

Market-Linked Products Underlier

Nasdaq-100[®] Technology Sector IndexSM

Market-Linked Products, considered complex investments, may be linked to the performance of an underlying asset, such as the Nasdaq-100[®] Technology Sector IndexSM (“Index”). Dividends paid on the underlier 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 performance of the Index, as detailed in the offering documents. Additionally, your statement value will reflect any upward or downward movements in the volatility of the Index.

Nasdaq-100[®] Technology Sector IndexSM – historical look at gains & losses

The chart below illustrates the **number of times** the Index’s return, measured from the beginning to the end of different time periods within the past 15 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	169	129	40	17	5	4	1	1	4	3	3	2	23	22	29	33	22
3-Yr	145	145	0	0	0	0	0	0	0	0	0	0	1	3	7	18	116
5-Yr	121	121	0	0	0	0	0	0	0	0	0	0	0	0	1	2	118
7-Yr	97	97	0	0	0	0	0	0	0	0	0	0	0	0	0	0	97
10-Yr	61	61	0	0	0	0	0	0	0	0	0	0	0	0	0	0	61

The chart below illustrates the **percentage of times**¹ (based on total rolling periods) the Index’s return, measured from the beginning to the end of different time periods within the past 15 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	169	76%	24%	10%	3%	2%	1%	1%	2%	2%	2%	1%	13%	13%	17%	20%	13%
3-Yr	145	100%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	2%	5%	12%	80%
5-Yr	121	100%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	1%	98%
7-Yr	97	100%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%
10-Yr	61	100%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%

Source: Bloomberg. The charts above represent various rolling periods in the past 15 years with monthly observations commencing on December 31, 2007 and ending on December 30, 2022. The Nasdaq-100[®] Technology Sector IndexSM is an unmanaged group of securities and is considered to be representative of the technology stocks in the Nasdaq-100[®] Index. The gains and losses reflect the monthly price of the Index only, and therefore, do not include dividends. These charts are for illustrative purposes only. An 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.

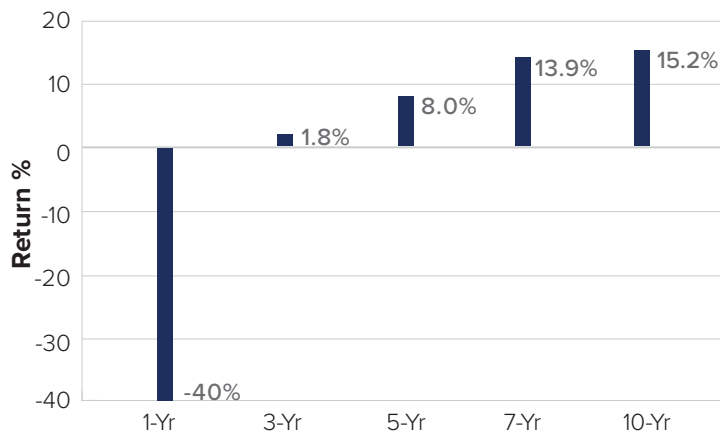
Nasdaq-100[®] Technology Sector IndexSM

Index information²

Launch date	February 22, 2006	
Ticker	NDXT	
Stocks	41	
Sector weightings	Semiconductors & Semiconductor Equipment	48.1%
	Software	42.9%
	Interactive Media & Services	4.7%
	Technology Hardware, Storage & Peripherals	2.1%
	Internet & Direct Marketing Retail	1.3%
	IT Services	0.9%

- Price return index composed of equally-weighted technology companies in the Nasdaq-100[®] Index³
- Includes a variable number of stocks designated as Technology by the Industry Classification Benchmark (ICB)³

Trailing returns as of December 30, 2022⁴



The graph above illustrates the Index's price return during the trailing 1-, 3-, 5-, 7-, and 10-year given periods.

² Source: Bloomberg as of December 30, 2022.

³ Source: www.nasdaq.com, as of December 30, 2022.

⁴ Source: Bloomberg as of December 30, 2022. This chart is for illustrative purposes only. An investment cannot be made directly in an index. Past performance is no guarantee of future results. Returns for greater than 1 year are expressed in terms of compounded average annual returns. Returns do not include dividends, sales charges or management, administrative and other fees.



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