



PROTECTION WITH POSSIBILITIES¹

What if...

You're near or in retirement and don't have the time or appetite to take on the risk necessary to make up for losses?

Traditional interest rate sensitive investments are generating near historically low yields and you're worried about meeting your financial goals?

If you're cautious about taking on risk yet want to participate in the markets, **Market-Linked CDs**, considered complex investments, can protect your principal investment and help you capture potential upside opportunities.¹

These unique solutions may help you:

- Protect your principal against losses, if held to maturity¹
- Increase the potential for growth and/or income¹
- Feel more financially prepared to meet your goals

Speak with your Financial Professional if you're interested in attending an educational session on Market-Linked CDs.

¹ Any return of principal, interest and gains generated is subject to the credit risk of the issuer and terms of the offering documents, which could include participation rates, interim caps and various risks. There is no guarantee of return above principal. The Federal Deposit Insurance Corporation (FDIC) insures principal amounts up to applicable limits in the event the issuer becomes insolvent.

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