

# Direction Protection:

Is your portfolio covered for market changes in either direction?<sup>1</sup>

---

## What if...

... you don't know which way the markets are heading, and you're concerned about getting in or out at the wrong time?

... you're concerned about the impact of inflation on your purchasing power?

---

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.<sup>1</sup>

### These unique solutions may help you:

- Protect your principal against losses, if held to maturity<sup>1</sup>
- Increase the potential for growth and/or income<sup>1</sup>
- 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.

---

<sup>1</sup>Any return of principal, interest, and gains generated are 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.

The information in this brochure is based on laws and regulations in effect as of April 2024. These rules can be amended, and therefore, some of the information may become outdated. For the most updated information please visit: [www.fdic.gov](http://www.fdic.gov).

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 offer, solicitation, or sale would be unlawful or prohibited by the specific offering documentation.**