MARKET-LINKED PRODUCTS

Cetera Custom Process

An opportunity to build a Custom Structured Product* may exist when markets/rates have moved noticeably or when Calendar Offerings don't match investors' objectives. Work with your Team at InspereX to build a strategy fit for your clients.

To start an inquiry:



2

3

4

5

Contact your respective InspereX Wholesaler to discuss the opportunity.

InspereX will review the request along with the Cetera trading desk Provide specific details necessary to build product:

- Amount
- Type of structure
- Term to maturity
- Underlier(s)
- Advisory or Brokerage
- Objective (Growth and/or Income)
- Date to fund/close

InspereX will solve for best terms unless a specific issuer is requested Pricing will be sent to the InspereX Wholesaler and Advisor to review with the Investor.

Pricing/Terms are usually available same day, may take up to 24 hours If custom offering is approved by investor, it is forwarded to the Cetera Trading Desk for final review/ approval before being launched and made available for funding.

CUSIP & Prospectus printing may take 2-3 days

Product is open to fund until provided/ specified "Books Close" date and time.

Product may be socialized to multiple Advisors/Investors for additional funding

*Must meet firm's product guidelines and client suitability standards

For Financial Professional Use Only. Not for Distribution to Individual Investors.



It's important to note...

- Market-linked products are intended to be buy and hold investments. There may not be a liquid secondary market and if sold prior to maturity, principal may be at risk.
- Any return of principal, interest and gains generated is subject to the credit risk of the issuer.
 For market-linked CDs, the FDIC insures principal amounts up to applicable limits in the event the issuer defaults.
- Dividends paid on the underlying index are not passed through to the market-linked product.

Questions?

Contact InspereX at 888.849.5732 or advisorsupport@insperex.com



insperex.com

InspereX LLC and its affiliates explicitly disclaim any responsibility for product suitability or 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, 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 Certificates of Deposit are subject to the credit risk of the issuer above the FDIC insurance limits. Investors who sell complex products or Market-Linked Certificates of Deposit 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 as 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.

CSP-CETERA-0724 20240716-3711781