

October 2022

SecureFore

Fixed Annuities

Issued by Forethought Life Insurance Company



Current Interest Rates - Effective 10/31/2022

BOLD TEXT indicates a change in rates.

With No Return of Premium					
3-Year Guarantee		5-Year Guarantee		7-Year Guarantee	
≥ \$100K	4.50%	≥ \$100K	5.00%	≥ \$100K	5.00%
< \$100K	4.00%	< \$100K	4.50%	< \$100K	4.50%

Applicable in all states where product is available.

SecureFore Premium Limits

Minimum \$10,000

Maximum \$1,000,000 (home office approval required for premium in excess of \$1,000,000)

SecureFore is not available in NY.

Sales Support
(833) ASK-GA4U or (833) 275-4248

Rates are subject to change. Please refer to your firm's internal rate sheet or contact sales support for current rates.

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

Guarantees are based on the claims-paying ability of Forethought Life Insurance Company.

SecureFore fixed annuities are issued by **Forethought Life Insurance Company**, 10 West Market Street, Suite 2300, Indianapolis, Indiana. Available in most states with contract FA1101SPDA-01 and ICC17-FA1101SPDA-01 and rider forms FA4012-02, ICC17-FA4012-02, FA4121-01, ICC20-FA4121-01, FA4051-01, ICC17-FA4051-01, FA4052-01, ICC17-FA4054-01, ICC20-FANC-01, FANHW-01, FATIW-01, and ICC20-FATI-01.

Products and features are subject to state and firm variations and availability. Read the contract for complete details.

Global Atlantic Financial Group (Global Atlantic) is the marketing name for The Global Atlantic Financial Group LLC and its subsidiaries, including Forethought Life Insurance Company and Accordia Life and Annuity Company. Each subsidiary is responsible for its own financial and contractual obligations. These subsidiaries are not authorized to do business in New York.

Not a bank deposit Not FDIC/NCUA insured Not insured by any federal government agency No bank guarantee May lose value Not a condition of any banking activity

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT FOR USE WITH THE PUBLIC.

FA7429

NoROP (10-31-2022) 3489104.2

© 2022 Global Atlantic

October 2022



Income 150+ SE

Fixed Index Annuity

Issued by Forethought Life Insurance Company

Current Interest Rates - Effective 10/17/2022

BOLD TEXT indicates a change in rates.

Income 150+SE Interest Crediting Strategy ³		Withdrawal Charge Schedule ¹	
Cap	Premium Amount	7 yr	10 yr ²
S&P 500[®] One-Year Point-to-Point with Cap Bailout Rate ⁴ (2.00%)	≥ \$100K < \$100K	7.00% 6.75%	7.00% 6.75%
BlackRock Diversa[®] Volatility Control⁵ One-Year Point-to-Point with Cap Bailout Rate ⁴ (2.00%)	≥ \$100K < \$100K	15.00% 14.75%	15.00% 14.75%
MSCI EAFE One-Year Point-to-Point with Cap Bailout Rate ⁴ (2.00%)	≥ \$100K < \$100K	7.00% 6.75%	7.00% 6.75%
Russell 2000 One-Year Point-to-Point with Cap Bailout Rate ⁴ (2.00%)	≥ \$100K < \$100K	7.00% 6.75%	7.00% 6.75%
Participation Rate	Premium Amount	7 yr	10 yr ²
PIMCO Balanced Index One-Year Point-to-Point with Participation Rate Bailout Rate ⁴ (30.00%)	≥ \$100K < \$100K	150.00% 140.00%	150.00% 140.00%
Performance Trigger	Premium Amount	7 yr	10 yr ²
S&P 500[®] One-Year Point-to-Point with Performance Trigger Bailout Rate ⁴ (2.00%)	≥ \$100K < \$100K	6.00% 5.75%	6.00% 5.75%
Spread	Premium Amount	7 yr	10 yr ²
BlackRock Diversa[®] Volatility Control⁵ Two-Year Point-to-Point with Spread Bailout Rate ⁴ (9.00%)	≥ \$100K < \$100K	0.00% 2.00%	0.00% 2.00%
Franklin US Index Two-Year Point-to-Point with Spread Bailout Rate ⁴ (9.00%)	≥ \$100K < \$100K	0.00% 2.00%	0.00% 2.00%
Fixed Rate	Premium Amount	7 yr	10 yr ²

