BUFFERED ETF w/Cap
Balancing Protection And Growth

If you are approaching or in retirement, Sequence-Of-Returns Risk and bear markets can devastate your investment and retirement income portfolio. Consider adding a level of downside protection to your portfolio plus opportunities to grow your investments via a Buffered ETF (Exchange Traded Fund) with an upside Cap.

Comparing Index Performance To Buffered ETF With 1-Year Cap

			Buffered ETF	**1-Year Term**
	IRA Account Invested In		**Upside Cap: +12%**	**12.00%**
	S&P 500 Index		**Downside Buffer: -15% target annual max loss**	**-15.00%**
Year	**Return**	**Value**	**Return**	**Value**
		$100,000		$100,000
2008	-38.49%	$61,510	-23.49%	$76,510
2009	23.45%	$75,934	12.00%	$85,691
2010	12.78%	$85,638	12.00%	$95,974
2011	0.00%	$85,636	0.00%	$95,974
2012	13.41%	$97,120	12.00%	$107,491
2013	29.60%	$125,868	12.00%	$120,390
2014	11.39%	$140,204	11.39%	$134,102
2015	-0.73%	$139,181	0.00%	$134,102
2016	9.54%	$152,459	9.54%	$146,896
2017	19.42%	$182,066	12.00%	$164,523
2018	-6.24%	$170,705	0.00%	$164,523
2019	28.88%	$220,005	12.00%	$184,266
2020	16.26%	$255,778	12.00%	$206,378
2021	26.88%	$324,531	12.00%	$231,143
2022	-19.44%	$261,442	-4.44%	$220,881
2023	24.23%	$324,789	12.00%	$247,386
2024	23.31%	$400,498	12.00%	$277,073
Avg Annual Return	8.51%		6.18%	

The Average Annual Return is the rate of return that would have to be earned each year in order to achieve the results shown. This hypothetical buffered ETF example assumes an upside cap of 12.00% and a downside protection buffer of 15%.

Built For Market Ups And Downs - Stay Invested With Reduced Downside Risk*

Building a portfolio that gives you opportunities to grow your investments and have a level of protection during market downturns can be challenging. It's important to have a plan in place for both bull and bear markets - one that offers the potential for growth - while also adding protection from some of the downside. By providing upside potential with less exposure to market fluctuations, buffered ETFs may help you stay confidendently invested to weather market ups and downs so your investment plan stays on track.

Prepare For Bear Markets

Bear market performances from 1961 - 2021 based on S&P 500 Index *:

(1) A bear market occured approximately every 5.5 years,
(2) the average market decline during a bear market was (34.5%), and
(3) the average return required to break even from a bear market decline was 52.6%.
*** Source: Bloomberg 1/3/2022**

Consider a $100,000 IRA invested in the S&P 500 Index, and in the example above, a $100,000 IRA invested in a buffered ETF allocated to an indexed strategy with **an upside cap of 12.00% and a downside protection buffer of 15%**. Going back to 2008, the buffered ETF participated in Up Markets and Flat Markets, and significantly reduced losses during Bear Markets.

How It Works*

Upside Potential: Cap
In exchange for downside protection, buffered ETFs can provide growth potential by capturing market gains up to a cap. In this example, a 12.00% cap is used.

Downside Protection: Buffer
You can select from a range of downside protection level options ("buffers") including 9%, 15%, 30% and 100% to help protect from index loss. In this example, a 15% buffer is used.

Flexibility
You have the flexibility to reinvest, combine with, or reallocate to other strategies.

Investment Scenarios*

Scenario 1 - S&P 500 Index increases higher than the Cap
The buffered ETF earns the Cap for the 1-year term. For example, if the S&P 500 Index gains 25.00%, then you will earn 12.00%.**

Scenario 2 - S&P 500 Index increases between 0.00% and the Cap
The buffered ETF earns the exact same percentage as the S&P 500 Index for the 1-year term. For example, if the S&P 500 Index gains 5.00%, then you will earn 5.00%.**

Scenario 3 - S&P 500 Index decreases between 0.00% and the Buffer
The insurance company absorbs the entire loss, your principal is fully protected from the loss, and you earn 0.00% for the 1-year term. For example, if the S&P 500 Index loses 14.00%, then the insurance company will absorb the entire 14.00% loss and you will lose 0.00%.**

Scenario 4 - S&P 500 Index decreases more than the Buffer
The insurance company absorbs the first 15.00% of the loss and you will lose the difference for the 1-year term. For example, if the S&P 500 Index loses 30.00%, then the insurance company will absorb the first 15.00% of the loss, and you will incur a loss of 15.00%.**

Notes:
1. Term: Assumes a new 1-year term begins each calendar year.
2. Cap and Buffer: Based on the performance of the S&P 500 Index.
*** Figures exclude the deduction of applicable charges, expenses, and a 1/2 percent (0.50%) advisory fee.*