credit life (group and individual) (Line 20.4, Col. 5) .....					
17.1 Group life insurance (Line 20.4, Col. 6) .....	87,739,842	92,784,509	(968,945,104)	205,627,280	215,867,962
17.2 Group annuities (Line 20.4, Col. 7) .....	248,563,428	250,017,218	(195,115,099)	132,072,119	312,068,458
18.1 A & H-group (Line 20.4, Col. 8) .....	1,904,672	1,573,008	1,109,963	537,507	433,114
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9) .....					
18.3 A & H-other (Line 20.4, Col. 10) .....	35,061,749	31,879,798	27,809,117	24,437,425	21,248,147
19. Aggregate of all other lines of business (Line 20.4, Col. 11) .....					
20. Total .....	4,810,279,975	4,820,452,629	(4,463,119,601)	5,416,330,302	6,772,958,421
<b>Balance Sheet (Pages 2 &amp; 3)</b>					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3) .....	33,166,300,149	28,337,134,438	28,148,933,408	22,012,857,686	16,274,172,654
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26) .....	31,277,250,971	26,619,888,341	26,523,793,442	20,355,670,981	15,062,407,604
23. Aggregate life reserves (Page 3, Line 1) .....	20,202,367,797	16,905,182,666	13,449,027,114	18,906,738,650	14,127,871,445
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1 .....				XXX	XXX
24. Aggregate A & H reserves (Page 3, Line 2) .....	28,445,673	21,738,684	8,332,533	11,814,451	4,607,442
25. Deposit-type contract funds (Page 3, Line 3) .....	1,719,848,538	1,434,404,461	1,339,347,525	922,074,600	371,890,675
26. Asset valuation reserve (Page 3, Line 24.01) .....	384,535,910	203,801,395	153,233,483	79,372,602	72,253,521
27. Capital (Page 3, Lines 29 and 30) .....	2,500,000	2,700,000	2,700,000	2,700,000	2,700,000
28. Surplus (Page 3, Line 37) .....	1,886,549,177	1,714,691,601	1,622,840,665	1,654,838,692	1,213,174,981
<b>Cash Flow (Page 5)</b>					
29. Net Cash from Operations (Line 11) .....	2,941,417,275	3,356,303,773	3,190,850,343	4,663,160,486	4,875,429,769
<b>Risk-Based Capital Analysis</b>					
30. Total adjusted capital .....	2,273,585,087	1,921,192,996	1,778,774,148	1,736,911,294	1,288,128,502
31. Authorized control level risk - based capital .....	246,592,188	212,670,335	161,407,716	169,806,029	143,206,133
<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) .....	66.8	73.4	79.5	22.9	35.1
33. Stocks (Lines 2.1 and 2.2) .....	0.5	0.6			
34. Mortgage loans on real estate(Lines 3.1 and 3.2) .....	22.9	19.7			
35. Real estate (Lines 4.1, 4.2 and 4.3) .....	0.0	0.0			
36. Cash, cash equivalents and short-term investments (Line 5) .....	5.4	3.5	20.4	77.1	64.9
37. Contract loans (Line 6) .....	0.0	0.0	0.1	0.1	0.1
38. Derivatives (Page 2, Line 7) .....	1.0	0.2			
39. Other invested assets (Line 8) .....	3.3	2.6			
40. Receivables for securities (Line 9) .....	0.0	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

**FIVE-YEAR HISTORICAL DATA**

(Continued)

	1 2019	2 2018	3 2017	4 2016	5 2015
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1) .....	24,691,587	24,704,957	49,010,498	44,039,126	
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1) .....					
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1), .....					
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10) .....					
48. Affiliated mortgage loans on real estate .....					
49. All other affiliated .....					
50. Total of above Lines 44 to 49 .....	24,691,587	24,704,957	49,010,498	44,039,126	
51. Total Investment in Parent included in Lines 44 to 49 above .....					
<b>Total Nonadmitted and Admitted Assets</b>					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2) .....	11,156,821	6,044,304	5,148,623	3,585,698	4,535,295
53. Total admitted assets (Page 2, Line 28, Col. 3) .....	36,338,345,793	31,327,632,007	31,624,060,198	25,107,196,449	19,022,234,588
<b>Investment Data</b>					
54. Net investment income (Exhibit of Net Investment Income) .....	1,605,206,565	976,102,771	1,214,777,569	882,171,938	492,637,541
55. Realized capital gains (losses) (Page 4, Line 34, Column 1) .....	(83,860,179)	125,364,703	27,848,005	(22,688,873)	(6,727,677)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1) .....	137,883,152	48,668,665	25,432,393	(3,725,946)	(6,153,619)
57. Total of above Lines 54, 55 and 56 .....	1,659,229,538	1,150,136,139	1,268,057,967	855,757,119	479,756,245
<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) .....	1,912,370,080	1,499,975,004	1,158,400,626	944,490,354	856,472,764
59. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6) .....	7,270,358	8,598,164	7,935,601	9,111,340	9,867,095
60. Increase in life reserves - other than group and annuities (Line 19, Col. 2) .....	(2,112,492)	(2,965,037)	(222,075,504)	(10,535,591)	(14,341,054)
61. Increase in A & H reserves (Line 19, Col. 6) .....	6,706,989	13,406,151	(4,686,419)	7,207,009	3,067,490
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 .....	7.1	7.0	1,679.4	1,594.8	1,672.0
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	0.5	3.1	1.2	1.8
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2) .....	39.2				
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) .....	(13.6)				
<b>A &amp; H Claim Reserve Adequacy</b>					
68. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2) .....	287,781	90,123			
69. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2) .....	293,637				
70. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2) .....	7,480,675	4,800,443	2,803,528	1,128,058	1,192,934
71. Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2) .....	5,977,552	4,469,227	3,406,280	1,634,893	1,290,935
<b>Net Gains From Operations After Dividends to Policyholders/Members' Refunds and Federal Income Taxes by Lines of Business (Page 6.x, Line 33)</b>					
72. Industrial life (Page 6.1, Col. 2) .....					
73. Ordinary - life (Page 6.1, Col. 1 less Cols. 2, 10 and 12) .....	77,437,596	15,189,311	(40,491,430)	4,215,824	1,950,542
74. Ordinary - individual annuities (Page 6, Col. 4) .....	272,176,153	28,697,281	478,707,667	74,925,386	36,826,554
75. Ordinary-supplementary contracts .....	XXX	16,630,788	(16,838,485)	162,293	87,504
76. Credit life (Page 6.1, Col. 10 plus Page 6.2, Col. 7) .....					
77. Group life (Page 6.2, Col. 1 Less Cols. 7 and 9) .....	(65,270,586)	(30,407,882)	29,000,663	21,195,400	3,750,492
78. Group annuities (Page 6, Col. 5) .....	(27,757,876)	(4,908,128)	(115,021,286)	12,432,499	48,740,321
79. A & H-group (Page 6.5, Col. 3) .....		(1,492,221)	313,694	(72,773)	204,602
80. A & H-credit (Page 6.5, Col. 10) .....					
81. A & H-other (Page 6.5, Col. 1 less Cols. 3 and 10) .....	4,270,745	(7,008,663)	5,480,648	2,028,307	3,502,676
82. Aggregate of all other lines of business (Page 6, Col. 8) .....	12,303,749	(30,858,668)	(12,580,421)	(4,517,150)	(1,963,498)
83. Fraternal (Page 6, Col. 7) .....					
84. Total (Page 6, Col. 1) .....	273,159,781	(14,158,182)	328,571,050	110,369,786	93,099,193

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 [ X ] No [ ]  
 If no, please explain: .....



**ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Forethought Life Insurance Company**

DIRECT BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2019

NAIC Group Code 3891

**LIFE INSURANCE**

NAIC Company Code 91642

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	46,250,150		160,528,600		206,778,750
2. Annuity considerations	7,840,973,877		428,591,828		8,269,565,705
3. Deposit-type contract funds	1,777,530,702	XXX		XXX	1,777,530,702
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	9,664,754,729		589,120,428		10,253,875,157
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	52,305,066		241,953,294		294,258,359
10. Matured endowments					
11. Annuity benefits	482,761,595		32,203,125		514,964,719
12. Surrender values and withdrawals for life contracts	2,718,004,533		148,695,239		2,866,699,772
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	3,253,071,194		422,851,657		3,675,922,851
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pol. & Certifs.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pol. & Certifs.	Amount	No. of Pol. & Certifs.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	11,149	52,510,446			45,770	244,577,624			56,919	297,088,070
Settled during current year:										
18.1 By payment in full	11,144	52,492,545			45,662	244,382,653			56,806	296,875,198
18.2 By payment on compromised claims	5	17,901			108	194,971			113	212,872
18.3 Totals paid	11,149	52,510,446			45,770	244,577,624			56,919	297,088,070
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	11,149	52,510,446			45,770	244,577,624			56,919	297,088,070
19. Unpaid Dec. 31, current year (16+17-18.6)										
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	163,804	684,183,734	(a)		698,663	3,299,015,493			862,467	3,983,199,227
21. Issued during year	10,329	45,463,398			28,819	143,071,708			39,148	188,535,107
22. Other changes to in force (Net)	(11,782)	(54,998,056)			(47,240)	(231,786,019)			(59,022)	(286,784,075)
23. In force December 31 of current year	162,351	674,649,075	(a)		680,242	3,210,301,180			842,593	3,884,950,256

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 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 \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	1,904,672	1,904,672			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	27,004,567	27,004,567			
25.2 Guaranteed renewable (b)	40,229,439	40,572,069		33,523,904	32,783,654
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	67,234,006	67,576,636		33,523,904	32,783,654
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	69,138,678	69,481,308		33,523,904	32,783,654

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0 and number of persons insured under indemnity only products .....0 .



ANNUAL STATEMENT FOR THE YEAR 2019 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 .....			166,477	695,502				702,669	3,316,426	4,011,928
2. Issued during year .....			10,050	45,469				28,806	143,052	188,521
3. Reinsurance assumed .....										
4. Revived during year .....			7	246				24	733	979
5. Increased during year (net) .....			279	1,749				13	2,631	4,380
6. Subtotals, Lines 2 to 5 .....			10,336	47,464				28,843	146,416	193,880
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) .....			176,813	742,966				731,512	3,462,842	4,205,808
Deductions during year:										
10. Death .....			11,425	53,824			XXX	46,056	246,045	299,869
11. Maturity .....			12	60			XXX	6	50	110
12. Disability .....							XXX			
13. Expiry .....			92	790				11	53	843
14. Surrender .....			528	3,071				1,491	6,537	9,608
15. Lapse .....										
16. Conversion .....			1	554			XXX	XXX	XXX	554
17. Decreased (net) .....			8					3	(16,023)	(16,023)
18. Reinsurance .....										
19. Aggregate write-ins for decreases .....										
20. Totals (Lines 10 to 19) .....			12,066	58,299				47,567	236,662	294,961
21. In force end of year (b) (Line 9 minus Line 20) .....			164,747	684,667				683,945	3,226,180	3,910,847
22. Reinsurance ceded end of year .....	XXX		XXX	308,100	XXX		XXX	XXX	1,451,781	1,759,881
23. Line 21 minus Line 22 .....	XXX		XXX	376,567	XXX	(a)	XXX	XXX	1,774,399	2,150,966
<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 thru 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 thru 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?

.....

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ANNUAL STATEMENT FOR THE YEAR 2019 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 .....			145,774	525,642
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	1,167	1,029
34. Totals, whole life and endowment .....	10,050	45,469	163,579	683,637
35. Totals (Lines 31 to 34) .....	10,050	45,469	164,747	684,667

**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 .....	45,469		684,668	
38. Credit Life (Group and Individual) .....				
39. Group .....	143,052		3,226,180	
40. Totals (Lines 36 to 39) .....	188,521		3,910,848	

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

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance	3 Number of Certificates	4 Amount of Insurance
41. Amount of insurance included in Line 2 ceded to reinsurers .....			XXX	
42. Number in force end of year if the number under credit life is counted on a pro-rata basis .....		XXX		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 INFORMATION ON 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 contracts containing Family Income, Mortgage Repayment, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Child, etc., policies and riders, including above:	
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)

**NONE**

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

**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	37	49		
2. Issued during year	13	14		
3. Reinsurance assumed				
4. Increased during year (net)		20		
5. Total (Lines 1 to 4)	50	83		
Deductions during year:				
6. Decreased (net)		1		
7. Reinsurance ceded	2			
8. Totals (Lines 6 and 7)	2	1		
9. In force end of year	48	82		
10. Amount on deposit		(a) 57,591		(a)
11. Income now payable	48	62		
12. Amount of income payable	(a) 199,889	(a) 422,910	(a)	(a)

**ANNUITIES**

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	1,065	312,865	14	16,783
2. Issued during year	1,032	76,832		8,822
3. Reinsurance assumed				
4. Increased during year (net)		2,365		69
5. Totals (Lines 1 to 4)	2,097	392,062	14	25,674
Deductions during year:				
6. Decreased (net)	29	37,229		2,061
7. Reinsurance ceded		177		
8. Totals (Lines 6 and 7)	29	37,406		2,061
9. In force end of year	2,068	354,656	14	23,613
Income now payable:				
10. Amount of income payable	(a) 37,506,462	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance	XXX	(a) 17,944,856,160	XXX	(a) 987,028,382
Deferred not fully paid:				
12. Account balance	XXX	(a) 32,019	XXX	(a) 707,033

**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	938				30,124	
2. Issued during year	260	536,226			2,194	4,624,772
3. Reinsurance assumed						
4. Increased during year (net)		XXX		XXX		XXX
5. Totals (Lines 1 to 4)	1,198	XXX		XXX	32,318	XXX
Deductions during year:						
6. Conversions		XXX	XXX	XXX	XXX	XXX
7. Decreased (net)	17	XXX		XXX	5,051	XXX
8. Reinsurance ceded		XXX		XXX		XXX
9. Totals (Lines 6 to 8)	17	XXX		XXX	5,051	XXX
10. In force end of year	1,181	(a) 2,376,129		(a)	27,267	(a) 65,975,257

**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		
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 2019 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 .....	74,205,427
2. Current year's realized pre-tax capital gains/(losses) of \$ .....20,212,971 transferred into the reserve net of taxes of \$ .....4,244,723 .....	15,968,249
3. Adjustment for current year's liability gains/(losses) released from the reserve .....	(3,869,676)
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3) .....	86,304,000
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4) .....	9,556,897
6. Reserve as of December 31, current year (Line 4 minus Line 5)	76,747,103

**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. 2019 .....	9,250,599	405,055	(98,757)	9,556,897
2. 2020 .....	7,429,291	4,494,780	(1,088,277)	10,835,794
3. 2021 .....	6,382,463	3,041,562	(736,766)	8,687,259
4. 2022 .....	5,371,913	2,407,265	(583,230)	7,195,948
5. 2023 .....	4,639,593	1,754,407	(425,205)	5,968,794
6. 2024 .....	4,200,541	1,083,875	(262,905)	5,021,511
7. 2025 .....	3,809,337	673,721	(163,569)	4,319,490
8. 2026 .....	3,451,940	567,720	(137,809)	3,881,851
9. 2027 .....	3,202,049	450,541	(109,336)	3,543,254
10. 2028 .....	2,880,742	328,457	(79,671)	3,129,528
11. 2029 .....	2,635,517	201,458	(48,807)	2,788,167
12. 2030 .....	2,538,058	124,598	(30,145)	2,632,510
13. 2031 .....	2,517,158	89,247	(21,592)	2,584,812
14. 2032 .....	2,515,066	54,087	(13,086)	2,556,067
15. 2033 .....	2,563,387	17,171	(4,154)	2,576,404
16. 2034 .....	2,509,464	(22,495)	5,443	2,492,411
17. 2035 .....	2,328,753	(38,740)	9,373	2,299,386
18. 2036 .....	1,958,603	(39,061)	9,450	1,928,992
19. 2037 .....	1,519,729	(39,260)	9,499	1,489,967
20. 2038 .....	1,038,078	(37,121)	8,981	1,009,938
21. 2039 .....	577,578	(37,296)	9,023	549,305
22. 2040 .....	317,217	(20,832)	5,040	301,425
23. 2041 .....	252,611	5,425	(1,313)	256,724
24. 2042 .....	184,158	36,092	(8,732)	211,518
25. 2043 .....	133,257	68,902	(16,670)	185,489
26. 2044 .....	97,622	97,376	(23,559)	171,439
27. 2045 .....	50,386	106,219	(25,699)	130,906
28. 2046 .....	(26,520)	84,541	(20,454)	37,567
29. 2047 .....	(73,446)	60,696	(14,685)	(27,434)
30. 2048 .....	(49,718)	36,851	(8,916)	(21,782)
31. 2049 and Later		13,008	(3,147)	9,862
32. Total (Lines 1 to 31)	74,205,427	15,968,249	(3,869,676)	86,304,000