Fixed Rate	≥ \$100K	3.75%	3.75%
Bailout Rate⁴ (1.00%)	< \$100K	3.50%	3.50%
Rider Charge	1.05%		

¹ Withdrawal Charge Schedule availability may vary by firm.

² Withdrawal Charge may vary by state and firm.

³ Interest Crediting Strategy availability may vary by firm.

⁴ Bailout rate, referred to as Withdrawal Charge Waiver Rider in your contract, may vary by withdrawal charge schedule and interest crediting strategy.

⁵ Formally known as BlackRock iBLD Diversa[®] VC7 ER Index.

**For more information, contact
your financial professional today.**

globalatlantic.com

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

Guarantees are based on the claims-paying ability of Forethought Life Insurance Company and assume compliance with the product's benefit rules, as applicable.

Strategy availability may vary by state and firm.

Indices are not available for direct investment.

Income 150+ SE fixed index annuity is issued by **Forethought Life Insurance Company**, 10 West Market Street, Suite 2300, Indianapolis, Indiana. Income 150+ is available in most states with Contract FA1801SPDA-01 and ICC17-FA1801SPDA-01 and rider forms FA4101-01, ICC17-FA4101-01, FA4106-01, ICC17-FA4106-01, FA4107-01, ICC17-FA4107-01, FA4109-01, ICC17-FA4109-01, FA4110-01, ICC17-FA4110-01, FA4116-01, ICC17-FA4116-01, FA4111-01, ICC17-FA4111-01, FA4112-01, ICC17-FA4112-01, FA4105-01 v2, ICC17-FA4105-01, FA4115-01, and ICC17-FA4115-01.

The "S&P 500 Index" is a product of S&P Dow Jones Indices LLC ("SPDJI") and has been licensed for use by Forethought Life Insurance Company. Standard & Poor's[®], S&P[®] and S&P 500[®] are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones[®] is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Forethought Life Insurance Company. Forethought Fixed Index Annuity is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P or any of their respective affiliates (collectively, "S&P Dow Jones Indices"). S&P Dow Jones Indices makes no representation or warranty, express or implied, to the owners of the Forethought Fixed Index Annuity or any member of the public regarding the advisability of investing in securities generally or in Forethought Fixed Index Annuity particularly or the ability of the S&P 500 Index to track general market performance. S&P Dow Jones Indices only relationship to Forethought Life Insurance Company with respect to the S&P 500 Index is the licensing of the Index and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices or its licensors. The S&P 500 Index is determined, composed and calculated by S&P Dow Jones Indices without regard to Forethought Life Insurance Company or the Forethought Fixed Index Annuity. S&P Dow Jones Indices have no obligation to take the needs of Forethought Life Insurance Company or the owners of Forethought Fixed Index Annuity into consideration in determining, composing or calculating the S&P 500 Index. S&P Dow Jones Indices is not responsible for and has not participated in the determination of the prices, and amount of Forethought Fixed Index Annuity or the timing of the issuance or sale of Forethought Fixed Index Annuity or in the determination or calculation of the equation by which Forethought Fixed Index Annuity is to be converted into cash, surrendered or redeemed, as the case may be. S&P Dow Jones Indices has no obligation or liability in connection with the administration, marketing or trading of Forethought Fixed Index Annuity. There is no assurance that investment products based on the S&P 500 Index will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment advisor. Inclusion of a security within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, nor is it considered to be investment advice. Notwithstanding the foregoing, CME Group Inc. and its affiliates may independently issue and/ or sponsor financial products unrelated to Forethought Fixed Index Annuity currently being issued by Forethought Life Insurance Company, but which may be similar to and competitive with Forethought Fixed Index Annuity. In addition, CME Group Inc. and its affiliates may trade financial products which are linked to the performance of the S&P 500 Index.

