



# Did you know you can customize Structured Products for your clients?

Are your clients:

**Concerned** about a possible market correction?

**Nervous** about increasing their risk with new asset classes or market sectors?

**Hesitant** to leave cash for equity due to fears of market volatility?

**Looking** for defined outcomes to fit their investment goals?

If you are looking for uniquely tailored and timely custom structured solutions to help your clients achieve specific investment objectives, InspereX can help. Drawing from our strong issuer relationships, deep trading expertise and team of seasoned professionals, we can provide competitive and real-time pricing on bespoke offerings that enable you to select:

- Amount
- Time horizon
- Investment objective (growth and/or income)
- Underlier (asset class/sector)
- Market participation
- Level of protection
- Advisory or brokerage
- Close date

## What's your clients' risk tolerance?

Custom solutions help you target your clients' investment risk tolerance. Structured Products offer the potential to receive higher levels of income or growth by selecting higher participation rates and/or larger caps or maximum returns, in exchange for possibly a longer time to maturity and higher risk levels. For those more focused on reducing their risk with more downside protection, participation rates and caps may be lower<sup>1</sup>.

### Less Risk

#### More Downside Protection

Lower Participation  
Smaller Cap/Max Return  
Shorter Term/Maturity

### More Risk

#### Less Downside Protection

Higher Participation  
Larger Cap/Max Return  
Longer Term/Maturity

## 5 easy steps to build a custom offering:

- 1**  
Contact your InspereX Wholesaler
- 2**  
Provide specific details to build the product
- 3**  
Review terms with investor
- 4**  
Trading desk product review and approval
- 5**  
Product open to fund

Our concierge-level service will help you deliver the unique solutions that will differentiate you from your competitors and build better client experiences and stronger client relationships. Talk to an **InspereX wholesaler** or **RIA specialist** today.

## Questions?

Contact InspereX at **888.849.5732** or **advisorsupport@insperex.com**



<sup>1</sup> 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.

### Disclaimer

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The investment products discussed herein are considered complex investment products. Such products contain unique features, risks, terms, conditions, fees, charges, and expenses specific to each product. The overall performance of the product is dependent on the performance of an underlying or linked derivative financial instrument, formula, or strategy. Return of principal is not guaranteed and is subject to the credit risk of the issuer. Investments in complex products are subject to the risks of the underlying reference asset classes to which the product may be linked, which include, but are not limited to, market risk, liquidity risk, call risk, income risk, as well as other risks associated with foreign, developing, or emerging markets, such as currency, political, and economic risks. Depending upon the particular complex product, participation in any underlying asset ("underlier") is subject to certain caps and restrictions. Any investment product with leverage associated may work for or against the investor. Market-Linked Certificates of Deposit are subject to the credit risk of the issuer above the FDIC insurance limits. Investors who sell complex products or Market-Linked Certificates of Deposit prior to maturity are subject to the risk of loss of principal, as there may not be an active secondary market. You should not purchase a complex investment product until you have read the specific offering documentation and understand the specific investment terms, features, risks, fees, charges, and expenses of such investment. The information contained herein does not constitute an offer to sell or a solicitation of an offer to buy securities. Investment products described herein may not be offered for sale in any state or jurisdiction in which such as offer, solicitation, or sale would be unlawful or prohibited by the specific offering documentation.

For all market-linked products other than market-linked CDs, the following applies:

Not FDIC insured // Not bank guaranteed // May lose value // Not a bank deposit // Not insured by any government agency