ANNUAL STATEMENT FOR THE YEAR 2019 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 .....	92,846,187	44,553,648	137,399,835	14,520,406	51,881,154	66,401,559	203,801,395
2. Realized capital gains/(losses) net of taxes - General Account .....	(2,412,040)		(2,412,040)	1,619,602	(4,252,962)	(2,633,360)	(5,045,400)
3. Realized capital gains/(losses) net of taxes - Separate Accounts .....							
4. Unrealized capital gains/(losses) net of deferred taxes - General Account .....	2,450,538		2,450,538	78,340,927	58,434,874	136,775,801	139,226,338
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 .....	27,503,267	19,351,874	46,855,141		1,011,699	1,011,699	47,866,840
8. Accumulated balances (Lines 1 through 5 - 6 + 7) .....	120,387,951	63,905,523	184,293,474	94,480,934	107,074,765	201,555,700	385,849,173
9. Maximum reserve .....	133,615,375	73,947,664	207,563,040	18,479,441	235,229,665	253,709,106	461,272,146
10. Reserve objective .....	75,019,598	56,089,063	131,108,661	18,229,637	234,333,644	252,563,281	383,671,942
11. 20% of (Line 10 - Line 8) .....	(9,073,671)	(1,563,292)	(10,636,963)	(15,250,259)	25,451,776	10,201,516	(435,446)
12. Balance before transfers (Lines 8 + 11) .....	111,314,281	62,342,231	173,656,511	79,230,675	132,526,541	211,757,216	385,413,727
13. Transfers .....				(60,751,232)	60,751,232		
14. Voluntary contribution .....							
15. Adjustment down to maximum/up to zero .....							
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	111,314,281	62,342,231	173,656,511	18,479,443	193,277,773	211,757,216	385,413,727

**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)
<b>LONG-TERM BONDS</b>												
1.		Exempt Obligations .....	286,685,448	XXX	XXX	286,685,448	0.0000		0.0000		0.0000	
2.	1	Highest Quality .....	16,582,064,176	XXX	XXX	16,582,064,176	0.0005	8,291,032	0.0016	26,531,303	0.0033	54,720,812
3.	2	High Quality .....	4,561,607,112	XXX	XXX	4,561,607,112	0.0021	9,579,375	0.0064	29,194,286	0.0106	48,353,035
4.	3	Medium Quality .....	125,446,198	XXX	XXX	125,446,198	0.0099	1,241,917	0.0263	3,299,235	0.0376	4,716,777
5.	4	Low Quality .....	65,785,295	XXX	XXX	65,785,295	0.0245	1,611,740	0.0572	3,762,919	0.0817	5,374,659
6.	5	Lower Quality .....	106,518,916	XXX	XXX	106,518,916	0.0630	6,710,692	0.1128	12,015,334	0.1880	20,025,556
7.	6	In or Near Default .....		XXX	XXX		0.0000		0.2370		0.2370	
8.		Total Unrated Multi-class Securities Acquired by Conversion .....		XXX	XXX		XXX		XXX		XXX	
9.		Total Long-Term Bonds (Sum of Lines 1 through 8) .....	21,728,107,145	XXX	XXX	21,728,107,145	XXX	27,434,756	XXX	74,803,076	XXX	133,190,839
<b>PREFERRED STOCK</b>												
10.	1	Highest Quality .....	3,003,746	XXX	XXX	3,003,746	0.0005	1,502	0.0016	4,806	0.0033	9,912
11.	2	High Quality .....		XXX	XXX		0.0021		0.0064		0.0106	
12.	3	Medium Quality .....		XXX	XXX		0.0099		0.0263		0.0376	
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 .....		XXX	XXX		0.0000		0.2370		0.2370	
16.		Affiliated Life with AVR .....		XXX	XXX		0.0000		0.0000		0.0000	
17.		Total Preferred Stocks (Sum of Lines 10 through 16) .....	3,003,746	XXX	XXX	3,003,746	XXX	1,502	XXX	4,806	XXX	9,912
<b>SHORT - TERM BONDS</b>												
18.		Exempt Obligations .....	5,671,757	XXX	XXX	5,671,757	0.0000		0.0000		0.0000	
19.	1	Highest Quality .....	93,505,860	XXX	XXX	93,505,860	0.0005	46,753	0.0016	149,609	0.0033	308,569
20.	2	High Quality .....	8,476,996	XXX	XXX	8,476,996	0.0021	17,802	0.0064	54,253	0.0106	89,856
21.	3	Medium Quality .....		XXX	XXX		0.0099		0.0263		0.0376	
22.	4	Low Quality .....		XXX	XXX		0.0245		0.0572		0.0817	
23.	5	Lower Quality .....		XXX	XXX		0.0630		0.1128		0.1880	
24.	6	In or Near Default .....		XXX	XXX		0.0000		0.2370		0.2370	
25.		Total Short - Term Bonds (Sum of Lines 18 through 24) .....	107,654,613	XXX	XXX	107,654,613	XXX	64,555	XXX	203,862	XXX	398,425
<b>DERIVATIVE INSTRUMENTS</b>												
26.		Exchange Traded .....		XXX	XXX		0.0005		0.0016		0.0033	
27.	1	Highest Quality .....	4,908,551	XXX	XXX	4,908,551	0.0005	2,454	0.0016	7,854	0.0033	16,198
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 .....	4,908,551	XXX	XXX	4,908,551	XXX	2,454	XXX	7,854	XXX	16,198
34.		Total (Lines 9 + 17 + 25 + 33) .....	21,843,674,054	XXX	XXX	21,843,674,054	XXX	27,503,267	XXX	75,019,598	XXX	133,615,375

**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 .....	3,450,384,206		XXX	3,450,384,206	0.0015	5,175,576	0.0034	11,731,306	0.0046	15,871,767
42.		Commercial Mortgages - Insured or Guaranteed .....			XXX		0.0003		0.0007		0.0011	
43.		Commercial Mortgages - All Other - CM1 - Highest Quality .....	1,674,501,385		XXX	1,674,501,385	0.0011	1,841,952	0.0057	9,544,658	0.0074	12,391,310
44.		Commercial Mortgages - All Other - CM2 - High Quality .....	1,756,391,875		XXX	1,756,391,875	0.0040	7,025,567	0.0114	20,022,867	0.0149	26,170,239
45.		Commercial Mortgages - All Other - CM3 - Medium Quality .....	455,718,903		XXX	455,718,903	0.0069	3,144,460	0.0200	9,114,378	0.0257	11,711,976
46.		Commercial Mortgages - All Other - CM4 - Low Medium Quality .....	20,969,158		XXX	20,969,158	0.0120	251,630	0.0343	719,242	0.0428	897,480
47.		Commercial Mortgages - All Other - CM5 - Low Quality .....	16,255,732		XXX	16,255,732	0.0183	297,480	0.0486	790,029	0.0628	1,020,860
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 .....	58,718,744		XXX	58,718,744	0.0029	170,284	0.0066	387,544	0.0103	604,803
51.		Commercial Mortgages - Insured or Guaranteed .....			XXX		0.0006		0.0014		0.0023	
52.		Commercial Mortgages - All Other .....	14,374,025		XXX	14,374,025	0.0480	689,953	0.0868	1,247,665	0.1371	1,970,679
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 .....			XXX		0.0000		0.0149		0.0149	
56.		Commercial Mortgages - Insured or Guaranteed .....			XXX		0.0000		0.0046		0.0046	
57.		Commercial Mortgages - All Other .....			XXX		0.0000		0.1942		0.1942	
58.		Total Schedule B Mortgages (Sum of Lines 35 through 57)	7,447,314,027		XXX	7,447,314,027	XXX	18,596,903	XXX	53,557,689	XXX	70,639,114
59.		Schedule DA Mortgages	222,050,354		XXX	222,050,354	0.0034	754,971	0.0114	2,531,374	0.0149	3,308,550
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)	7,669,364,382		XXX	7,669,364,382	XXX	19,351,874	XXX	56,089,063	XXX	73,947,664

**ASSET VALUATION RESERVE**  
**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)
<b>COMMON STOCK</b>												
1.		Unaffiliated - Public .....		XXX	XXX		0.0000		0.1580 (a)		0.1580 (a)	
2.		Unaffiliated - Private .....	91,549,400	XXX	XXX	91,549,400	0.0000		0.1945	17,806,358	0.1945	17,806,358
3.		Federal Home Loan Bank .....	69,390,000	XXX	XXX	69,390,000	0.0000		0.0061	423,279	0.0097	673,083
4.		Affiliated - Life with AVR .....		XXX	XXX		0.0000		0.0000		0.0000	
Affiliated - Investment Subsidiary:												
5.		Fixed Income - Exempt Obligations .....					XXX		XXX		XXX	
6.		Fixed Income - Highest Quality .....					XXX		XXX		XXX	
7.		Fixed Income - High Quality .....					XXX		XXX		XXX	
8.		Fixed Income - Medium Quality .....					XXX		XXX		XXX	
9.		Fixed Income - Low Quality .....					XXX		XXX		XXX	
10.		Fixed Income - Lower Quality .....					XXX		XXX		XXX	
11.		Fixed Income - In/Near Default .....					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.		Total Common Stock (Sum of Lines 1 through 16)	160,939,400			160,939,400	XXX		XXX	18,229,637	XXX	18,479,441
<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 .....					0.0000		0.1337		0.1337	
21.		Total Real Estate (Sum of Lines 18 through 20)					XXX		XXX		XXX	
<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.		Total with Bond Characteristics (Sum of Lines 22 through 28)		XXX	XXX		XXX		XXX		XXX	



**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 .....		XXX	XXX		0.0021		0.0064		0.0106	
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)		XXX	XXX		XXX		XXX		XXX	
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 .....		XXX	XXX		0.0015		0.0034		0.0046	
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)			XXX		XXX		XXX		XXX	
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 .....	241,505,700		XXX	241,505,700	0.0040	966,023	0.0114	2,753,165	0.0149	3,598,435
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)	241,505,700		XXX	241,505,700	XXX	966,023	XXX	2,753,165	XXX	3,598,435
64.		Total with Mortgage Loan Characteristics (Lines 56 + 63)	241,505,700		XXX	241,505,700	XXX	966,023	XXX	2,753,165	XXX	3,598,435

**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 .....	478,697,282	XXX	XXX	478,697,282	0.0000		0.1945	93,106,621	0.1945	93,106,621
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 .....		XXX	XXX		0.0000		0.1945		0.1945	
70.		Total with Common Stock Characteristics (Sum of Lines 65 through 69)	478,697,282	XXX	XXX	478,697,282	XXX		XXX	93,106,621	XXX	93,106,621
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE												
71.		Home Office Property (General Account only) .....					0.0000		0.0912		0.0912	
72.		Investment Properties .....					0.0000		0.0912		0.0912	
73.		Properties Acquired in Satisfaction of Debt .....					0.0000		0.1337		0.1337	
74.		Total with Real Estate Characteristics (Sum of Lines 71 through 73)					XXX		XXX		XXX	
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 .....	7,250,214			7,250,214	0.0063	45,676	0.0120	87,003	0.0190	137,754
77.		Guaranteed State Low Income Housing Tax Credit .....					0.0003		0.0006		0.0010	
78.		Non-guaranteed State Low Income Housing Tax Credit .....					0.0063		0.0120		0.0190	
79.		All Other Low Income Housing Tax Credit .....					0.0273		0.0600		0.0975	
80.		Total LIHTC (Sum of Lines 75 through 79)	7,250,214			7,250,214	XXX	45,676	XXX	87,003	XXX	137,754
ALL OTHER INVESTMENTS												
81.		NAIC 1 Working Capital Finance Investments .....		XXX			0.0000		0.0042		0.0042	
82.		NAIC 2 Working Capital Finance Investments .....		XXX			0.0000		0.0137		0.0137	
83.		Other Invested Assets - Schedule BA .....		XXX			0.0000		0.1580		0.1580	
84.		Other Short-Term Invested Assets - Schedule DA .....	875,866,169	XXX		875,866,169	0.0000		0.1580	138,386,855	0.1580	138,386,855
85.		Total All Other (Sum of Lines 81, 82, 83 and 84) .....	875,866,169	XXX		875,866,169	XXX		XXX	138,386,855	XXX	138,386,855
86.		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80 and 85)	1,603,319,365			1,603,319,365	XXX	1,011,699	XXX	234,333,644	XXX	235,229,665