S&P DOW JONES INDICES DOES NOT GUARANTEE THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE S&P 500 INDEX OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN

October 2022



ForeAccumulation II

Fixed Index Annuity

Issued by Forethought Life Insurance Company

Current Interest Rates - Effective 10/24/2022

BOLD TEXT indicates a change in rates.

ForeAccumulation Interest Crediting Strategy ¹		Withdrawal Charge Schedule ²		
Cap	Premium Amount	5 yr	7 yr	10 yr ³
S&P 500[®] One-Year Point-to-Point with Cap Bailout Rate ⁴ (2.00%)	≥ \$100K < \$100K	10.50% 9.75%	11.00% 10.25%	11.00% 10.25%
BlackRock Diversa[®] Volatility Control⁵ One-Year Point-to-Point with Cap Bailout Rate ⁴ (2.00%)	≥ \$100K < \$100K	23.00% 22.00%	25.00% 24.00%	25.00% 24.00%
MSCI EAFE One-Year Point-to-Point with Cap Bailout Rate ⁴ (2.00%)	≥ \$100K < \$100K	10.50% 9.75%	11.00% 10.25%	11.00% 10.25%
Russell 2000 One-Year Point-to-Point with Cap Bailout Rate ⁴ (2.00%)	≥ \$100K < \$100K	10.50% 9.75%	11.00% 10.25%	11.00% 10.25%
Participation Rate	Premium Amount	5 yr	7 yr	10 yr ³
PIMCO Balanced Index One-Year Point-to-Point with Participation Rate Bailout Rate ⁴ (30.00%)	≥ \$100K < \$100K	180.00% 170.00%	215.00% 205.00%	215.00% 205.00%
Performance Trigger	Premium Amount	5 yr	7 yr	10 yr ³
S&P 500[®] One-Year Point-to-Point with Performance Trigger Bailout Rate ⁴ (1.50%)	≥ \$100K < \$100K	8.00% 7.50%	8.25% 7.75%	8.25% 7.75%
Spread	Premium Amount	5 yr	7 yr	10 yr ³
BlackRock Diversa[®] Volatility Control⁵ Two-Year Point-to-Point with Spread Bailout Rate ⁴ (9.00%)	≥ \$100K < \$100K	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%
Franklin US Index Two-Year Point-to-Point with Spread Bailout Rate ⁴ (9.00%)	≥ \$100K < \$100K	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%
Fixed Rate	Premium Amount	5 yr	7 yr	10 yr ³

Fixed Rate	≥ \$100K	4.15%	4.25%	4.25%
Bailout Rate ⁴ (1.00%)	< \$100K	4.00%	4.10%	4.10%

ForeAccumulation is a Single Premium Deferred Annuity.

- ¹ Interest Crediting Strategy availability may vary by firm.
- ² Withdrawal Change Schedule availability may vary by firm.
- ³ Withdrawal Charge my vary by state and firm.
- ⁴ Bailout rate, referred to as Withdrawal Charge Waiver Rider in your contract, may vary by withdrawal charge schedule and interest crediting strategy.
- ⁵ Formally known as BlackRock iBLD Diversa[®] VC7 ER Index.

For more information, contact
your financial professional today.

globalatlantic.com

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

Guarantees are based on the claims-paying ability of Forethought Life Insurance Company and assume compliance with the product’s benefit rules, as applicable.

Strategy availability may vary by state and firm.

Indices are not available for direct investment.

