

Direction Protection:

Is your portfolio covered for market changes in either direction?¹

- Are you uncertain where rates are heading?
- Do you want to stay invested but protect the gains you already have?
- Don't want to miss out on any income or growth opportunities?

If you are interested in an investment strategy that gives you the flexibility to choose between varying degrees of downside protection¹, while still maintaining exposure to income or growth opportunities then don't miss the educational session on **Market-Linked Notes.**

These unique solutions can:

- Provide various levels of principal protection, if held to maturity¹
- Increase the potential for growth and/or income¹
- Help you feel more financially prepared to meet your investment goals

Speak with your financial advisor about whether Market-Linked Notes may be the right solution for you.

This presentation was prepared by Insperex LLC. This information is for educational purposes only and does not constitute a solicitation or an offer to buy or sell any security.

InspereX LLC and its affiliates explicitly disclaim any responsibility for product suitability of suitability determinations related to individual investors. This information should not be regarded by recipients as a substitute for the exercise of their own independent judgment, and the information provided herein is not an offer, solicitation or a recommendation to buy, sell, or hold any security or investment strategy. There can be no assurance that the investments shown herein were or will be profitable, and this material does not take into account any investor's particular investment objectives, financial situation, particular needs, strategies, tax status, or time horizon.

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, 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 Products are subject to the credit risk of the issuer. Investors who sell complex products or Market-Linked Products 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 offer, solicitation, or sale would be unlawful or prohibited by the specific offering documentation.

©2024 InspereX. All rights reserved. Securities offered through InspereX LLC, Member FINRA/SIPC. Technology services provided by InspereX Technologies LLC. InspereX LLC and InspereX Technologies LLC are affiliates. InspereX and insperex.com are trademarks of InspereX Holdings LLC.

For all Market-Linked Products, excluding 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

¹Subject to the terms of the offering documents which could include participation rates, interim caps, and various risks. Any applicable downside protection will be realized only at maturity, Return at maturity could be less than the original amount invested, and subject to the credit risk of the issuer.