(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 2019 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
200369865	200369865	MD	2019	11,485	5,179		Material Information Withheld
200372571	200372571	OK	2019	8,248	3,740		Material Information Withheld
007963518B	007963518B	OR	2019	6,470	6,445		Material Information Withheld
200374222	200374222	OR	2019	2,006	358		Material Information Withheld
200374399	200374399	WI	2019	7,651	2,180		Material Information Withheld
0199999 Death Claims - Ordinary				35,860	17,901		XXX
110977539	110977539	AR	2019	4,425	3,097		Material Information Withheld
200409629	200409629	AR	2019	5,388	2,989		Material Information Withheld
200367732	200367732	AZ	2019	6,734	2,430		Material Information Withheld
200367881	200367881	AZ	2019	3,257	1,105		Material Information Withheld
200411824	200411824	AZ	2019	2,889	1,914		Material Information Withheld
200411969	200411969	AZ	2019	2,330	1,651		Material Information Withheld
200456319	200456319	AZ	2019	1,007	75		Material Information Withheld
200456453	200456453	AZ	2019	6,006	1,243		Material Information Withheld
200456465	200456465	AZ	2019	1,251	615		Material Information Withheld
200386979	200386979	CA	2019	7,717	4,652		Material Information Withheld
200387581	200387581	CA	2019	3,619	2,841		Material Information Withheld
200389631	200389631	CA	2019	883	634		Material Information Withheld
200389672	200389672	CA	2019	2,593	1,833		Material Information Withheld
200390410	200390410	CA	2019	7,194	4,999		Material Information Withheld
200390485	200390485	CA	2019	8,955	6,223		Material Information Withheld
200390943	200390943	CA	2019	8,316	5,739		Material Information Withheld
200391076	200391076	CA	2019	7,239	701		Material Information Withheld
200391157	200391157	CA	2019	6,031	4,193		Material Information Withheld
200402910	200402910	CA	2019	6,107	1,813		Material Information Withheld
200404355	200404355	CA	2019	5,106	1,499		Material Information Withheld
200404884	200404884	CA	2019	5,897	490		Material Information Withheld
200405863	200405863	CA	2019	4,123	2,773		Material Information Withheld
200406567	200406567	CA	2019	8,416	2,518		Material Information Withheld
200406872	200406872	CA	2019	8,414	5,544		Material Information Withheld
200407953	200407953	CA	2019	3,999	1,966		Material Information Withheld
200424740	200424740	CA	2019	4,894	401		Material Information Withheld
200427057	200427057	CA	2019	2,269	478		Material Information Withheld
200427358	200427358	CA	2019	5,627	753		Material Information Withheld
200427800	200427800	CA	2019	6,680	297		Material Information Withheld
200428372	200428372	CA	2019	3,870	784		Material Information Withheld
200431188	200431188	CA	2019	4,968	764		Material Information Withheld
200431202	200431202	CA	2019	5,279	590		Material Information Withheld
200431592	200431592	CA	2019	2,772	90		Material Information Withheld
200431952	200431952	CA	2019	2,171	180		Material Information Withheld
200433526	200433526	CA	2019	1,182	25		Material Information Withheld
200435833	200435833	CA	2019	3,780	2,006		Material Information Withheld
200438444	200438444	CA	2019	2,292	93		Material Information Withheld
200426593	200426593	CO	2019	2,220	502		Material Information Withheld
200429777	200429777	CO	2019	1,332	773		Material Information Withheld
200424471	200424471	DE	2019	15,231	12,936		Material Information Withheld
200469360	200469360	DE	2019	7,755	370		Material Information Withheld
8148557	8148557	FL	2019	9,123	2,838		Material Information Withheld
8157564	8157564	FL	2019	3,698	993		Material Information Withheld
8157833	8157833	FL	2019	1,490	265		Material Information Withheld
8158221	8158221	FL	2019	12,411	8,350		Material Information Withheld
200259361	200259361	FL	2019	2,340	1,309		Material Information Withheld
8120143	8120143	IL	2019	10,367	5,365		Material Information Withheld
8157119	8157119	IL	2019	2,722	1,444		Material Information Withheld
200427956B	200427956B	IL	2019	4,408	2,345		Material Information Withheld
200409449	200409449	IN	2019	1,227	297		Material Information Withheld
200425540	200425540	IN	2019	5,891	602		Material Information Withheld
200386829B	200386829B	KS	2019	6,046	2,488		Material Information Withheld
200387763	200387763	KS	2019	2,014	1,325		Material Information Withheld
200387764	200387764	KS	2019	2,023	1,329		Material Information Withheld
200413815	200413815	KS	2019	7,203	666		Material Information Withheld
200427371	200427371	MA	2019	8,989	3,018		Material Information Withheld
200436818	200436818	MA	2019	9,559	2,562		Material Information Withheld
200373137	200373137	MO	2019	11,026	1,444		Material Information Withheld
200377374	200377374	NC	2019	6,738	2,146		Material Information Withheld
200459844	200459844	NC	2019	1,557	349		Material Information Withheld
200445067	200445067	NM	2019	9,556	1,784		Material Information Withheld
200462098	200462098	NM	2019	2,503	220		Material Information Withheld
200271286	200271286	PA	2019	1,193	697		Material Information Withheld
200361206	200361206	PA	2019	1,412	577		Material Information Withheld
200362627	200362627	PA	2019	1,651	597		Material Information Withheld
200393158	200393158	PA	2019	1,456	616		Material Information Withheld
200393444	200393444	PA	2019	1,904	501		Material Information Withheld
200394394	200394394	PA	2019	3,084	579		Material Information Withheld
200394395	200394395	PA	2019	1,245	471		Material Information Withheld
200394882	200394882	PA	2019	4,771	1,890		Material Information Withheld
200396593	200396593	PA	2019	2,541	294		Material Information Withheld
200415617	200415617	PA	2019	2,020	1,364		Material Information Withheld
200448109	200448109	PA	2019	1,005	490		Material Information Withheld
200448177	200448177	PA	2019	4,620	366		Material Information Withheld
200448306	200448306	PA	2019	6,746	1,004		Material Information Withheld
200448825	200448825	PA	2019	1,329	192		Material Information Withheld
200459191	200459191	PA	2019	7,207	128		Material Information Withheld
200459534	200459534	PA	2019	1,371	318		Material Information Withheld
200392000	200392000	TN	2019	2,799	1,068		Material Information Withheld
200401635	200401635	TN	2019	7,135	1,874		Material Information Withheld
200402635	200402635	TN	2019	5,234	3,716		Material Information Withheld
200422420	200422420	TN	2019	11,862	1,772		Material Information Withheld
200424019	200424019	TN	2019	6,171	1,259		Material Information Withheld

ANNUAL STATEMENT FOR THE YEAR 2019 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
200426910	200426910	TN	2019	8,939	1,740		Material Information Withheld
200429177	200429177	TN	2019	9,175	3,603		Material Information Withheld
200433023	200433023	TN	2019	12,110	1,786		Material Information Withheld
7655781	7655781	TX	2019	4,100	137		Material Information Withheld
8067522	8067522	TX	2019	4,711	2,486		Material Information Withheld
8068357	8068357	TX	2019	2,027	414		Material Information Withheld
8068470	8068470	TX	2019	5,710	949		Material Information Withheld
8087797	8087797	TX	2019	8,214	3,271		Material Information Withheld
8104196	8104196	TX	2019	6,640	2,692		Material Information Withheld
8120846	8120846	TX	2019	8,508	5,391		Material Information Withheld
8121993	8121993	TX	2019	1,935	601		Material Information Withheld
8123053	8123053	TX	2019	3,357	2,251		Material Information Withheld
8145864	8145864	TX	2019	7,030	596		Material Information Withheld
8146636	8146636	TX	2019	6,602	1,438		Material Information Withheld
8146655	8146655	TX	2019	7,148	4,991		Material Information Withheld
8147334	8147334	TX	2019	1,450	401		Material Information Withheld
8147860	8147860	TX	2019	5,820	1,753		Material Information Withheld
8159500	8159500	TX	2019	5,070	959		Material Information Withheld
8159705	8159705	TX	2019	4,065	194		Material Information Withheld
8160758	8160758	TX	2019	1,832	111		Material Information Withheld
8163661	8163661	TX	2019	8,590	4,218		Material Information Withheld
200368181C	200368181C	TX	2019	8,698	4,319		Material Information Withheld
200429845	200429845	UT	2019	3,782	353		Material Information Withheld
200442341	200442341	VA	2019	5,080	3,585		Material Information Withheld
200338536B	200338536B	WV	2019	4,088	1,240		Material Information Withheld
0399999. Death Claims - Group				542,543	194,971		XXX
0599999. Death Claims - Disposed Of				578,403	212,872		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				578,403	212,872		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				578,403	212,872		XXX

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Forethought Life Insurance Company

**SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT**

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts									
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
									9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %
<b>PART 1. - ANALYSIS OF UNDERWRITING OPERATIONS</b>																		
1. Premiums written	41,515,076	XXX	2,817,272	XXX		XXX		XXX	30,654,091	XXX	8,043,713	XXX		XXX		XXX		XXX
2. Premiums earned	41,585,777	XXX	2,817,272	XXX		XXX		XXX	30,654,091	XXX	8,114,414	XXX		XXX		XXX		XXX
3. Incurred claims	11,250,914	27.1	241,298	8.6					4,458,748	14.5	6,550,868	80.7						
4. Cost containment expenses																		
5. Incurred claims and cost containment expenses (Lines 3 and 4)	11,250,914	27.1	241,298	8.6					4,458,748	14.5	6,550,868	80.7						
6. Increase in contract reserves	5,071,256	12.2	559,842	19.9					4,507,970	14.7	3,444	0.0						
7. Commissions (a)	(7,976,903)	(19.2)									(7,976,903)	(98.3)						
8. Other general insurance expenses	2,016,169	4.8									2,016,169	24.8						
9. Taxes, licenses and fees	316,619	0.8									316,619	3.9						
10. Total other expenses incurred	(5,644,115)	(13.6)									(5,644,115)	(69.6)						
11. Aggregate write-ins for deductions																		
12. Gain from underwriting before dividends or refunds	30,907,722	74.3	2,016,132	71.6					21,687,373	70.7	7,204,217	88.8						
13. Dividends or refunds																		
14. Gain from underwriting after dividends or refunds	30,907,722	74.3	2,016,132	71.6					21,687,373	70.7	7,204,217	88.8						
<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 thru 1103 plus 1198)(Line 11 above)																		

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Forethought Life Insurance Company  
**SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)**

	1	2	3	4	Other Individual Contracts				
					5	6	7	8	9
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
<b>PART 2. - RESERVES AND LIABILITIES</b>									
<b>A. Premium Reserves:</b>									
1. Unearned premiums .....	233,520					233,520			
2. Advance premiums .....	124,792					124,792			
3. Reserve for rate credits .....									
4. Total premium reserves, current year .....	358,312					358,312			
5. Total premium reserves, prior year .....	429,014					429,014			
6. Increase in total premium reserves .....	(70,702)					(70,702)			
<b>B. Contract Reserves:</b>									
1. Additional reserves (a) .....	34,410					34,410			
2. Reserve for future contingent benefits .....	21,052,299	2,000,790			19,051,509				
3. Total contract reserves, current year .....	21,086,709	2,000,790			19,051,509	34,410			
4. Total contract reserves, prior year .....	16,015,453	1,440,948			14,543,539	30,966			
5. Increase in contract reserves .....	5,071,256	559,842			4,507,970	3,444			
<b>C. Claim Reserves and Liabilities:</b>									
1. Total current year .....	7,810,243	422,630			6,702,815	684,798			
2. Total prior year .....	6,271,189	293,637			5,138,841	838,711			
3. Increase .....	1,539,054	128,993			1,563,974	(153,913)			

<b>PART 3. - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES</b>									
<b>1. Claims paid during the year:</b>									
1.1 On claims incurred prior to current year .....	3,149,995	111,182			2,297,580	741,233			
1.2 On claims incurred during current year .....	6,561,865	1,123			597,194	5,963,548			
<b>2. Claim reserves and liabilities, December 31, current year:</b>									
2.1 On claims incurred prior to current year .....	4,618,461	176,599			4,441,272	590			
2.2 On claims incurred during current year .....	3,191,782	246,031			2,261,543	684,208			
<b>3. Test:</b>									
3.1 Lines 1.1 and 2.1 .....	7,768,456	287,781			6,738,852	741,823			
3.2 Claim reserves and liabilities, December 31, prior year .....	6,271,189	293,637			5,138,841	838,711			
3.3 Line 3.1 minus Line 3.2 .....	1,497,267	(5,856)			1,600,011	(96,888)			

<b>PART 4. - REINSURANCE</b>									
<b>A. Reinsurance Assumed:</b>									
1. Premiums written .....									
2. Premiums earned .....									
3. Incurred claims .....									
4. Commissions .....									
<b>B. Reinsurance Ceded:</b>									
1. Premiums written .....	32,174,854				32,174,854				
2. Premiums earned .....	32,457,655				32,457,655				
3. Incurred claims .....	26,819,124				26,819,124				
4. Commissions .....	11,650,870				11,650,870				

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Forethought Life Insurance Company

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

	1 Medical	2 Dental	3 Other	4 Total
<b>A. Direct:</b>				
1. Incurred Claims .....			35,782,449	35,782,449
2. Beginning Claim Reserves and Liabilities .....			9,466,280	9,466,280
3. Ending Claim Reserves and Liabilities .....			10,418,996	10,418,996
4. Claims Paid			34,829,733	34,829,733
<b>B. Assumed Reinsurance:</b>				
5. Incurred Claims.....				
6. Beginning Claim Reserves and Liabilities .....				
7. Ending Claim Reserves and Liabilities .....				
8. Claims Paid				
<b>C. Ceded Reinsurance:</b>				
9. Incurred Claims.....			26,819,124	26,819,124
10. Beginning Claim Reserves and Liabilities .....			3,195,090	3,195,090
11. Ending Claim Reserves and Liabilities .....			2,608,754	2,608,754
12. Claims Paid			27,405,460	27,405,460
<b>D. Net:</b>				
13. Incurred Claims.....			8,963,325	8,963,325
14. Beginning Claim Reserves and Liabilities .....			6,271,190	6,271,190
15. Ending Claim Reserves and Liabilities .....			7,810,242	7,810,242
16. Claims Paid			7,424,273	7,424,273
<b>E. Net Incurred Claims and Cost Containment Expenses:</b>				
17. Incurred Claims and Cost Containment Expenses .....			11,250,909	11,250,909
18. Beginning Reserves and Liabilities .....			6,271,190	6,271,190
19. Ending Reserves and Liabilities .....			7,810,242	7,810,242
20. Paid Claims and Cost Containment Expenses			9,711,857	9,711,857



ANNUAL STATEMENT FOR THE YEAR 2019 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/I	OA		81,001				
70408	81-0170040	11/01/2005	Union Security Insurance Company	IA	CO/G	OL		17,357,764	11,719	128,268		
70408	81-0170040	11/01/2005	Union Security Insurance Company	IA	CO/I	OA		5,641				
70408	81-0170040	11/01/2005	Union Security Insurance Company	IA	CO/I	OL		8,709,311		68,306		
88072	06-0974148	05/01/2012	Talcott Life Ins Company	CT	MCO/I	VA					10,013,232	
71153	39-1052598	05/01/2012	Talcott Life and Annuity Company	CT	MCO/I	VA			596,533		16,818,938	
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			13,605		17,498,355	
71153	39-1052598	05/01/2012	Talcott Life and Annuity Company	CT	MCO/I	VA			737,929		259,128,043	
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 2019 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 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 Premiums	9 Unearned Premiums	10 Reserve Liability Other Than for Unearned Premiums	11 Reinsurance Payable on Paid and Unpaid Losses	12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
<b>NONE</b>												
9999999 - Totals												



ANNUAL STATEMENT FOR THE YEAR 2019 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	COFW/I	VA		198,962,363	253,553,515	9,784,632			26,832,170	102,073,999
84824	04-6145677	12/31/2015	Commonwealth Annuity & Life Ins Company	MA	MCO/I	VA				596,533				
0299999. General Account - Authorized U.S. Affiliates - Other								198,962,363	253,553,515	10,381,165			26,832,170	102,073,999
0399999. Total General Account - Authorized U.S. Affiliates								198,962,363	253,553,515	10,381,165			26,832,170	102,073,999
0699999. Total General Account - Authorized Non-U.S. Affiliates														
0799999. Total General Account - Authorized Affiliates								198,962,363	253,553,515	10,381,165			26,832,170	102,073,999
1099999. Total General Account - Authorized Non-Affiliates														
1199999. Total General Account Authorized								198,962,363	253,553,515	10,381,165			26,832,170	102,073,999
77127	75-2140035	12/31/2011	Forethought National Life Ins Company	TX	CO/I	FA			117,222,737					
77127	75-2140035	12/31/2011	Forethought National Life Ins Company	TX	CO/G	FA			2,901,390					
1399999. General Account - Unauthorized U.S. Affiliates - Other										120,124,127				
1499999. Total General Account - Unauthorized U.S. Affiliates										120,124,127				
1799999. Total General Account - Unauthorized Non-U.S. Affiliates														
1899999. Total General Account - Unauthorized Affiliates										120,124,127				
2199999. Total General Account - Unauthorized Non-Affiliates														
2299999. Total General Account Unauthorized										120,124,127				
2599999. Total General Account - Certified U.S. Affiliates														
00000	AA-3191237	04/01/2017	Global Atlantic Re Limited	BMU	COFW/I	FA		7,882,368,158	6,860,176,714	1,916,501,174			3,972,307,201	
00000	AA-3191237	04/01/2017	Global Atlantic Re Limited	BMU	COFW/I	JA		6,104,661,942	4,534,546,786	1,633,497,077			3,078,411,811	
00000	AA-3191237	04/01/2017	Global Atlantic Re Limited	BMU	COFW/I	OL		1,227,113,355	1,250,250,542	96,152,320			629,697,278	
2799999. General Account - Certified Non-U.S. Affiliates - Other								15,214,143,455	12,644,974,042	3,646,150,571			7,680,416,291	
2899999. Total General Account - Certified Non-U.S. Affiliates								15,214,143,455	12,644,974,042	3,646,150,571			7,680,416,291	
2999999. Total General Account - Certified Affiliates								15,214,143,455	12,644,974,042	3,646,150,571			7,680,416,291	
3299999. Total General Account - Certified Non-Affiliates														
3399999. Total General Account Certified								15,214,143,455	12,644,974,042	3,646,150,571			7,680,416,291	
3499999. Total General Account Authorized, Unauthorized and Certified								15,413,105,818	13,018,651,685	3,656,531,736			26,832,170	7,782,490,290
84824	04-6145677	12/31/2015	Commonwealth Annuity & Life Ins Company	MA	MCO/I	VA	1,759,881,000			46,771,480			3,360,548,584	
3699999. Separate Accounts - Authorized U.S. Affiliates - Other								1,759,881,000		46,771,480			3,360,548,584	
3799999. Total Separate Accounts - Authorized U.S. Affiliates								1,759,881,000		46,771,480			3,360,548,584	
4099999. Total Separate Accounts - Authorized Non-U.S. Affiliates														
4199999. Total Separate Accounts - Authorized Affiliates								1,759,881,000		46,771,480			3,360,548,584	
4499999. Total Separate Accounts - Authorized Non-Affiliates														
4599999. Total Separate Accounts Authorized								1,759,881,000		46,771,480			3,360,548,584	
4899999. Total Separate Accounts - Unauthorized U.S. Affiliates														
5199999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates														
5299999. Total Separate Accounts - Unauthorized Affiliates														
5599999. Total Separate Accounts - Unauthorized Non-Affiliates														
5699999. Total Separate Accounts Unauthorized														
5999999. Total Separate Accounts - Certified U.S. Affiliates														
6299999. Total Separate Accounts - Certified Non-U.S. Affiliates														
6399999. Total Separate Accounts - Certified Affiliates														
6699999. Total Separate Accounts - Certified Non-Affiliates														
6799999. Total Separate Accounts Certified														
6899999. Total Separate Accounts Authorized, Unauthorized and Certified								1,759,881,000		46,771,480			3,360,548,584	
6999999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3799999, 4299999, 4899999, 5399999, 5999999 and 6499999)								1,759,881,000	198,962,363	373,677,642	57,152,645		3,387,380,754	102,073,999
7099999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999)									15,214,143,455	12,644,974,042	3,646,150,571			7,680,416,291
9999999 - Totals								1,759,881,000	15,413,105,818	13,018,651,685	3,703,303,216		3,387,380,754	7,782,490,290

