

Direction Protection:

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

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?

Now you can control your portfolio's exposure to market performance, rather than allow market performance to control your portfolio. **Market-Linked Products,** considered complex investments, are tied to the performance of one or more underlying asset,¹ yet they offer defined outcomes and features that may be attractive to you.

These unique solutions may help you:

- Achieve some or full principal protection, 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 Products.

¹Any 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. Dividends paid on the underlying asset are not passed through to the Market-Linked Product. There is no guarantee that a Market-Linked Product will generate a positive return. Any applicable downside protection will be realized only at maturity, which may range up to 10 years. For certain Market-Linked Products, return at maturity could be less than the original amount invested.

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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 products 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 possible to remain and understand the specific investment terms, features, risks, fees, charges, and expenses of such investment.

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Not FDIC insured // Not bank guaranteed // May lose value // Not a bank deposit // Not insured by any government agency

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