Inspire. Influence. Invest. InspereX Impact Investments

The InspereX Impact Investment Platform provides issuers and financial professionals the opportunity to offer investors a broad range of products that align financial goals with personal values. Impact investing is often used interchangeably with values-based, sustainable, or socially responsible investing. Impact product offerings commonly address environmental, economic, and social concerns.

InspereX Impact Investment Choices

Offerings on our InspereX Impact Platform are designed to generate measurable, values-based impact coupled with financial return. Advisors and investors can select their areas of focus and impact and choose from offerings that may include InterNotes® retail corporate bonds, U.S. Agencies, supranationals, certificates of deposit (CDs), market-linked notes, or market-linked CDs.

Issuer Features

- Broad investor distribution
- Funding diversification
- Project-specific funding
- Increased investor awareness
- Impact expansion

Investor Features

- Measurable impact
- Potential for values-based financial returns¹
- Flexible income opportunities¹
- Competitive yields
- A legacy to pass down



You can work with your financial advisor to select areas of focus and impact, then choose from InspereX Impact offerings that may include:

Corporate Bonds, including InterNotes®

U.S. Agency and Supranational Bonds

Certificates of Deposit (CDs)

Market-Linked CDs and Notes



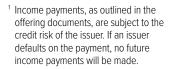
Fast Facts

Since 2005, InspereX has led the way by distributing more than \$2.7 billion of impact investments

Frequently quoted in financial articles and trade publications discussing impact investing

Advocate Speaker at investor conferences

Member of the Green Bond Principles, the Social Bond Principles, and the Sustainability Bond Guidelines for transparency and integrity





Our impact investment issuers



Calvert Impact Capital, a nonprofit Legacy™ issuer on Incapital's platform since 2005, launched the Community Investment Note® to support organizations creating positive social change through initiatives including affordable housing, education, health, and the environment. Impacts are organized into three main themes: strengthening communities, increasing access to capital, and developing solutions to address climate change.



Capital Impact Partners is a nonprofit Community
Development Financial Institution (CDFI) that provides
financing and technical assistance to underserved
communities nationwide. Through its social impact work,
Capital Impact Partners creates access to health care,
education, housing, and community development for
those most in need. Capital Impact Investment Notes
launched in October 2017.



Century Housing Corporation, a mission-driven, nonprofit Community Development Financial Institution (CDFI), finances quality, affordable housing throughout California to provide dignified homes, healthy and hopeful futures, and economic independence to individuals, families, veterans, and seniors. Century Sustainable Impact Notes, launched in February 2021, are aligned with the International Capital Market Association's Sustainability Bond Guidelines and the United Nations Sustainable Development Goals.



International Finance Corporation (IFC) is the largest international development institution focused on the private sector. Its mission is to eradicate poverty and boost shared prosperity by supporting private sector development and job creation in more than 100 developing countries. Incapital underwrites IFC's MTNs and has been distributing IFC's retail-directed Impact Notes since March 2014. Incapital distributed IFC's first U.S. retail green bond in September 2014 and its first retail social bond in September 2019.

LLSC

Local Initiatives Support Corporation (LISC) is one of America's largest organizations supporting projects to revitalize communities and grow local economies. A not-for-profit Community Development Financial Institution (CDFI), LISC invests in affordable housing, quality schools, growing businesses, and other vital community projects. With a 40-year track record of delivering capital, strategy, and know-how, LISC impacts millions of lives in urban centers and rural areas across the country. Aligned with the Social Bond Principles and United Nations Sustainable Development Goals, LISC Impact Notes launched in October 2020.



The World Bank (IBRD) is an international organization that provides project loans and technical assistance to help its 189 member countries apply innovative solutions to create sustainable economic growth. For more than 65 years, investors in the U.S. and around the world have helped fund IBRD's activities by investing in World Bank bonds. Incapital has been underwriting World Bank global benchmarks and MTNs since August 2011 and Investor Notes, bonds designed for the individual investor, since October 2015.



About InspereX

InspereX unites the more than two decades of success in fixed income and market-linked products origination, underwriting, distribution, and education of Incapital with the innovation of Silicon Valley's 280 CapMarkets and its revolutionary fixed income tech platform, BondNav.® We represent more than 300 issuing entities and have underwritten more than \$670 billion in securities. InspereX stands for people, products, and technology you can trust.

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Any financial product sold prior to maturity may be worth more or less than the original amount invested. Depending upon the specific product offering, investment risks include, but are not limited to, interest rate risk, credit risk, call risk, and liquidity risk. Additionally, unless otherwise specified in the respective offering documentation, the product(s) discussed herein are not FDIC insured, may lose value, and are not bank guaranteed. Past performance is not indicative of future results.

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