ANNUAL STATEMENT FOR THE YEAR 2019 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	32,228,726	934,081	137,640				
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													
3499999. Total General Account Authorized, Unauthorized and Certified													
3799999. Total Separate Accounts - Authorized U.S. Affiliates													
4099999. Total Separate Accounts - Authorized Non-U.S. Affiliates													
4199999. Total Separate Accounts - Authorized Affiliates													
4499999. Total Separate Accounts - Authorized Non-Affiliates													
4599999. Total Separate Accounts Authorized													
4899999. Total Separate Accounts - Unauthorized U.S. Affiliates													
5199999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates													
5299999. Total Separate Accounts - Unauthorized Affiliates													
5599999. Total Separate Accounts - Unauthorized Non-Affiliates													
5699999. Total Separate Accounts Unauthorized													
5999999. Total Separate Accounts - Certified U.S. Affiliates													
6299999. Total Separate Accounts - Certified Non-U.S. Affiliates													
6399999. Total Separate Accounts - Certified Affiliates													
6699999. Total Separate Accounts - Certified Non-Affiliates													
6799999. Total Separate Accounts Certified													
6899999. Total Separate Accounts Authorized, Unauthorized and Certified													
6999999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3799999, 4299999, 4899999, 5399999, 5999999 and 6499999)													
7099999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999)													
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 2019 OF THE Forethought Life Insurance Company

**SCHEDULE S - PART 6**

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

	1 2019	2 2018	3 2017	4 2016	5 2015
<b>A. OPERATIONS ITEMS</b>					
1. Premiums and annuity considerations for life and accident and health contracts .....	3,735,532	3,719,781	10,902,114	482,331	(47,740)
2. Commissions and reinsurance expense allowances .....	306,672	278,349	195,558	56,650	(28,681)
3. Contract claims .....	405,130	382,595	273,328	64,414	45,507
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 .....	2,394,243		10,042,059	14,556	133,835
<b>B. BALANCE SHEET ITEMS</b>					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected .....	15,225	15,711	17,152	29	52
9. Aggregate reserves for life and accident and health contracts .....	15,414,178	13,019,939	10,403,039	357,008	337,276
10. Liability for deposit-type contracts .....					
11. Contract claims unpaid .....	5,141	5,592	5,826	3,692	4,261
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) .....				170,191	176,939
19. Letters of credit (L) .....					
20. Trust agreements (T) .....		120,124	162,114		
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 2019 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) .....	32,521,652,667		32,521,652,667
2. Reinsurance (Line 16) .....	456,969,478	(456,969,478)	
3. Premiums and considerations (Line 15) .....	9,820,559	15,225,016	25,045,575
4. Net credit for ceded reinsurance .....	XXX	15,858,965,264	15,858,965,264
5. All other admitted assets (balance) .....	177,857,445		177,857,445
6. Total assets excluding Separate Accounts (Line 26) .....	33,166,300,149	15,417,220,802	48,583,520,951
7. Separate Account assets (Line 27) .....	3,172,045,644		3,172,045,644
8. Total assets (Line 28) .....	36,338,345,793	15,417,220,802	51,755,566,595
<b>LIABILITIES, CAPITAL AND SURPLUS (Page 3)</b>			
9. Contract reserves (Lines 1 and 2) .....	20,230,813,470	15,412,080,109	35,642,893,579
10. Liability for deposit-type contracts (Line 3) .....	1,719,848,538		1,719,848,538
11. Claim reserves (Line 4) .....	3,779,390	5,140,693	8,920,083
12. Policyholder dividends/member refunds/reserves (Lines 5 through 7) .....			
13. Premium & annuity considerations received in advance (Line 8) .....	138,634		138,634
14. Other contract liabilities (Line 9) .....	671,791,874		671,791,874
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) .....	1		1
17. Reinsurance with Certified Reinsurers (Line 24.02 inset amount) .....			
18. Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount) .....	7,680,416,290		7,680,416,290
19. All other liabilities (balance) .....	970,462,774		970,462,774
20. Total liabilities excluding Separate Accounts (Line 26) .....	31,277,250,971	15,417,220,802	46,694,471,774
21. Separate Account liabilities (Line 27) .....	3,172,045,645		3,172,045,645
22. Total liabilities (Line 28) .....	34,449,296,616	15,417,220,802	49,866,517,419
23. Capital & surplus (Line 38) .....	1,889,049,177	XXX	1,889,049,177
24. Total liabilities, capital & surplus (Line 39) .....	36,338,345,793	15,417,220,802	51,755,566,596
<b>NET CREDIT FOR CEDED REINSURANCE</b>			
25. Contract reserves .....	15,412,080,109		
26. Claim reserves .....	5,140,693		
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 .....	456,969,478		
32. Other ceded reinsurance recoverables .....			
33. Total ceded reinsurance recoverables .....	15,874,190,280		
34. Premiums and considerations .....	15,225,016		
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 .....	15,225,016		
41. Total net credit for ceded reinsurance .....	15,858,965,264		



**ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Forethought Life Insurance Company**  
**SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)**

Allocated by States and Territories

States, Etc.	1	Direct Business Only					7	
		Life Contracts		4	5	6		
		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	Deposit-Type Contracts		
1. Alabama	AL	L	2,150,213	197,578,600	321,837		200,050,651	906,402
2. Alaska	AK	L	366,282	5,488,198	44,922		5,899,402	268,000
3. Arizona	AZ	L	3,857,831	136,692,079	690,350		141,240,261	1,507,746
4. Arkansas	AR	L	1,287,264	96,736,524	122,406		98,146,194	827,420
5. California	CA	L	35,677,456	710,200,789	2,463,264		748,341,509	4,713,046
6. Colorado	CO	L	1,333,294	97,366,272	562,881		99,262,447	7,119,951
7. Connecticut	CT	L	796,472	172,606,959	28,345		173,431,777	612,248
8. Delaware	DE	L	3,760,680	32,294,008	93,611		36,148,298	90,619
9. District of Columbia	DC	L	129,882	5,496,298	83,954		5,710,134	
10. Florida	FL	L	12,335,361	821,278,502	3,934,420		837,548,284	10,905,351
11. Georgia	GA	L	1,788,780	160,117,860	966,233		162,872,873	2,474,523
12. Hawaii	HI	L	388,611	111,173,660	575,113		112,137,384	420,000
13. Idaho	ID	L	250,709	25,039,502	145,212		25,435,423	93,770
14. Illinois	IL	L	3,299,204	229,570,605	2,727,749		235,597,559	4,649,712
15. Indiana	IN	L	7,549,112	183,390,414	8,364,169		199,303,695	1,671,744,790
16. Iowa	IA	L	4,596,678	77,230,170	872,945		82,699,793	2,224,712
17. Kansas	KS	L	2,513,173	52,400,869	360,525		55,274,567	591,694
18. Kentucky	KY	L	1,760,302	82,854,085	6,522,941		91,137,328	1,673,361
19. Louisiana	LA	L	638,065	107,730,721	589,843		108,958,629	300,745
20. Maine	ME	L	12,189	40,432,038	74,806		40,519,032	317,447
21. Maryland	MD	L	4,488,697	116,979,784	830,693		122,299,173	1,546,392
22. Massachusetts	MA	L	4,407,312	238,492,573	366,090		243,265,974	5,881,616
23. Michigan	MI	L	1,151,268	395,408,921	1,356,965		397,917,154	4,289,206
24. Minnesota	MN	L	248,459	136,519,232	489,441		137,257,131	3,886,101
25. Mississippi	MS	L	3,148,553	95,089,144	428,307		98,666,005	893,535
26. Missouri	MO	L	2,763,631	319,554,398	704,531		323,022,560	1,837,608
27. Montana	MT	L	20,221	7,729,740	28,990		7,778,951	935,137
28. Nebraska	NE	L	145,953	40,647,951	294,235		41,088,139	1,060,769
29. Nevada	NV	L	477,353	46,507,705	227,408		47,212,466	876,228
30. New Hampshire	NH	L	346,892	50,545,913	76,453		50,969,257	1,225,205
31. New Jersey	NJ	L	1,304,449	323,455,492	702,345		325,462,286	2,201,497
32. New Mexico	NM	L	3,915,962	16,107,610	120,431		20,144,004	206,825
33. New York	NY	N	148,344	103,400,217	86,236		103,634,796	
34. North Carolina	NC	L	6,979,030	330,591,025	2,655,278		340,225,333	4,383,911
35. North Dakota	ND	L	6,392	36,129,880	78,610		36,214,883	2,038,658
36. Ohio	OH	L	3,954,920	527,193,753	13,137,063		544,285,736	7,069,943
37. Oklahoma	OK	L	1,030,681	49,681,925	1,270,655		51,983,262	438,946
38. Oregon	OR	L	4,273,717	84,115,921	279,017		88,668,655	1,203,344
39. Pennsylvania	PA	L	24,837,665	494,650,098	1,570,537		521,058,301	4,371,497
40. Rhode Island	RI	L	1,741,775	47,644,776	31,723		49,418,274	713,157
41. South Carolina	SC	L	1,730,898	92,521,805	4,028,934		98,281,636	1,254,849
42. South Dakota	SD	L	20,284	7,513,901	173,332		7,707,517	511,783
43. Tennessee	TN	L	6,909,872	278,151,732	1,391,782		286,453,386	613,647
44. Texas	TX	L	13,297,002	407,825,527	4,592,797		425,715,327	4,377,420
45. Utah	UT	L	3,473,711	58,340,819	526,349		62,340,879	1,403,904
46. Vermont	VT	L	22,349	19,572,867	37,577		19,632,793	
47. Virginia	VA	L	5,377,188	219,572,123	1,841,017		226,790,328	3,854,484
48. Washington	WA	L	20,391,319	124,023,969	824,647		145,239,935	3,637,857
49. West Virginia	WV	L	1,215,592	92,204,088	710,500		94,130,180	725,369
50. Wisconsin	WI	L	4,428,851	153,888,278	690,333		159,007,462	4,533,280
51. Wyoming	WY	L	7,487	9,547,085	40,086		9,594,658	117,000
52. American Samoa	AS	N						
53. Guam	GU	N						
54. Puerto Rico	PR	L	2,809	279,302	786		282,898	
55. U.S. Virgin Islands	VI	N						
56. Northern Mariana Islands	MP	N						
57. Canada	CAN	N						
58. Aggregate Other Alien	OT	XXX	18,552				18,552	
59. Subtotal	XXX		206,778,750	8,269,565,705	69,138,678		8,545,483,133	1,777,530,702
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		206,778,750	8,269,565,705	69,138,678		8,545,483,133	1,777,530,702
96. Plus reinsurance assumed	XXX		11,933	1,348,157			1,360,090	
97. Totals (All Business)	XXX		206,790,683	8,270,913,862	69,138,678		8,546,843,223	1,777,530,702
98. Less reinsurance ceded	XXX		93,029,736	3,610,750,355	32,183,552		3,735,963,643	
99. Totals (All Business) less Reinsurance Ceded	XXX		113,760,947	4,660,163,507	(c) 36,955,126		4,810,879,580	1,777,530,702
<b>DETAILS OF WRITE-INS</b>								
58001. ZZZ Other Alien	XXX		18,552				18,552	
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		18,552				18,552	
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:

L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG .....51 R - Registered - Non-domiciled RRGs.....  
E - Eligible - Reporting entities eligible or approved to write surplus lines in the state..... Q - Qualified - Qualified or accredited reinsurer.....  
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

Premium and annuity considerations were allocated to state according to the mailing address of the policy holder.

(c) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10, or with Schedule H, Part 1, Line 1, indicate which: Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Forethought Life Insurance Company