The “S&P 500 Index” is a product of S&P Dow Jones Indices LLC (“SPDJI”) and has been licensed for use by Forethought Life Insurance Company. Standard & Poor’s[®], S&P[®] and S&P 500[®] are registered trademarks of Standard & Poor’s Financial Services LLC (“S&P”); Dow Jones[®] is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Forethought Life Insurance Company. Forethought Fixed Index Annuity is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P or any of their respective affiliates (collectively, “S&P Dow Jones Indices”). S&P Dow Jones Indices makes no representation or warranty, express or implied, to the owners of the Forethought Fixed Index Annuity or any member of the public regarding the advisability of investing in securities generally or in Forethought Fixed Index Annuity particularly or the ability of the S&P 500 Index to track general market performance. S&P Dow Jones Indices only relationship to Forethought Life Insurance Company with respect to the S&P 500 Index is the licensing of the Index and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices or its licensors. The S&P 500 Index is determined, composed and calculated by S&P Dow Jones Indices without regard to Forethought Life Insurance Company or the Forethought Fixed Index Annuity. S&P Dow Jones Indices have no obligation to take the needs of Forethought Life Insurance Company or the owners of Forethought Fixed Index Annuity into consideration in determining, composing or calculating the S&P 500 Index. S&P Dow Jones Indices is not responsible for and has not participated in the determination of the prices, and amount of Forethought Fixed Index Annuity or the timing of the issuance or sale of Forethought Fixed Index Annuity or in the determination or calculation of the equation by which Forethought Fixed Index Annuity is to be converted into cash, surrendered or redeemed, as the case may be. S&P Dow Jones Indices has no obligation or liability in connection with the administration, marketing or trading of Forethought Fixed Index Annuity. There is no assurance that investment products based on the S&P 500 Index will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment advisor. Inclusion of a security within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, nor is it considered to be investment advice. Notwithstanding the foregoing, CME Group Inc. and its affiliates may independently issue and/ or sponsor financial products unrelated to Forethought Fixed Index Annuity currently being issued by Forethought Life Insurance Company, but which may be similar to and competitive with Forethought Fixed Index Annuity. In addition, CME Group Inc. and its affiliates may trade financial products which are linked to the performance of the S&P 500 Index.

S&P DOW JONES INDICES DOES NOT GUARANTEE THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE S&P 500 INDEX OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY FORETHOUGHT LIFE INSURANCE COMPANY, OWNERS OF THE FORETHOUGHT FIXED INDEX ANNUITY, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE S&P 500 INDEX OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR

October 2022



ForeIncome II

Fixed Index Annuity

Issued by Forethought Life Insurance Company

Current Interest Rates - Effective 10/17/2022

BOLD TEXT indicates a change in rates.

ForeIncome Interest Crediting Strategy ¹	Guaranteed Income Builder Benefit Withdrawal Charge Schedule ²			Income Multiplier Benefit Withdrawal Charge Schedule ²		
Cap	5 yr	7 yr	10 yr ³	5 yr	7 yr	10 yr ³
S&P 500® One-Year Point-to-Point with Cap Bailout Rate ⁴ (2.00%)	6.50%	7.00%	7.00%	6.50%	7.00%	7.00%
BlackRock Diversa® Volatility Control⁵ One-Year Point-to-Point with Cap Bailout Rate ⁴ (2.00%)	14.00%	15.00%	15.00%	14.00%	15.00%	15.00%
MSCI EAFE One-Year Point-to-Point with Cap Bailout Rate ⁴ (2.00%)	6.50%	7.00%	7.00%	6.50%	7.00%	7.00%
Russell 2000 One-Year Point-to-Point with Cap Bailout Rate ⁴ (2.00%)	6.50%	7.00%	7.00%	6.50%	7.00%	7.00%
Participation Rate	5 yr	7 yr	10 yr ³	5 yr	7 yr	10 yr ³
PIMCO Balanced Index One-Year Point-to-Point with Participation Rate Bailout Rate ⁴ (30.00%)	140.00%	150.00%	150.00%	140.00%	150.00%	150.00%
Performance Trigger	5 yr	7 yr	10 yr ³	5 yr	7 yr	10 yr ³
S&P 500® One-Year Point-to-Point with Performance Trigger Bailout Rate ⁴ (1.50%)	5.50%	6.00%	6.00%	5.50%	6.00%	6.00%
Spread	5 yr	7 yr	10 yr ³	5 yr	7 yr	10 yr ³
BlackRock Diversa® Volatility Control⁵ Two-Year Point-to-Point with Spread Bailout Rate ⁴ (9.00%)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Franklin US Index Two-Year Point-to-Point with Spread Bailout Rate ⁴ (9.00%)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate	5 yr	7 yr	10 yr ³	5 yr	7 yr	10 yr ³
Fixed Rate Bailout Rate ⁴ (1.00%)	3.50%	3.75%	3.75%	3.50%	3.75%	3.75%

