

What Pairing Is Right For You?

Market-Linked Notes, also known as structured products, are uniquely flexible investments that may provide downside protections, or buffers, for a broad range of market outlooks and risk tolerances.¹ When paired with different payout strategies, buffered notes may help you achieve a variety of defined outcomes for your clients.

Defined Protection: Buffer

Buffered Notes provide a defined level of downside protection by absorbing losses up to a predetermined level or “buffer” at maturity, and as outlined in the offering documents. If the value of the underlier declines but stays within the defined range of protection, there will be no loss of principal. If the value of the underlier declines beyond the buffer level, the investor’s loss exposure is reduced by the stated amount of protection through the buffer.¹ What pairing is right for you?

Bearish

Neutral

Bullish

Payout Options¹

Contingent Coupon

Investor is bearish to neutral and seeks an annual or total return target during flat or negative markets.

Offers the opportunity to enhance yield through periodic payments, or coupons, throughout the holding period of the investment if the underlier is within a designated range on predetermined observation dates.

For more information on **Contingent Coupon Notes** scan the QR code below



Digital

Investor is mildly bearish to mildly bullish and is targeting an opportunity to outperform a muted market but wants protection from the possibility of entering bear territory.

Designed to generate a fixed or preset return, to be paid at maturity, if the performance of the underlier is at or above a predetermined level. At The Money (ATM) requires underlier performance at or above its initial level. In The Money (ITM) allows underlier performance below its initial level, within a specified range.

For more information on **Digital Notes** scan the QR code below



Dual Directional

Investor is neutral and seeks growth opportunities through potentially volatile markets.

Provides participation in the potential growth of the underlier. If the performance of the underlier is negative, and above the protection levels (buffer), a special feature converts the performance to its absolute value, creating a positive return for the investor.

For more information on **Dual Directional Notes** scan the QR code below



Autocallable

Investor is neutral to mildly bullish and would like to capture a targeted return in a muted market while maintaining the flexibility to participate in future market growth.

Offers the potential to be called prior to maturity. If the value of the underlier is at or above the predetermined autocall level, as set out in the offering documents, the investment will be autocalled at which point the full principal will be returned in addition to a Call Premium.

For more information on **MLN Autocallable Notes** scan the QR code below



Point-to-Point

Investor is bullish and seeks an opportunity to grow with upward market momentum but needs peace of mind in unpredictable markets.

Tracks the performance of the underlier from inception through maturity, offering the opportunity to participate in any resulting potential for growth. Caps on maximum return may apply, and enhanced participation above 100% may be available in some cases.

For more information on **MLCD/PPN Autocallable Notes** scan the QR code below



Enhanced Participation

Investor is mildly bullish to bullish and seeks an opportunity to accelerate growth and recover from previous downturns while protecting themselves from the possibility of further decline.

For more information on **Point-to-Point Notes** scan the QR code below



Products

MLCD

Market-Linked Certificates of Deposit

For more information on Market-Linked CDs scan the QR code below



PPN

Principal Protected Notes

For more information on Principal Protected Notes scan the QR code below



MLN

Market-Linked Notes

For more information on Market-Linked Notes scan the QR code below.



BN

Buffered Notes

For more information on Buffered Notes scan the QR code below



Questions?

Contact InspereX at **888.849.5732** or **advisorsupport@insperex.com**



¹ Any return of principal 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. Any applicable downside protection will be realized only at maturity. Return at maturity could be less than the original amount invested.

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