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

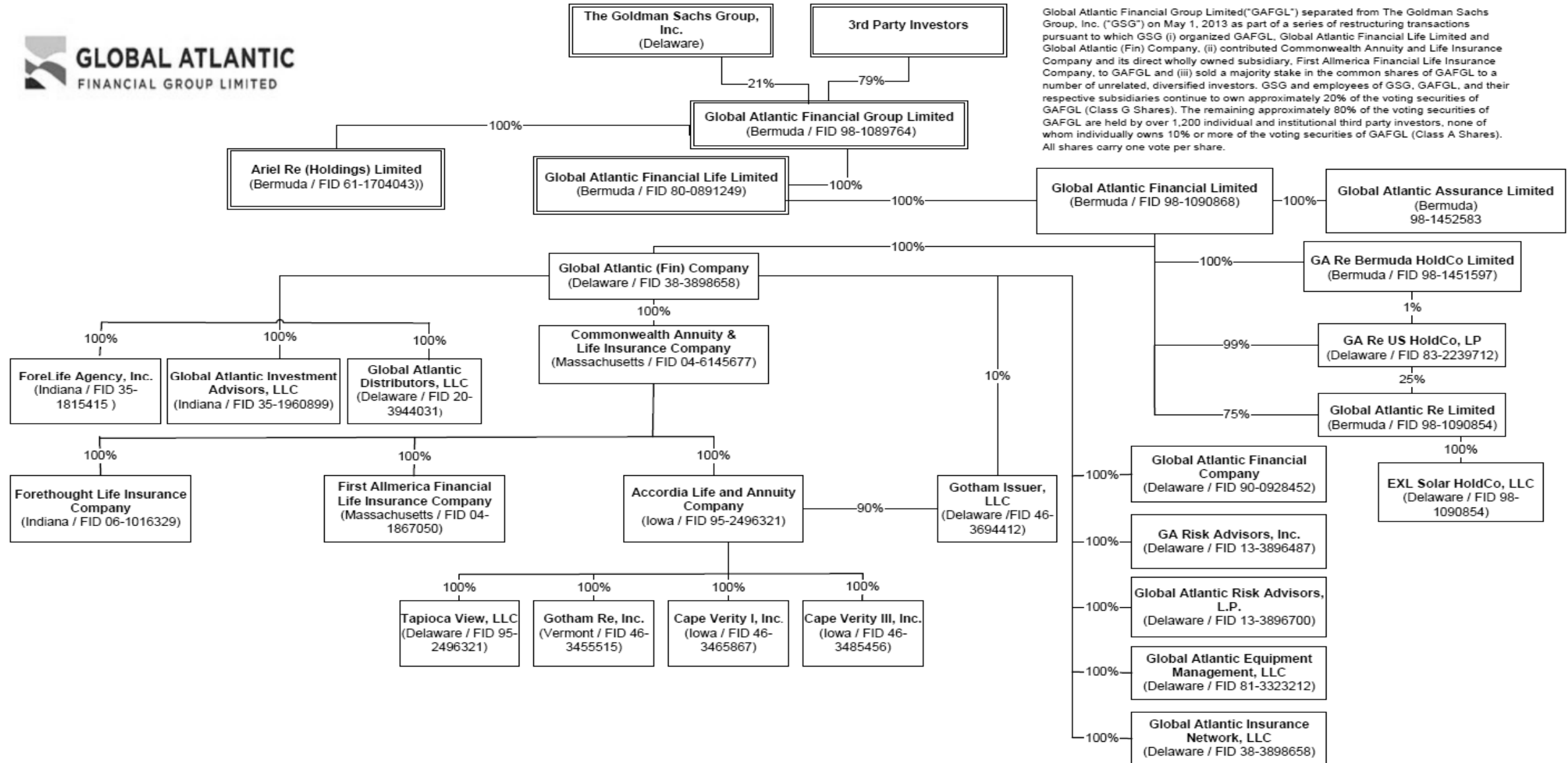
Allocated by States and Territories

		Direct Business Only					6 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	2,150,213	197,578,600			906,402	200,635,216
2. Alaska	AK	366,282	5,488,198			268,000	6,122,480
3. Arizona	AZ	3,857,831	136,692,079			1,507,746	142,057,656
4. Arkansas	AR	1,287,264	96,736,524			827,420	98,851,207
5. California	CA	35,677,456	710,200,789			4,713,046	750,591,291
6. Colorado	CO	1,333,294	97,366,272			7,119,951	105,819,516
7. Connecticut	CT	796,472	172,606,959			612,248	174,015,680
8. Delaware	DE	3,760,680	32,294,008			90,619	36,145,306
9. District of Columbia	DC	129,882	5,496,298				5,626,180
10. Florida	FL	12,335,361	821,278,502			10,905,351	844,519,214
11. Georgia	GA	1,788,780	160,117,860			2,474,523	164,381,162
12. Hawaii	HI	388,611	111,173,660			420,000	111,982,271
13. Idaho	ID	250,709	25,039,502			93,770	25,383,981
14. Illinois	IL	3,299,204	229,570,605			4,649,712	237,519,522
15. Indiana	IN	7,549,112	183,390,414			1,671,744,790	1,862,684,317
16. Iowa	IA	4,596,678	77,230,170			2,224,712	84,051,561
17. Kansas	KS	2,513,173	52,400,869			591,694	55,505,736
18. Kentucky	KY	1,760,302	82,854,085			1,673,361	86,287,748
19. Louisiana	LA	638,065	107,730,721			300,745	108,669,531
20. Maine	ME	12,189	40,432,038			317,447	40,761,674
21. Maryland	MD	4,488,697	116,979,784			1,546,392	123,014,872
22. Massachusetts	MA	4,407,312	238,492,573			5,881,616	248,781,501
23. Michigan	MI	1,151,268	395,408,921			4,289,206	400,849,394
24. Minnesota	MN	248,459	136,519,232			3,886,101	140,653,791
25. Mississippi	MS	3,148,553	95,089,144			893,535	99,131,232
26. Missouri	MO	2,763,631	319,554,398			1,837,608	324,155,637
27. Montana	MT	20,221	7,729,740			935,137	8,685,098
28. Nebraska	NE	145,953	40,647,951			1,060,769	41,854,673
29. Nevada	NV	477,353	46,507,705			876,228	47,861,286
30. New Hampshire	NH	346,892	50,545,913			1,225,205	52,118,009
31. New Jersey	NJ	1,304,449	323,455,492			2,201,497	326,961,438
32. New Mexico	NM	3,915,962	16,107,610			206,825	20,230,397
33. New York	NY	148,344	103,400,217				103,548,560
34. North Carolina	NC	6,979,030	330,591,025			4,383,911	341,953,965
35. North Dakota	ND	6,392	36,129,880			2,038,658	38,174,930
36. Ohio	OH	3,954,920	527,193,753			7,069,943	538,218,616
37. Oklahoma	OK	1,030,681	49,681,925			438,946	51,151,553
38. Oregon	OR	4,273,717	84,115,921			1,203,344	89,592,983
39. Pennsylvania	PA	24,837,665	494,650,098			4,371,497	523,859,261
40. Rhode Island	RI	1,741,775	47,644,776			713,157	50,099,708
41. South Carolina	SC	1,730,898	92,521,805			1,254,849	95,507,551
42. South Dakota	SD	20,284	7,513,901			511,783	8,045,969
43. Tennessee	TN	6,909,872	278,151,732			613,647	285,675,251
44. Texas	TX	13,297,002	407,825,527			4,377,420	425,499,949
45. Utah	UT	3,473,711	58,340,819			1,403,904	63,218,434
46. Vermont	VT	22,349	19,572,867				19,595,216
47. Virginia	VA	5,377,188	219,572,123			3,854,484	228,803,795
48. Washington	WA	20,391,319	124,023,969			3,637,857	148,053,145
49. West Virginia	WV	1,215,592	92,204,088			725,369	94,145,049
50. Wisconsin	WI	4,428,851	153,888,278			4,533,280	162,850,409
51. Wyoming	WY	7,487	9,547,085			117,000	9,671,572
52. American Samoa	AS						
53. Guam	GU						
54. Puerto Rico	PR	2,809	279,302				282,111
55. U.S. Virgin Islands	VI						
56. Northern Mariana Islands	MP						
57. Canada	CAN						
58. Aggregate Other Alien	OT	18,552					18,552
59. Total		206,778,750	8,269,565,705			1,777,530,702	10,253,875,157

**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP**  
**PART 1 - ORGANIZATIONAL CHART**



Global Atlantic Financial Group Limited ("GAFGL") separated from The Goldman Sachs Group, Inc. ("GSG") on May 1, 2013 as part of a series of restructuring transactions pursuant to which GSG (i) organized GAFGL, Global Atlantic Financial Life Limited and Global Atlantic (Fin) Company, (ii) contributed Commonwealth Annuity and Life Insurance Company and its direct wholly owned subsidiary, First Allmerica Financial Life Insurance Company, to GAFGL and (iii) sold a majority stake in the common shares of GAFGL to a number of unrelated, diversified investors. GSG and employees of GSG, GAFGL, and their respective subsidiaries continue to own approximately 20% of the voting securities of GAFGL (Class G Shares). The remaining approximately 80% of the voting securities of GAFGL are held by over 1,200 individual and institutional third party investors, none of whom individually owns 10% or more of the voting securities of GAFGL (Class A Shares). All shares carry one vote per share.



ANNUAL STATEMENT FOR THE YEAR 2019 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? (Y/N)	*
			80-0891249				Global Atlantic Financial Life Limited	BMJ	NIA	Global Atlantic Financial Group Limited	Ownership	100.000	Global Atlantic Financial Group Limited		
			90-0928452				Global Atlantic Financial Company	DE	NIA	Global Atlantic (Fin) Company	Ownership	100.000	Global Atlantic Financial Group Limited		
			38-3898658				Global Atlantic (Fin) Company	DE	NIA	Global Atlantic Financial Limited	Ownership	100.000	Global Atlantic Financial Group Limited		
			98-1090868				Global Atlantic Financial Limited	BMJ	NIA	Global Atlantic Financial Life Limited	Ownership	100.000	Global Atlantic Financial Group Limited		
			98-1090854				Global Atlantic Re Limited	BMJ	IA	Global Atlantic Financial Limited	Ownership	75.000	Global Atlantic Financial Group Limited		
			98-1090854				Global Atlantic Re Limited	BMJ	IA	GA Re US HoldCo, LP	Ownership	25.000	Global Atlantic Financial Group Limited		
			61-1704043				Ariel Re (Holdings) Limited	BMJ	NIA	Global Atlantic Financial Group Limited	Ownership	100.000	Global Atlantic Financial Group Limited		
			13-3896700				Global Atlantic Risk Advisors, L.P.	DE	NIA	Global Atlantic (Fin) Company	Ownership	100.000	Global Atlantic Financial Group Limited		
			38-3898658				Global Atlantic Insurance Network, LLC	DE	NIA	Global Atlantic (Fin) Company	Ownership	100.000	Global Atlantic Financial Group Limited		
			13-3896487				GA Risk Advisors, Inc.	DE	NIA	Global Atlantic (Fin) Company	Ownership	100.000	Global Atlantic Financial Group Limited		
			98-1089764	4520225			Global Atlantic Financial Group Limited	BMJ	NIA	The Goldman Sachs Group, Inc.	Ownership	21.000	The Goldman Sachs Group, Inc.		
			98-1089764	4520225			Global Atlantic Financial Group Limited	BMJ	NIA	Third Party Investors	Ownership	79.000	Third Party Investors		
3891	Goldman Sachs Grp	69140	04-1867050	2578101	793699		First Allmerica Financial Life Insurance Company	MA	IA	Commonwealth Annuity and Life Insurance Company	Ownership	100.000	Global Atlantic Financial Group Limited		
3891	Goldman Sachs Grp	84824	04-6145677	3958278	1086664		Commonwealth Annuity and Life Insurance Company	MA	IA	Global Atlantic (Fin) Company	Ownership	100.000	Global Atlantic Financial Group Limited		
3891	Goldman Sachs Grp	62200	95-2496321				Accordia Life and Annuity Company	IA	IA	Commonwealth Annuity and Life Insurance Company	Ownership	100.000	Global Atlantic Financial Group Limited		
			46-3694412				Gotham Issuer, LLC	DE	IA	Global Atlantic (Fin) Company	Ownership	10.000	Global Atlantic Financial Group Limited		
			46-3694412				Gotham Issuer, LLC	DE	IA	Accordia Life and Annuity Company	Ownership	90.000	Global Atlantic Financial Group Limited		
3891	Goldman Sachs Grp	15333	46-3455515				Gotham Re, Inc.	VT	IA	Accordia Life and Annuity Company	Ownership	100.000	Global Atlantic Financial Group Limited		
			95-2496321				Tapioca View, LLC	DE	IA	Accordia Life and Annuity Company	Ownership	100.000	Global Atlantic Financial Group Limited		
3891	Goldman Sachs Grp	15475	46-3465867				Cape Verity I, Inc.	IA	IA	Accordia Life and Annuity Company	Ownership	100.000	Global Atlantic Financial Group Limited		
3891	Goldman Sachs Grp	15473	46-3485456				Cape Verity III, Inc.	IA	IA	Accordia Life and Annuity Company	Ownership	100.000	Global Atlantic Financial Group Limited		
			35-1960899				Global Atlantic Investment Advisors, LLC	IN	IA	Global Atlantic (Fin) Company	Ownership	100.000	Global Atlantic Financial Group Limited		
			20-3944031				Global Atlantic Distributors, LLC	DE	IA	Global Atlantic (Fin) Company	Ownership	100.000	Global Atlantic Financial Group Limited		
			35-1815415				ForeLife Agency, Inc	IN	IA	Global Atlantic (Fin) Company	Ownership	100.000	Global Atlantic Financial Group Limited		
3891	Goldman Sachs Grp	91642	06-1016329				Forethought Life Insurance Company	IN	RE	Commonwealth Annuity and Life Insurance Company	Ownership	100.000	Global Atlantic Financial Group Limited		
			81-3323212				Global Atlantic Equipment Management, LLC	DE	NIA	Global Atlantic (Fin) Company	Ownership	100.000	Global Atlantic Financial Group Limited		
			98-1452583				Global Atlantic Assurance Limited	BMJ	IA	Global Atlantic Financial Limited	Ownership	100.000	Global Atlantic Financial Group Limited		
			98-1451597				GA Re Bermuda HoldCo Limited	BMJ	NIA	Global Atlantic Financial Limited	Ownership	100.000	Global Atlantic Financial Group Limited		

ANNUAL STATEMENT FOR THE YEAR 2019 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? (Y/N)	*
			83-2239712				GA Re US HoldCo, LP	DE	NIA	Global Atlantic Financial Limited	Ownership	99.000	Global Atlantic Financial Group Limited		
			83-2239712				GA Re US HoldCo, LP	DE	NIA	GA Re Bermuda HoldCo Limited	Ownership	1.000	Global Atlantic Financial Group Limited		
			98-1090854				EXL Solar HoldCo, LLC	DE	NIA	Global Atlantic Re Limited	Ownership	100.000	Global Atlantic Financial Group Limited		

**NONE**

Asterisk	
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ANNUAL STATEMENT FOR THE YEAR 2019 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)
	80-0891249	Global Atlantic Financial Life Limited								(4,550,104)	(4,550,104)	
	38-3898658	Global Atlantic (Fin) Company		(132,000,000)			(6,133,188)			(85,955,396)	(224,088,584)	
	98-1090868	Commonwealth Re Midco Limited					(3,211,797)				(3,211,797)	
84824	04-6145677	Commonwealth Annuity & Life Insurance Company		(365,000,000)	606,080,505		(57,204,270)	(23,695,556)		289,858,333	450,039,012	58,262,187
	AA-3191237	Global Atlantic Re Limited					(18,031,013)	259,035,220		131,363,139	372,367,346	(15,966,035,394)
69140	04-1867050	First Allmerica Financial Life Insurance Company			(41,240,245)		(273,676)	(27,369,900)			(68,883,821)	933,565,265
62200	95-2496321	Accordia Life and Annuity Company		100,000,000	(887,327,183)		(12,448,880)	43,612,867		(400,462,736)	(1,156,625,932)	5,482,585,606
	90-0928452	Global Atlantic Financial Company		10,000,000	(15,410,176)		426,493,970				421,083,794	
15333	46-3455515	Gotham Re, Inc.			(5,628,487)		(171,920)	12,697,960			6,897,553	(441,429,815)
15475	46-3465867	Cape Verity I, Inc.			(15,427,723)		323,122	(4,086,129)			(19,190,730)	(1,369,659,939)
15473	46-3485456	Cape Verity III, Inc.			111,050,529			(39,526,738)			71,523,791	(4,112,925,667)
	35-1960899	Global Atlantic Investment Advisors, LLC					(2,904,483)				(2,904,483)	
	20-3944031	Global Atlantic Distributors, LLC					(46,658,223)				(46,658,223)	
91642	06-1016329	Forethought Life Insurance Company		365,000,000	247,902,780		(260,835,330)	(220,667,724)		69,746,764	201,146,490	15,415,637,757
	13-3575636	Goldman Sachs Asset Management, L.P. (GSAM fees)									12,025,127	
	81-3323212	Global Atlantic Equipment Management, LLC									12,025,127	
		Global Atlantic Assurance Limited		22,000,000			(19,607,698)				2,392,302	
							(11,361,741)				(11,361,741)	
9999999 Control Totals												
									XXX			

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## SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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 Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies) .....	YES
7. Will the Adjustments to the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit (if required) be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies) .....	YES
8. Will the Supplemental Investment Risks Interrogatories be filed by April 1? .....	YES
<b>JUNE FILING</b>	
9. Will an audited financial report be filed by June 1? .....	YES
10. Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1? .....	YES
<b>AUGUST FILING</b>	
11. Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1? .....	YES

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.