ForeIncome is a Single Premium Deferred Annuity.

¹ Interest Crediting Strategy availability may vary by firm.

² Withdrawal Change Schedule availability may vary by firm.

³ Withdrawal Charge may vary by state and firm.

⁴ Bailout rate, referred to as Withdrawal Charge Waiver Rider in your contract, may vary by withdrawal charge schedule and interest crediting strategy.

⁵ Formally known as BlackRock iBLD Diversa[®] VC7 ER Index.

**For more information, contact
your financial professional today.**

globalatlantic.com

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

Guarantees are based on the claims-paying ability of Forethought Life Insurance Company and assume compliance with the product's benefit rules, as applicable.

Strategy availability may vary by state and firm.

Indices are not available for direct investment.

The "S&P 500 Index" is a product of S&P Dow Jones Indices LLC ("SPDJI") and has been licensed for use by Forethought Life Insurance Company. Standard & Poor's[®], S&P[®] and S&P 500[®] are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones[®] is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Forethought Life Insurance Company. Forethought Fixed Index Annuity is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P or any of their respective affiliates (collectively, "S&P Dow Jones Indices"). S&P Dow Jones Indices makes no representation or warranty, express or implied, to the owners of the Forethought Fixed Index Annuity or any member of the public regarding the advisability of investing in securities generally or in Forethought Fixed Index Annuity particularly or the ability of the S&P 500 Index to track general market performance. S&P Dow Jones Indices only relationship to Forethought Life Insurance Company with respect to the S&P 500 Index is the licensing of the Index and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices or its licensors. The S&P 500 Index is determined, composed and calculated by S&P Dow Jones Indices without regard to Forethought Life Insurance Company or the Forethought Fixed Index Annuity. S&P Dow Jones Indices have no obligation to take the needs of Forethought Life Insurance Company or the owners of Forethought Fixed Index Annuity into consideration in determining, composing or calculating the S&P 500 Index. S&P Dow Jones Indices is not responsible for and has not participated in the determination of the prices, and amount of Forethought Fixed Index Annuity or the timing of the issuance or sale of Forethought Fixed Index Annuity or in the determination or calculation of the equation by which Forethought Fixed Index Annuity is to be converted into cash, surrendered or redeemed, as the case may be. S&P Dow Jones Indices has no obligation or liability in connection with the administration, marketing or trading of Forethought Fixed Index Annuity. There is no assurance that investment products based on the S&P 500 Index will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment advisor. Inclusion of a security within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, nor is it considered to be investment advice. Notwithstanding the foregoing, CME Group Inc. and its affiliates may independently issue and/ or sponsor financial products unrelated to Forethought Fixed Index Annuity currently being issued by Forethought Life Insurance Company, but which may be similar to and competitive with Forethought Fixed Index Annuity. In addition, CME Group Inc. and its affiliates may trade financial products which are linked to the performance of the S&P 500 Index.

S&P DOW JONES INDICES DOES NOT GUARANTEE THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE S&P 500 INDEX OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY FORETHOUGHT LIFE INSURANCE COMPANY, OWNERS OF THE FORETHOUGHT FIXED INDEX ANNUITY, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE S&P 500 INDEX OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL,