

Market-Linked Products Underliers

DJIA® Index/Russell 2000® Index

Market-Linked Products, considered complex investments, may be linked to the performance of more than one underlying asset, such as the Dow Jones Industrial Average (DJIA)® Index and the Russell 2000® (whichever is lesser performing). Dividends paid on the underliers are not passed through to the Market-Linked Product. If held to maturity, any potential coupon payments or gains will be paid out based on the lesser performing index, as detailed in the offering documents. Additionally, your statement value will reflect any upward or downward movements in volatility of these indices.

DJIA® Index/Russell 2000® Index – historical looks at gains & losses

The chart below illustrates the **number of times** the lesser performing index's return, measured from the beginning to the end of different time periods within the past 35 years, landed within various return ranges.

	Total Rolling Periods	Total Gains	Total Losses	0 to -5%	-6 to -10%	-11 to -15%	-16 to -20%	-21 to -25%	-26 to -30%	-31 to -35%	-36 to -40%	< -40%	0% to 10%	11 to 20%	21 to 30%	31 to 40%	> 40%
1-Yr	409	274	135	41	25	28	14	14	5	1	6	1	116	106	39	10	3
3-Yr	385	315	70	14	9	5	11	11	11	4	2	3	43	53	84	74	61
5-Yr	361	294	67	28	20	8	4	5	1	1	0	0	26	27	21	35	185
7-Yr	337	329	8	0	1	3	2	0	1	1	0	0	15	46	52	26	190
10-Yr	301	281	20	5	6	3	1	5	0	0	0	0	8	6	10	5	252

The chart below illustrates the **percentage of times**¹ (based on total rolling periods) the lesser performing index's return, measured from the beginning to the end of different time periods within the past 35 years, landed within various return ranges.

	Total Rolling Periods	Total Gains	Total Losses	0 to -5%	-6 to -10%	-11 to -15%	-16 to -20%	-21 to -25%	-26 to -30%	-31 to -35%	-36 to -40%	< -40%	0% to 10%	11 to 20%	21 to 30%	31 to 40%	> 40%
1-Yr	409	68%	32%	10%	6%	7%	3%	4%	1%	0%	1%	0%	28%	26%	10%	3%	1%
3-Yr	385	82%	18%	3%	2%	1%	3%	3%	3%	1%	1%	1%	11%	14%	22%	19%	16%
5-Yr	361	82%	18%	8%	6%	2%	1%	1%	0%	0%	0%	0%	7%	8%	6%	10%	51%
7-Yr	337	98%	2%	0%	0%	1%	1%	0%	0%	0%	0%	0%	5%	14%	15%	8%	56%
10-Yr	301	93%	7%	2%	2%	1%	0%	2%	0%	0%	0%	0%	3%	2%	3%	2%	83%

Source: Bloomberg. The charts above represent various rolling periods in the past 35 years with monthly observations commencing on December 31, 1986 and ending on December 31, 2021. The DJIA® is an unmanaged group of securities and is considered to be representative of the U.S. stock market excluding transportation and utilities. The Russell 2000® Index is an unmanaged group of securities and is considered to be representative of U.S. small cap companies, in general. The gains and losses reflect the monthly price of each index only, and therefore, do not include dividends. These charts are for illustrative purposes only. Any investment cannot be made directly in an index. Past performance is no guarantee of future results.

¹ The above percentages have been expressed on a whole number basis for illustrative purposes.

DJIA® Index²

Launch date	May 26, 1896	
Ticker	DJI	
Stocks	30	
Sector weightings	Information Technology	22.4%
	Health Care	17.7%
	Financials	15.6%
	Consumer Discretionary	15.4%
	Industrials	14.4%
	Consumer Staples	7.6%
	Communication Services	3.8%
	Energy	2.1%
	Materials	1.0%

- Price-weighted measure of 30 U.S. large cap publicly-owned companies
- Covers all industries with the exception of transportation and utilities
- Included companies must demonstrate sustained growth and be broadly held by a large number of investors

² Source: Bloomberg as of December 31, 2021

Russell 2000® Index²

Launch date	January 1, 1984	
Ticker	RTY	
Stocks	2,000	
Sector weightings	Financials	18.2%
	Health Care	17.8%
	Industrials	16.3%
	Consumer Discretionary	13.8%
	Information Technology	13.0%
	Real Estate	4.9%
	Consumer Staples	4.7%
	Materials	3.9%
	Communications Services	2.6%
	Energy	2.6%
	Utilities	2.2%

- Small-cap stock market index of the bottom 2,000 stocks in the Russell 3000® Index
- Maintained by FTSE Russell, a subsidiary of the London Stock Exchange Group
- Most widely quoted measure of the overall performance of the small-cap to mid-cap company shares



Speak with your financial professional about the risks and suitability of Market-Linked Products in your portfolio.



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