<b>MARCH FILING</b>	
12. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? (Not applicable to fraternal benefit societies) ...	NO
13. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1? .....	YES
14. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1? .....	NO
15. 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
16. 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
17. Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
18. 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
19. 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
20. 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
21. 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
22. 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
23. 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
24. 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
25. 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
26. 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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Forethought Life Insurance Company  
**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

- 27. 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
- 28. 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
- 29. Will the Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? ..... NO
- 30. Will the Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? ..... NO
- 31. Will the Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? ..... YES
- 32. Will the Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? ..... YES
- 33. 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
- 34. Will the Worker's Compensation Carve-Out Supplement be filed by March 1? (Not applicable to fraternal benefit societies) ..... NO
- 35. Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1? ..... YES
- 36. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1? ..... NO
- 37. 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
- 38. 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
- 39. 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
- 40. Will the VM-20 Reserves Supplement be filed with the state of domicile and the NAIC by March 1? ..... NO

**APRIL FILING**

- 41. 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
- 42. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? ..... YES
- 43. 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
- 44. Will the Accident and Health Policy Experience Exhibit be filed by April 1? ..... YES
- 45. Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1? ..... NO
- 46. Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1? ..... NO
- 47. Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30? ..... NO
- 48. Will the Supplemental Term and Universal Life Insurance Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1? ..... NO
- 49. Will the Variable Annuities Supplement be filed with the state of domicile and the NAIC by April 1? ..... YES

**AUGUST FILING**

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

Explanations:

- 12. The Company only has one shareholder
- 14. The Company has no trustee surplus
- 15. The Company has no participating business
- 17. The Company is not required to file this form
- 18. The Company has no Separate Accounts Funding Guaranteed Minimum Benefit
- 19. The Company has no Synthetic GIC Contracts
- 20. The Reasonableness and Consistency of Assumption Certificate (updated Market Value) will be filed
- 22. The Reasonableness and Consistency of Assumption Certificate (updated Market Value) will be filed
- 23. The Reasonableness and Consistency of Assumption Certificate (updated Market Value) will be filed
- 24. The Company is not required to file this form
- 26. The Company is not required to file this form
- 28. The Company has no Modified Guarantee Annuities
- 29. Not applicable to variable business in force
- 30. Not applicable to variable business in force
- 33. The Company is not required to file this form
- 34. The Company has no Workers Compensation business
- 36. The Company has no Medicare Part D coverage business
- 37. Audit partner has not exceeded five years
- 38. There are no employees currently in cooling off periods
- 39. The Company is not seeking relief from these requirements
- 40. The Company is not required to file this form
- 43. The Company has no credit insurance business
- 45. The Company has no health business
- 46. The Company has no health business
- 47. The Company is exempt from the requirements of section 8D of AG38
- 48. The Company has no Supplemental Term or Universal Life Insurance products

Bar Codes:

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



- 14. Trustee Surplus Statement [Document Identifier 490]



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



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



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



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



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





















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





# SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

23. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]	 9 1 6 4 2 2 0 1 9 4 4 8 0 0 0 0 0
24. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]	 9 1 6 4 2 2 0 1 9 4 4 9 0 0 0 0 0
26. C-3 RBC Certifications Required Under C-3 Phase II [Document Identifier 451]	 9 1 6 4 2 2 0 1 9 4 5 1 0 0 0 0 0
28. Modified Guaranteed Annuity Model Regulation [Document Identifier 453]	 9 1 6 4 2 2 0 1 9 4 5 3 0 0 0 0 0
29. Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII [Document Identifier 436]	 9 1 6 4 2 2 0 1 9 4 3 6 0 0 0 0 0
30. Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII [Document Identifier 437]	 9 1 6 4 2 2 0 1 9 4 3 7 0 0 0 0 0
33. 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]	 9 1 6 4 2 2 0 1 9 4 5 4 0 0 0 0 0
34. Workers' Compensation Carve-Out Supplement [Document Identifier 495]	 9 1 6 4 2 2 0 1 9 4 9 5 0 0 0 0 0
36. Medicare Part D Coverage Supplement [Document Identifier 365]	 9 1 6 4 2 2 0 1 9 3 6 5 0 0 0 0 0
37. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]	 9 1 6 4 2 2 0 1 9 2 2 4 0 0 0 0 0
38. Relief from the one-year cooling off period for independent CPA [Document Identifier 225]	 9 1 6 4 2 2 0 1 9 2 2 5 0 0 0 0 0
39. Relief from the Requirements for Audit Committees [Document Identifier 226]	 9 1 6 4 2 2 0 1 9 2 2 6 0 0 0 0 0
40. VM-20 Reserves Supplement [Document Identifier 456]	 9 1 6 4 2 2 0 1 9 4 5 6 0 0 0 0 0
43. Credit Insurance Experience Exhibit [Document Identifier 230]	 9 1 6 4 2 2 0 1 9 2 3 0 0 0 0 0 0
45. Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]	 9 1 6 4 2 2 0 1 9 2 1 6 0 0 0 0 0
46. Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217]	 9 1 6 4 2 2 0 1 9 2 1 7 0 0 0 0 0
47. Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D [Document Identifier 435]	 9 1 6 4 2 2 0 1 9 4 3 5 0 0 0 0 0
48. Supplemental Term and Universal Life Insurance Reinsurance Exhibit [Document Identifier 345]	 9 1 6 4 2 2 0 1 9 3 4 5 0 0 0 0 0

ANNUAL STATEMENT FOR THE YEAR 2019 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 .....	312,490,497	0.961	312,490,497		312,490,497	0.961
1.02 All other governments .....	94,027,438	0.289	94,027,438		94,027,438	0.289
1.03 U.S. states, territories and possessions, etc. guaranteed .....	51,201,863	0.157	51,201,863		51,201,863	0.157
1.04 U.S. political subdivisions of states, territories, and possessions, guaranteed .....	7,256,856	0.022	7,256,856		7,256,856	0.022
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed .....	891,013,154	2.740	891,013,154		891,013,154	2.740
1.06 Industrial and miscellaneous .....	20,180,859,436	62.054	20,180,859,436		20,180,859,436	62.054
1.07 Hybrid securities .....	3,006,016	0.009	3,006,016		3,006,016	0.009
1.08 Parent, subsidiaries and affiliates .....	24,691,587	0.076	24,691,587		24,691,587	0.076
1.09 SVO identified funds .....		0.000				0.000
1.10 Unaffiliated Bank loans .....	163,560,298	0.503	163,560,298		163,560,298	0.503
1.11 Total long-term bonds .....	21,728,107,145	66.811	21,728,107,145		21,728,107,145	66.811
2. Preferred stocks (Schedule D, Part 2, Section 1):						
2.01 Industrial and miscellaneous (Unaffiliated) .....	3,003,746	0.009	3,003,746		3,003,746	0.009
2.02 Parent, subsidiaries and affiliates .....		0.000				0.000
2.03 Total preferred stocks .....	3,003,746	0.009	3,003,746		3,003,746	0.009
3. Common stocks (Schedule D, Part 2, Section 2):						
3.01 Industrial and miscellaneous Publicly traded (Unaffiliated) .....	69,390,000	0.213	69,390,000		69,390,000	0.213
3.02 Industrial and miscellaneous Other (Unaffiliated) .....	91,549,400	0.282	91,549,400		91,549,400	0.282
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 Total common stocks .....	160,939,400	0.495	160,939,400		160,939,400	0.495
4. Mortgage loans (Schedule B):						
4.01 Farm mortgages .....		0.000				0.000
4.02 Residential mortgages .....	3,430,845,160	10.549	3,430,845,160		3,430,845,160	10.549
4.03 Commercial mortgages .....	3,854,287,885	11.851	3,854,287,885		3,854,287,885	11.851
4.04 Mezzanine real estate loans .....	162,180,983	0.499	162,180,983		162,180,983	0.499
4.05 Total mortgage loans .....	7,447,314,028	22.900	7,447,314,028		7,447,314,028	22.900
5. Real estate (Schedule A):						
5.01 Properties occupied by company .....		0.000				0.000
5.02 Properties held for production of income .....		0.000				0.000
5.03 Properties held for sale .....	1,208,458	0.004	1,208,458		1,208,458	0.004
5.04 Total real estate .....	1,208,458	0.004	1,208,458		1,208,458	0.004
6. Cash, cash equivalents and short-term investments:						
6.01 Cash (Schedule E, Part 1) .....	772,933	0.002	772,933		772,933	0.002
6.02 Cash equivalents (Schedule E, Part 2) .....	551,338,319	1.695	551,338,319		551,338,319	1.695
6.03 Short-term investments (Schedule DA) .....	1,205,571,135	3.707	1,205,571,135		1,205,571,135	3.707
6.04 Total cash, cash equivalents and short-term investments .....	1,757,682,387	5.405	1,757,682,387		1,757,682,387	5.405
7. Contract loans .....	3,779,149	0.012	3,779,149		3,779,149	0.012
8. Derivatives (Schedule DB) .....	324,464,566	0.998	324,464,566		324,464,566	0.998
9. Other invested assets (Schedule BA) .....	1,080,959,710	3.324	1,080,959,710		1,080,959,710	3.324
10. Receivables for securities .....	14,194,079	0.044	14,194,079		14,194,079	0.044
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	32,521,652,667	100.000	32,521,652,667		32,521,652,667	100.000

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Forethought Life Insurance Company

**SCHEDULE A - VERIFICATION BETWEEN YEARS**

Real Estate

1.	Book/adjusted carrying value, December 31 of prior year .....	1,735,208
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 6) .....	3,733,182
	2.2 Additional investment made after acquisition (Part 2, Column 9) .....	3,733,182
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 .....	(1,394,481)
5.	Deduct amounts received on disposals, Part 3, Column 15 .....	2,723,219
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 .....	
	7.2 Totals, Part 3, Column 10 .....	142,231
		142,231
8.	Deduct current year's depreciation:	
	8.1 Totals, Part 1, Column 11 .....	
	8.2 Totals, Part 3, Column 9 .....	
9.	Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8) .....	1,208,458
10.	Deduct total nonadmitted amounts .....	
11.	Statement value at end of current period (Line 9 minus Line 10) .....	1,208,458

**SCHEDULE B - VERIFICATION BETWEEN YEARS**

Mortgage Loans

1.	Book value/recorded investment excluding accrued interest, December 31 of prior year .....	5,291,660,291
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 7) .....	3,393,690,337
	2.2 Additional investment made after acquisition (Part 2, Column 8) .....	138,887,623
		3,532,577,960
3.	Capitalized deferred interest and other:	
	3.1 Totals, Part 1, Column 12 .....	
	3.2 Totals, Part 3, Column 11 .....	126,735
		126,735
4.	Accrual of discount .....	13,156,460
5.	Unrealized valuation increase (decrease):	
	5.1 Totals, Part 1, Column 9 .....	
	5.2 Totals, Part 3, Column 8 .....	
6.	Total gain (loss) on disposals, Part 3, Column 18 .....	7,799,157
7.	Deduct amounts received on disposals, Part 3, Column 15 .....	1,393,834,101
8.	Deduct amortization of premium and mortgage interest points and commitment fees .....	3,555,007
9.	Total foreign exchange change in book value/recorded investment excluding accrued interest:	
	9.1 Totals, Part 1, Column 13 .....	
	9.2 Totals, Part 3, Column 13 .....	
10.	Deduct current year's other than temporary impairment recognized:	
	10.1 Totals, Part 1, Column 11 .....	266,719
	10.2 Totals, Part 3, Column 10 .....	350,747
		617,466
11.	Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10) .....	7,447,314,028
12.	Total valuation allowance .....	
13.	Subtotal (Line 11 plus 12) .....	7,447,314,028
14.	Deduct total nonadmitted amounts .....	
15.	Statement value of mortgages owned at end of current period (Line 13 minus Line 14) .....	7,447,314,028

ANNUAL STATEMENT FOR THE YEAR 2019 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 .....	699,643,468
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 8) .....	531,713,520
	2.2 Additional investment made after acquisition (Part 2, Column 9) .....	704,723,645
		1,236,437,165
3.	Capitalized deferred interest and other:	
	3.1 Totals, Part 1, Column 16 .....	3,583,959
	3.2 Totals, Part 3, Column 12 .....	710,942
		4,294,901
4.	Accrual of discount .....	(1,366,382)
5.	Unrealized valuation increase (decrease):	
	5.1 Totals, Part 1, Column 13 .....	232,191,208
	5.2 Totals, Part 3, Column 9 .....	(63,158,752)
		169,032,456
6.	Total gain (loss) on disposals, Part 3, Column 19 .....	(1,361,903)
7.	Deduct amounts received on disposals, Part 3, Column 16 .....	1,023,519,826
8.	Deduct amortization of premium and depreciation .....	2,200,170
9.	Total foreign exchange change in book/adjusted carrying value:	
	9.1 Totals, Part 1, Column 17 .....	
	9.2 Totals, Part 3, Column 14 .....	
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) .....	1,080,959,710
12.	Deduct total nonadmitted amounts .....	
13.	Statement value at end of current period (Line 11 minus Line 12) .....	1,080,959,710

**SCHEDULE D - VERIFICATION BETWEEN YEARS**

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year .....	19,913,419,808
2.	Cost of bonds and stocks acquired, Part 3, Column 7 .....	10,432,859,346
3.	Accrual of discount .....	196,141,717
4.	Unrealized valuation increase (decrease):	
	4.1. Part 1, Column 12 .....	3,101,948
	4.2. Part 2, Section 1, Column 15 .....	
	4.3. Part 2, Section 2, Column 13 .....	4,130,689
	4.4. Part 4, Column 11 .....	1,932,423
		9,165,060
5.	Total gain (loss) on disposals, Part 4, Column 19 .....	9,752,405
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7 .....	8,552,098,472
7.	Deduct amortization of premium .....	127,419,893
8.	Total foreign exchange change in book/adjusted carrying value:	
	8.1. Part 1, Column 15 .....	1,440,925
	8.2. Part 2, Section 1, Column 19 .....	
	8.3. Part 2, Section 2, Column 16 .....	
	8.4. Part 4, Column 15 .....	27,160
		1,468,085
9.	Deduct current year's other than temporary impairment recognized:	
	9.1. Part 1, Column 14 .....	
	9.2. Part 2, Section 1, Column 17 .....	
	9.3. Part 2, Section 2, Column 14 .....	
	9.4. Part 4, Column 13 .....	
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2 .....	8,762,235
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10) .....	21,892,050,291
12.	Deduct total nonadmitted amounts .....	
13.	Statement value at end of current period (Line 11 minus Line 12) .....	21,892,050,291

ANNUAL STATEMENT FOR THE YEAR 2019 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 .....	312,490,497	314,297,537	312,318,855	316,971,917
	2. Canada .....	2,961,721	3,188,334	3,270,792	2,385,000
	3. Other Countries	91,065,718	99,536,870	91,837,677	82,639,000
	4. Totals	406,517,936	417,022,741	407,427,324	401,995,917
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	51,201,863	56,503,074	50,765,471	51,275,000
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	7,256,856	7,668,119	7,308,199	7,185,000
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	891,013,154	956,008,210	883,098,257	899,536,280
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans and Hybrid Securities (unaffiliated)	8. United States .....	17,993,043,860	18,778,872,935	17,985,078,708	19,290,352,719
	9. Canada .....	161,449,869	172,427,396	162,018,267	154,686,000
	10. Other Countries	2,192,932,020	2,247,615,126	2,193,945,306	2,169,347,185
	11. Totals	20,347,425,749	21,198,915,457	20,341,042,281	21,614,385,904
Parent, Subsidiaries and Affiliates	12. Totals	24,691,587	29,629,664	24,793,365	25,216,000
	13. Total Bonds	21,728,107,145	22,665,747,265	21,714,434,897	22,999,594,101
<b>PREFERRED STOCKS</b>					
Industrial and Miscellaneous (unaffiliated)	14. United States .....	3,003,746	2,618,900	3,003,746	
	15. Canada .....				
	16. Other Countries				
	17. Totals	3,003,746	2,618,900	3,003,746	
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks	3,003,746	2,618,900	3,003,746	
<b>COMMON STOCKS</b>					
Industrial and Miscellaneous (unaffiliated)	20. United States .....	160,939,400	160,939,400	156,739,110	
	21. Canada .....				
	22. Other Countries				
	23. Totals	160,939,400	160,939,400	156,739,110	
Parent, Subsidiaries and Affiliates	24. Totals				
	25. Total Common Stocks	160,939,400	160,939,400	156,739,110	
	26. Total Stocks	163,943,146	163,558,300	159,742,856	
	27. Total Bonds and Stocks	21,892,050,291	22,829,305,565	21,874,177,753	

