InsperеX®

Contingent Coupon Notes/CDs

Contingent Coupon Notes offer the opportunity to enhance yield through periodic payments throughout the holding period of the investment. Payments, or coupons, are distributed if/when the level of the underlier is within a designated range on predetermined observation dates. At observation, either an issuer call or autocall may be activated. Issuer calls are at the discretion of the issuing bank or company. Autocalls are driven by the performance of the underlier. If certain benchmarks are met, the investment is automatically redeemed. Both styles pledge to return the investor's full principal and pay any eligible coupons. If redeemed earlier than the set maturity date, you may not be able to reinvest in a Note or CD with a similar or better value.[1]

Market outlook: Bearish to slightly bullish on the markets

Protection

Full/Complete: For Market-Linked CDs with FDIC insurance, and Principal Protected Notes, subject to the credit risk of the issuer, 100% of principal returned, at call or maturity.[1]

Defined: For Market-Linked Notes, specific level of downside protection, applied at maturity as outlined in the offering documents. Potential for loss of principal[1].

Principal Barrier: Guards against the possible loss of principal in the event of an underlier decline from its initial level (100%) through to the specified protection level.

– *European Knock-In (EKI) Principal Barrier:* Barrier level is applied to the initial index level (on the trade date) then compared to observed index level at maturity.

– *American Knock-In (AKI) Principal Barrier:* Barrier level is applied to the initial index level (on the trade date) then compared to observed index level at the close of each trading day.

Hard Buffer: Principal protection expressed as a percentage of defense against loss. Serves as a cushion against potential underlier declines. Absorbs negative returns, within the defined range, and decreases any further loss exposure.

Payments

Coupon barriers: Coupon payments are determined by whether the performance of the underlier remains at or above a certain threshold, called the "coupon barrier", on predetermined observation dates. As long as the investment is not autocalled or called by the issuer, the process may repeat at the end of every coupon observation date.

Autocalled: If a Note or CD is autocalled, all coupons paid out previous to the autocall will be retained by the investor. Additionally, full principal will be paid plus potentially any final coupon payment.[1]

Memory: Unique feature that pays any previously missed coupons, in addition to the current coupon due. Payment will be made if the underlier meets or exceeds the coupon barrier for the current observation after falling below the coupon barrier on any previous observation dates.

1 Any return of principal, as well as interest and gains generated are subject to the credit risk of the issuer and terms of the offering documents, which could include participation rates, interim caps, and various risks. Dividends paid on the underlying asset are not passed through to the Market-Linked Product. There is no guarantee that a Market-Linked Product will generate a positive return. Any applicable downside protection will be realized only at maturity, which may range up to 10 years. For certain Market-Linked Notes, return at maturity could be less than the original amount invested. Regarding Market-Linked CDs, the Federal Deposit Insurance Corporation (FDIC) insures principal amounts up to applicable limits in the event the issuer becomes insolvent.

Products

MLCD

Market-Linked Certificates of Deposit

For more information on Market-Linked CDs scan the QR code below

PPN

Principal Protected Notes

For more information on Principal Protected Notes scan the QR code below

MLN

Market-Linked Notes

For more information on Market-Linked Notes scan the QR code below

Learn more about Contingent Coupon Notes. Scan the QR code

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