ANNUAL STATEMENT FOR THE YEAR 2019 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 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
1. U.S. Governments												
1.1 NAIC 1	6,463,263	10,887,983	299,649,440	1,626,567	8,682	XXX	318,635,935	1.5	28,428,464	0.1	299,661,437	18,974,498
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	6,463,263	10,887,983	299,649,440	1,626,567	8,682	XXX	318,635,935	1.5	28,428,464	0.1	299,661,437	18,974,498
2. All Other Governments												
2.1 NAIC 1		733,086	28,431,972	26,292,278	22,670,102	XXX	78,127,438	0.4	53,739,913	0.3	2,961,721	75,165,717
2.2 NAIC 2		4,800,000	11,100,000			XXX	15,900,000	0.1	15,900,000	0.1		15,900,000
2.3 NAIC 3						XXX						
2.4 NAIC 4						XXX						
2.5 NAIC 5						XXX						
2.6 NAIC 6						XXX						
2.7 Totals		5,533,086	39,531,972	26,292,278	22,670,102	XXX	94,027,438	0.4	69,639,913	0.3	2,961,721	91,065,717
3. U.S. States, Territories and Possessions etc., Guaranteed												
3.1 NAIC 1	3,000,121	484,379	627,108	4,442,020	1,469,462	XXX	10,023,090	0.0	11,417,509	0.1	10,023,089	1
3.2 NAIC 2		4,841,418	15,257,079	21,080,277		XXX	41,178,774	0.2	35,279,194	0.2	41,178,774	
3.3 NAIC 3						XXX						
3.4 NAIC 4						XXX						
3.5 NAIC 5						XXX						
3.6 NAIC 6						XXX						
3.7 Totals	3,000,121	5,325,797	15,884,187	25,522,297	1,469,462	XXX	51,201,864	0.2	46,696,703	0.2	51,201,863	1
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1 NAIC 1			764,478	75,820		XXX	840,298	0.0	12,969,899	0.1	840,298	
4.2 NAIC 2			6,416,558			XXX	6,416,558	0.0	7,497,240	0.0	6,416,558	
4.3 NAIC 3						XXX						
4.4 NAIC 4						XXX			9,800,000	0.0		
4.5 NAIC 5						XXX						
4.6 NAIC 6						XXX						
4.7 Totals			7,181,036	75,820		XXX	7,256,856	0.0	30,267,139	0.1	7,256,856	
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1	32,173,081	244,851,414	452,346,747	26,726,419	49,500,494	XXX	805,598,155	3.7	801,089,213	3.9	200,543,458	605,054,697
5.2 NAIC 2	3,942,067	15,066,371	40,501,039	6,568,945	19,336,578	XXX	85,415,000	0.4	69,414,273	0.3	85,414,999	1
5.3 NAIC 3						XXX						
5.4 NAIC 4						XXX						
5.5 NAIC 5						XXX						
5.6 NAIC 6						XXX						
5.7 Totals	36,115,148	259,917,785	492,847,786	33,295,364	68,837,072	XXX	891,013,155	4.1	870,503,486	4.2	285,958,457	605,054,698

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ANNUAL STATEMENT FOR THE YEAR 2019 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 11.7	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	847,929,330	4,604,918,174	4,154,112,211	1,540,308,907	4,455,454,925	XXX	15,602,723,547	71.4	15,434,920,348	75.2	8,820,077,679	6,782,645,868
6.2 NAIC 2	74,829,912	1,332,067,513	1,610,070,181	346,538,420	1,036,862,303	XXX	4,400,368,329	20.1	3,359,973,486	16.4	3,659,417,098	740,951,231
6.3 NAIC 3	11,114,352	45,414,299	14,641,062	26,368,041	27,908,445	XXX	125,446,199	0.6	116,693,793	0.6	80,965,160	44,481,039
6.4 NAIC 4	6,204,974	16,992,787	33,221,864	5,728,044	3,637,627	XXX	65,785,296	0.3	20,648,737	0.1	49,982,880	15,802,416
6.5 NAIC 5	300,001	36,233,297	2,120,857	44,000,448	23,864,313	XXX	106,518,916	0.5	9,235,346	0.0	91,686,509	14,832,407
6.6 NAIC 6						XXX						
6.7 Totals	940,378,569	6,035,626,070	5,814,166,175	1,962,943,860	5,547,727,613	XXX	20,300,842,287	92.9	18,941,471,710	92.2	12,702,129,326	7,598,712,961
<b>7. Hybrid Securities</b>												
7.1 NAIC 1						XXX			10,313,036	0.1		
7.2 NAIC 2					3,006,016	XXX	3,006,016	0.0	17,972,899	0.1	3,006,016	
7.3 NAIC 3						XXX						
7.4 NAIC 4						XXX						
7.5 NAIC 5						XXX						
7.6 NAIC 6						XXX						
7.7 Totals					3,006,016	XXX	3,006,016	0.0	28,285,935	0.1	3,006,016	
<b>8. Parent, Subsidiaries and Affiliates</b>												
8.1 NAIC 1	1,155,450	3,712,689	2,024,018			XXX	6,892,157	0.0	6,915,750	0.0	6,892,157	
8.2 NAIC 2					17,799,431	XXX	17,799,431	0.1	17,789,207	0.1	17,799,431	
8.3 NAIC 3						XXX						
8.4 NAIC 4						XXX						
8.5 NAIC 5						XXX						
8.6 NAIC 6						XXX						
8.7 Totals	1,155,450	3,712,689	2,024,018		17,799,431	XXX	24,691,588	0.1	24,704,957	0.1	24,691,588	
<b>9. SVO Identified Funds</b>												
9.1 NAIC 1	XXX	XXX	XXX	XXX	XXX							
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX				23,635,000	0.1		
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				23,635,000	0.1		
<b>10. Unaffiliated Bank Loans</b>												
10.1 NAIC 1	49,998,069	97,209,920			16,352,309	XXX	163,560,298	0.7	317,207,514	1.5	56,951,996	106,608,302
10.2 NAIC 2						XXX			121,904,830	0.6		
10.3 NAIC 3						XXX			14,904,922	0.1		
10.4 NAIC 4						XXX			19,749,719	0.1		
10.5 NAIC 5						XXX						
10.6 NAIC 6						XXX						
10.7 Totals	49,998,069	97,209,920			16,352,309	XXX	163,560,298	0.7	473,766,985	2.3	56,951,996	106,608,302

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ANNUAL STATEMENT FOR THE YEAR 2019 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 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>11. Total Bonds Current Year</b>												
11.1 NAIC 1	(d) 940,719,314	4,962,797,645	4,937,955,974	1,599,472,011	4,545,455,974		16,986,400,918	77.7	XXX	XXX	9,397,951,835	7,588,449,083
11.2 NAIC 2	(d) 78,771,979	1,356,775,302	1,683,344,857	374,187,642	1,077,004,328		4,570,084,108	20.9	XXX	XXX	3,813,232,876	756,851,232
11.3 NAIC 3	(d) 11,114,352	45,414,299	14,641,062	26,368,041	27,908,445		125,446,199	0.6	XXX	XXX	80,965,160	44,481,039
11.4 NAIC 4	(d) 6,204,974	16,992,787	33,221,864	5,728,044	3,637,627		65,785,296	0.3	XXX	XXX	49,982,880	15,802,416
11.5 NAIC 5	(d) 300,001	36,233,297	2,120,857	44,000,448	23,864,313		(c) 106,518,916	0.5	XXX	XXX	91,686,509	14,832,407
11.6 NAIC 6	(d)						(c)		XXX	XXX		
11.7 Totals	1,037,110,620	6,418,213,330	6,671,284,614	2,049,756,186	5,677,870,687		(b) 21,854,235,437	100.0	XXX	XXX	13,433,819,260	8,420,416,177
11.8 Line 11.7 as a % of Col. 7	4.7	29.4	30.5	9.4	26.0		100.0	XXX	XXX	XXX	61.5	38.5
<b>12. Total Bonds Prior Year</b>												
12.1 NAIC 1	2,240,659,195	5,297,272,969	4,953,916,585	1,739,171,930	2,445,980,967		XXX	XXX	16,677,001,646	81.2	9,336,802,458	7,340,199,188
12.2 NAIC 2	180,561,015	1,079,953,823	897,869,662	449,651,829	1,037,694,800	23,635,000	XXX	XXX	3,669,366,129	17.9	2,987,074,000	682,292,129
12.3 NAIC 3	36,650,938	60,223,271	10,344,675	10,890,698	13,489,133		XXX	XXX	131,598,715	0.6	80,350,936	51,247,779
12.4 NAIC 4	12,681,198	4,949,658	22,407,975	359,625	9,800,000		XXX	XXX	50,198,456	0.2	49,038,248	1,160,208
12.5 NAIC 5	8,306,387	224,753		704,206			XXX	XXX	(c) 9,235,346	0.0	718	9,234,628
12.6 NAIC 6							XXX	XXX	(c)			
12.7 Totals	2,478,858,733	6,442,624,474	5,884,538,897	2,200,778,288	3,506,964,900	23,635,000	XXX	XXX	(b) 20,537,400,292	100.0	12,453,266,360	8,084,133,932
12.8 Line 12.7 as a % of Col. 9	12.1	31.4	28.7	10.7	17.1	0.1	XXX	XXX	100.0	XXX	60.6	39.4
<b>13. Total Publicly Traded Bonds</b>												
13.1 NAIC 1	483,332,298	2,233,941,412	2,839,779,308	673,808,877	3,167,089,939		9,397,951,834	43.0	9,336,802,458	45.5	9,397,951,834	XXX
13.2 NAIC 2	51,822,636	989,465,937	1,393,407,991	279,371,979	1,099,164,334		3,813,232,877	17.4	2,987,074,000	14.5	3,813,232,877	XXX
13.3 NAIC 3	8,659,656	34,533,819	11,091,688	8,424,513	18,255,485		80,965,161	0.4	80,350,936	0.4	80,965,161	XXX
13.4 NAIC 4	4,714,762	11,643,460	29,547,703	1,991,755	2,085,200		49,982,880	0.2	49,038,248	0.2	49,982,880	XXX
13.5 NAIC 5		35,033,262	620,745	41,000,000	15,032,502		91,686,509	0.4	718	0.0	91,686,509	XXX
13.6 NAIC 6												XXX
13.7 Totals	548,529,352	3,304,617,890	4,274,447,435	1,004,597,124	4,301,627,460		13,433,819,261	61.5	12,453,266,360	60.6	13,433,819,261	XXX
13.8 Line 13.7 as a % of Col. 7	4.1	24.6	31.8	7.5	32.0		100.0	XXX	XXX	XXX	100.0	XXX
13.9 Line 13.7 as a % of Line 11.7, Col. 7, Section 11	2.5	15.1	19.6	4.6	19.7		61.5	XXX	XXX	XXX	61.5	XXX
<b>14. Total Privately Placed Bonds</b>												
14.1 NAIC 1	457,387,016	2,728,856,233	2,098,176,666	925,663,134	1,378,366,036		7,588,449,085	34.7	7,340,199,188	35.7	XXX	7,588,449,085
14.2 NAIC 2	26,949,343	367,309,365	289,936,866	94,815,663	(22,160,006)		756,851,231	3.5	682,292,129	3.3	XXX	756,851,231
14.3 NAIC 3	2,454,696	10,880,480	3,549,374	17,943,528	9,652,960		44,481,038	0.2	51,247,779	0.2	XXX	44,481,038
14.4 NAIC 4	1,490,212	5,349,327	3,674,161	3,736,289	1,552,427		15,802,416	0.1	1,160,208	0.0	XXX	15,802,416
14.5 NAIC 5	300,001	1,200,035	1,500,112	3,000,448	8,831,811		14,832,407	0.1	9,234,628	0.0	XXX	14,832,407
14.6 NAIC 6											XXX	
14.7 Totals	488,581,268	3,113,595,440	2,396,837,179	1,045,159,062	1,376,243,227		8,420,416,176	38.5	8,084,133,932	39.4	XXX	8,420,416,176
14.8 Line 14.7 as a % of Col. 7	5.8	37.0	28.5	12.4	16.3		100.0	XXX	XXX	XXX	XXX	100.0
14.9 Line 14.7 as a % of Line 11.7, Col. 7, Section 11	2.2	14.2	11.0	4.8	6.3		38.5	XXX	XXX	XXX	XXX	38.5

(a) Includes \$ 6,149,645,810 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.  
 (b) Includes \$ current year of bonds with Z designations and \$ 75,149,702 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 \$ current year, \$ prior year of bonds with 5GI designations and \$ current year, \$ 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 \$ 117,651,293 ; NAIC 2 \$ 8,476,996 ; NAIC 3 \$ ; NAIC 4 \$ ; NAIC 5 \$ ; NAIC 6 \$

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ANNUAL STATEMENT FOR THE YEAR 2019 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 11.08	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	6,196,819	4,072,619	282,997,294	1,500,434		XXX	294,767,166	1.3	19,234,779	0.1	294,767,167	(1)
1.02 Residential Mortgage-Backed Securities	244,833	582,988	281,987	126,134	8,682	XXX	1,244,624	0.0	1,559,628	0.0	1,244,624	
1.03 Commercial Mortgage-Backed Securities		6,192,299	16,370,158			XXX	22,562,457	0.1			3,587,960	18,974,497
1.04 Other Loan-Backed and Structured Securities	21,610	40,076				XXX	61,686	0.0	7,634,058	0.0	61,687	(1)
1.05 Totals	6,463,262	10,887,982	299,649,439	1,626,568	8,682	XXX	318,635,933	1.5	28,428,465	0.1	299,661,438	18,974,495
<b>2. All Other Governments</b>												
2.01 Issuer Obligations		5,533,086	39,531,972	26,292,278	22,670,102	XXX	94,027,438	0.4	69,639,913	0.3	2,961,721	91,065,717
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		5,533,086	39,531,972	26,292,278	22,670,102	XXX	94,027,438	0.4	69,639,913	0.3	2,961,721	91,065,717
<b>3. U.S. States, Territories and Possessions, Guaranteed</b>												
3.01 Issuer Obligations	3,000,121	5,325,796	15,884,187	25,522,298	1,469,462	XXX	51,201,864	0.2	46,696,704	0.2	51,201,863	1
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	3,000,121	5,325,796	15,884,187	25,522,298	1,469,462	XXX	51,201,864	0.2	46,696,704	0.2	51,201,863	1
<b>4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed</b>												
4.01 Issuer Obligations			7,181,036	75,820		XXX	7,256,856	0.0	30,267,139	0.1	7,256,856	
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			7,181,036	75,820		XXX	7,256,856	0.0	30,267,139	0.1	7,256,856	
<b>5. U.S. Special Revenue &amp; Special Assessment Obligations etc., Non-Guaranteed</b>												
5.01 Issuer Obligations	11,723,488	25,155,823	74,260,677	23,852,059	66,832,777	XXX	201,824,824	0.9	187,434,579	0.9	201,824,823	1
5.02 Residential Mortgage-Backed Securities	5,590,857	15,793,861	10,532,001	7,828,203	2,004,304	XXX	41,749,226	0.2	47,879,050	0.2	41,749,226	
5.03 Commercial Mortgage-Backed Securities	18,800,802	218,968,100	408,055,108	1,615,101		XXX	647,439,111	3.0	627,085,289	3.1	42,384,408	605,054,703
5.04 Other Loan-Backed and Structured Securities						XXX	8,104,569	0.0				
5.05 Totals	36,115,147	259,917,784	492,847,786	33,295,363	68,837,081	XXX	891,013,161	4.1	870,503,487	4.2	285,958,457	605,054,704
<b>6. Industrial and Miscellaneous</b>												
6.01 Issuer Obligations	78,866,684	1,647,829,471	2,304,033,039	266,243,694	1,437,091,491	XXX	5,734,064,379	26.2	5,892,907,909	28.7	4,843,169,258	890,895,122
6.02 Residential Mortgage-Backed Securities	453,692,371	1,301,934,643	1,181,335,722	750,306,864	350,063,084	XXX	4,037,332,684	18.5	3,693,041,522	18.0	2,673,863,375	1,363,469,309
6.03 Commercial Mortgage-Backed Securities	37,645,643	399,064,496	962,674,527	86,264,833	262,092,832	XXX	1,747,742,331	8.0	1,734,773,354	8.4	1,229,476,385	518,265,946
6.04 Other Loan-Backed and Structured Securities	370,173,871	2,686,797,460	1,366,122,887	860,128,470	3,498,480,197	XXX	8,781,702,885	40.2	7,620,748,925	37.1	3,955,620,307	4,826,082,578
6.05 Totals	940,378,569	6,035,626,070	5,814,166,175	1,962,943,861	5,547,727,604	XXX	20,300,842,279	92.9	18,941,471,710	92.2	12,702,129,325	7,598,712,955
<b>7. Hybrid Securities</b>												
7.01 Issuer Obligations					3,006,016	XXX	3,006,016	0.0	28,285,935	0.1	3,006,016	
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					3,006,016	XXX	3,006,016	0.0	28,285,935	0.1	3,006,016	
<b>8. Parent, Subsidiaries and Affiliates</b>												
8.01 Issuer Obligations	1,155,450	3,712,689	2,024,018		17,799,431	XXX	24,691,588	0.1	24,704,957	0.1	24,691,589	(1)
8.02 Residential Mortgage-Backed Securities						XXX						
8.03 Commercial Mortgage-Backed Securities						XXX						
8.04 Other Loan-Backed and Structured Securities						XXX						
8.05 Affiliated Bank Loans - Issued						XXX						
8.06 Affiliated Bank Loans - Acquired						XXX						
8.07 Totals	1,155,450	3,712,689	2,024,018		17,799,431	XXX	24,691,588	0.1	24,704,957	0.1	24,691,589	(1)

ANNUAL STATEMENT FOR THE YEAR 2019 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 11.08	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
<b>9. SVO Identified Funds</b>												
9.01 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX				23,635,000	0.1		
9.02 Bond Mutual Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX							
9.03 Totals	XXX	XXX	XXX	XXX	XXX				23,635,000	0.1		
<b>10. Unaffiliated Bank Loans</b>												
10.01 Unaffiliated Bank Loans - Issued						XXX						
10.02 Unaffiliated Bank Loans - Acquired	49,998,069	97,209,920			16,352,310	XXX	163,560,299	0.7	473,766,986	2.3	56,951,996	106,608,303
10.03 Totals	49,998,069	97,209,920			16,352,310	XXX	163,560,299	0.7	473,766,986	2.3	56,951,996	106,608,303
<b>11. Total Bonds Current Year</b>												
11.01 Issuer Obligations	100,942,562	1,691,629,484	2,725,912,223	343,486,583	1,548,869,279	XXX	6,410,840,131	29.3	XXX	XXX	5,428,879,293	981,960,839
11.02 Residential Mortgage-Backed Securities	459,528,061	1,318,311,492	1,192,149,710	758,261,201	352,076,070	XXX	4,080,326,534	18.7	XXX	XXX	2,716,857,225	1,363,469,309
11.03 Commercial Mortgage-Backed Securities	56,446,445	624,224,895	1,387,099,793	87,879,934	262,092,832	XXX	2,417,743,899	11.1	XXX	XXX	1,275,448,753	1,142,295,146
11.04 Other Loan-Backed and Structured Securities	370,195,481	2,686,837,536	1,366,122,887	860,128,470	3,498,480,197	XXX	8,781,764,571	40.2	XXX	XXX	3,955,681,994	4,826,082,577
11.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
11.06 Affiliated Bank Loans						XXX			XXX	XXX		
11.07 Unaffiliated Bank Loans	49,998,069	97,209,920			16,352,310	XXX	163,560,299	0.7	XXX	XXX	56,951,996	106,608,303
11.08 Totals	1,037,110,618	6,418,213,327	6,671,284,613	2,049,756,188	5,677,870,688		21,854,235,434	100.0	XXX	XXX	13,433,819,261	8,420,416,174
11.09 Line 11.08 as a % of Col. 7	4.7	29.4	30.5	9.4	26.0		100.0	XXX	XXX	XXX	61.5	38.5
<b>12. Total Bonds Prior Year</b>												
12.01 Issuer Obligations	387,790,053	1,575,269,552	1,708,554,401	677,101,401	1,950,456,508	XXX	XXX	XXX	6,299,171,915	30.7	5,343,266,004	955,905,911
12.02 Residential Mortgage-Backed Securities	687,381,352	1,022,461,630	899,738,502	767,586,378	365,312,338	XXX	XXX	XXX	3,742,480,200	18.2	2,662,729,130	1,079,751,070
12.03 Commercial Mortgage-Backed Securities	68,068,278	591,887,401	1,575,413,653	99,757,227	26,732,084	XXX	XXX	XXX	2,361,858,643	11.5	1,200,310,165	1,161,548,478
12.04 Other Loan-Backed and Structured Securities	1,335,619,051	2,920,893,456	1,666,297,155	549,213,921	1,164,463,969	XXX	XXX	XXX	7,636,487,552	37.2	2,983,056,634	4,653,430,918
12.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX		23,635,000	XXX	23,635,000	0.1	23,635,000	
12.06 Affiliated Bank Loans						XXX		XXX	XXX	XXX		
12.07 Unaffiliated Bank Loans		332,112,437	34,535,188	107,119,361		XXX	XXX	XXX	473,766,986	2.3	240,269,428	233,497,558
12.08 Totals	2,478,858,734	6,442,624,476	5,884,538,899	2,200,778,288	3,506,964,899	23,635,000	XXX	XXX	20,537,400,296	100.0	12,453,266,361	8,084,133,935
12.09 Line 12.08 as a % of Col. 9	12.1	31.4	28.7	10.7	17.1	0.1	XXX	XXX	100	XXX	60.6	39.4
<b>13. Total Publicly Traded Bonds</b>												
13.01 Issuer Obligations	74,054,160	1,348,708,331	2,344,891,186	278,380,817	1,382,844,799	XXX	5,428,879,293	24.8	5,343,266,004	26.0	5,428,879,293	XXX
13.02 Residential Mortgage-Backed Securities	365,147,642	921,505,440	730,482,189	446,636,390	253,085,565	XXX	2,716,857,226	12.4	2,662,729,130	13.0	2,716,857,226	XXX
13.03 Commercial Mortgage-Backed Securities	4,238,596	242,383,766	765,526,781	1,206,778	262,092,830	XXX	1,275,448,751	5.8	1,200,310,165	5.8	1,275,448,751	XXX
13.04 Other Loan-Backed and Structured Securities	64,488,953	792,020,352	433,547,279	278,373,139	2,387,252,271	XXX	3,955,681,994	18.1	2,983,056,634	14.5	3,955,681,994	XXX
13.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX				23,635,000	0.1	XXX	XXX
13.06 Affiliated Bank Loans						XXX			XXX	XXX		
13.07 Unaffiliated Bank Loans	40,600,000				16,351,996	XXX	56,951,996	0.3	240,269,428	1.2	56,951,996	XXX
13.08 Totals	548,529,351	3,304,617,889	4,274,447,435	1,004,597,124	4,301,627,461		13,433,819,260	61.5	12,453,266,361	60.6	13,433,819,260	XXX
13.09 Line 13.08 as a % of Col. 7	4.1	24.6	31.8	7.5	32.0		100.0	XXX	XXX	XXX	100.0	XXX
13.10 Line 13.08 as a % of Line 11.08, Col. 7, Section 11	2.5	15.1	19.6	4.6	19.7		61.5	XXX	XXX	XXX	61.5	XXX
<b>14. Total Privately Placed Bonds</b>												
14.01 Issuer Obligations	26,888,402	342,921,153	381,021,037	65,105,766	166,024,481	XXX	981,960,839	4.5	955,905,911	4.7	XXX	981,960,839
14.02 Residential Mortgage-Backed Securities	94,380,419	396,806,052	461,667,521	311,624,811	98,990,505	XXX	1,363,469,308	6.2	1,079,751,070	5.3	XXX	1,363,469,308
14.03 Commercial Mortgage-Backed Securities	52,207,849	381,841,129	621,573,012	86,673,156	2	XXX	1,142,295,148	5.2	1,161,548,478	5.7	XXX	1,142,295,148
14.04 Other Loan-Backed and Structured Securities	305,706,528	1,894,817,184	932,575,608	581,755,331	1,111,227,926	XXX	4,826,082,577	22.1	4,653,430,918	22.7	XXX	4,826,082,577
14.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX						XXX	XXX
14.06 Affiliated Bank Loans						XXX			XXX	XXX		
14.07 Unaffiliated Bank Loans	9,398,069	97,209,920			314	XXX	106,608,303	0.5	233,497,558	1.1	XXX	106,608,303
14.08 Totals	488,581,267	3,113,595,438	2,396,837,178	1,045,159,064	1,376,243,228		8,420,416,175	38.5	8,084,133,935	39.4	XXX	8,420,416,175
14.09 Line 14.08 as a % of Col. 7	5.8	37.0	28.5	12.4	16.3		100.0	XXX	XXX	XXX	XXX	100.0
14.10 Line 14.08 as a % of Line 11.08, Col. 7, Section 11	2.2	14.2	11.0	4.8	6.3		38.5	XXX	XXX	XXX	XXX	38.5

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ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Forethought Life Insurance Company

**SCHEDULE DA - VERIFICATION BETWEEN YEARS**

Short-Term Investments

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets (a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year .....	785,107,789	785,107,789			
2. Cost of short-term investments acquired .....	3,160,320,317	939,620,224	349,903,179	1,870,796,914	
3. Accrual of discount .....	8,597,906	3,114,924	811,514	4,671,468	
4. Unrealized valuation increase (decrease) .....					
5. Total gain (loss) on disposals .....	(220,897)	(207,113)		(13,784)	
6. Deduct consideration received on disposals .....	2,748,078,181	1,619,825,413	128,664,339	999,588,429	
7. Deduct amortization of premium .....	155,799	155,799			
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) .....	1,205,571,135	107,654,612	222,050,354	875,866,169	
11. Deduct total nonadmitted amounts .....					
12. Statement value at end of current period (Line 10 minus Line 11)	1,205,571,135	107,654,612	222,050,354	875,866,169	

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

ANNUAL STATEMENT FOR THE YEAR 2019 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 9, prior year) .....	50,026,039
2.	Cost paid/(consideration received) on additions:	
2.1	Current year paid/(consideration received) at time of acquisition, still open, Section 1, Column 12 .....	212,441,363
2.2	Current year paid/(consideration received) at time of acquisition, terminated, Section 2, Column 14 .....	22,339,771
		234,781,134
3.	Unrealized valuation increase/(decrease):	
3.1	Section 1, Column 17 .....	(476,697)
3.2	Section 2, Column 19 .....	240,386
		(236,311)
4.	SSAP No. 108 Adjustments .....	
5.	Total gain (loss) on termination recognized, Section 2, Column 22 .....	3,465,666
6.	Considerations received/(paid) on terminations, Section 2, Column 15 .....	171,597,340
7.	Amortization:	
7.1	Section 1, Column 19 .....	103,628,190
7.2	Section 2, Column 21 .....	105,319,805
		208,947,995
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 .....	(1,513,577)
9.2	Section 2, Column 20 .....	(1,513,577)
10.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6+7+8+9) .....	323,873,606
11.	Deduct nonadmitted assets .....	
12.	Statement value at end of current period (Line 10 minus Line 11) .....	323,873,606

**SCHEDULE DB - PART B - VERIFICATION**  
Futures Contracts

1.	Book/Adjusted carrying value, December 31 of prior year (Line 6, prior year).....	(2,454,779)
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 .....	(5,309,447)
3.12	Section 1, Column 15, prior year .....	(2,454,778)
		(2,854,669)
	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 .....	(2,854,669)
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 .....	
3.25	SSAP No. 108 Adjustments .....	
3.3	Subtotal (Line 3.1 minus Line 3.2) .....	(2,854,669)
4.1	Cumulative variation margin on terminated contracts during the year (Section 2, Column 15) .....	(40,165,282)
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) .....	(40,165,282)
4.23	SSAP No. 108 Adjustments .....	(40,165,282)
4.3	Subtotal (Line 4.1 minus Line 4.2) .....	
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) .....	(5,309,448)
7.	Deduct total nonadmitted amounts .....	
8.	Statement value at end of current period (Line 6 minus Line 7) .....	(5,309,448)

Schedule DB - Part C - Section 1 - Replication (Synthetic Asset) Transactions (RSATs) Open

**N O N E**

Schedule DB-Part C-Section 2-Reconciliation of Replication (Synthetic Asset) Transactions Open

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2019 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.....	323,873,605
2. Part B, Section 1, Column 15 plus Part B, Section 1 Footnote - Total Ending Cash Balance .....	(5,309,447)
3. Total (Line 1 plus Line 2) .....	318,564,158
4. Part D, Section 1, Column 5 .....	324,464,566
5. Part D, Section 1, Column 6 .....	(5,900,408)
6. Total (Line 3 minus Line 4 minus Line 5) .....	.....
	Fair Value Check
7. Part A, Section 1, Column 16 .....	301,949,189
8. Part B, Section 1, Column 13 .....	(5,309,447)
9. Total (Line 7 plus Line 8) .....	296,639,742
10. Part D, Section 1, Column 8 .....	309,379,081
11. Part D, Section 1, Column 9 .....	(12,739,339)
12. Total (Line 9 minus Line 10 minus Line 11) .....	.....
	Potential Exposure Check
13. Part A, Section 1, Column 21 .....	1,108,802
14. Part B, Section 1, Column 20 .....	7,925,100
15. Part D, Section 1, Column 11 .....	9,033,902
16. Total (Line 13 plus Line 14 minus Line 15) .....	.....

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Forethought Life Insurance Company  
**SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS**

(Cash Equivalents)

	1 Total	2 Bonds	3 Money Market Mutual funds	4 Other (a)
1. Book/adjusted carrying value, December 31 of prior year .....	105,695,064	109,476	105,585,588	
2. Cost of cash equivalents acquired .....	20,754,152,580	21,490,718	20,732,661,862	
3. Accrual of discount .....	11,786	11,786		
4. Unrealized valuation increase (decrease) .....				
5. Total gain (loss) on disposals .....	22	22		
6. Deduct consideration received on disposals .....	20,308,519,701	3,136,893	20,305,382,808	
7. Deduct amortization of premium .....	1,432	1,432		
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) .....	551,338,319	18,473,677	532,864,642	
11. Deduct total nonadmitted amounts .....				
12. Statement value at end of current period (Line 10 minus Line 11)	551,338,319	18,473,677	532,864,642	

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

ANNUAL STATEMENT FOR THE YEAR 2019 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. ....					(24,962,183)	XXX
Fifth Third Bank ..... Cincinnati, Ohio .....					3,157	XXX
United Missouri Bank ..... Kansas City, Missouri .....					10,818,344	XXX
Federal Home Loan Bank ..... Indianapolis, Indiana .....					2,753,612	XXX
JP Morgan ..... New York, New York .....					12,160,003	XXX
0199998 Deposits in ... depositories which do not exceed the allowable limit in any one depository (See instructions) - open depositories	XXX	XXX				XXX
0199999. Totals - Open Depositories	XXX	XXX			772,933	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			772,933	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX		XXX
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
0599999 Total - Cash	XXX	XXX			772,933	XXX

**TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR**

1. January.....	26,709,854	4. April.....	4,456,980	7. July.....	(320,115)	10. October.....	441,793,106
2. February.....	35,399,684	5. May.....	4,247,705	8. August.....	(3,472,261)	11. November.....	23,957,480
3. March.....	(2,368,125)	6. June.....	(593,301)	9. September.....	(12,374,378)	12. December.....	772,933





ANNUAL STATEMENT FOR THE YEAR 2019 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			123,237	121,870
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			322,421	320,031
11. Georgia	GA	B For protection of policyholders in state			130,290	137,534
12. Hawaii	HI					
13. Idaho	ID					
14. Illinois	IL					
15. Indiana	IN	B For protection of all policyholders	1,748,516	2,224,961		
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			260,579	275,068
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			238,506	236,948
33. New York	NY					
34. North Carolina	NC	B For protection of policyholders in state			970,205	1,001,633
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			278,248	276,645
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			286,637	302,574
48. Washington	WA	0 For protection of policyholders in state			1,110,331	1,103,726
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			996,407	989,880
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	1,748,516	2,224,961	4,716,861	4,765,909
DETAILS OF WRITE-INS						
5801. USIC Reinsurance	B	Contractual Obligations				
5802. FHLBI Funding Agreement	0	Pledged for Funding Agreement				
5803. Hartford Reinsurance	B	Contractual Obligatinos				
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	XXX				
5899. Totals (Lines 5801 thru 5803 plus 5898)(Line 58 above)	XXX	XXX				