The

ACCUMU[LATE]

IRA Strategy

INCAPITAL

For investors who won't settle for less.

Conventional wisdom says the closer you get to retirement, the more conservative you may need to be with your investment portfolio because you may not have the time or willingness to take the risk necessary to overcome losses.

What if you're an investor who doesn't want to settle for less but…

…your conservative approach is not producing the asset growth you'll need to enjoy a rewarding retirement?

…you're concerned about outliving your wealth because your low-yield investment options can't sustain your retirement needs?

…you can't stomach equity market volatility or risk but want the potential for equity-like returns in order to achieve enough wealth to support the retirement you *want* to live instead of *have* to live?

What if there was a way to potentially grow your wealth faster…

…while limiting the associated risk, so you can enjoy more in retirement?

Because "settling" is not on your bucket list.

The AccumuLATE IRA Strategy is a principal protected[1] asset growth opportunity for investors late in their investing lifecycle – either nearing or in retirement – who refuse to settle for less.

Through a Market-Linked Certificate of Deposit invested from an IRA account and held to maturity, investors have the opportunity to receive:

- Participation in the upside performance[1] of various types of underlying assets your Market-Linked CD is linked to – for example, equity indices and asset allocation strategies
- Enhanced investment diversification with potential risk-reducing downside protection[1]
- Federal Deposit Insurance Corporation (FDIC) insurance on principal, up to allowable limits[2]
- The advantage of tax-deferred growth within the IRA

With the AccumuLATE IRA Strategy, investing in Market-Linked CDs helps take some of the uncertainty out of growth investing, while minimizing certain risks.

For investors who don't want to settle, put your money to work at a time when you least expect it to.

[1] Subject to the terms of the offering document which could include participation rates, interim caps and various risks. Principal is returned at maturity and is subject to the credit risk of the issuer. There is no guarantee of return above principal.

[2] The FDIC insures principal amounts up to FDIC limits in the event the issuer becomes insolvent.

What you should know before investing in Market-Linked CDs...

CALL RISK
Some Market-Linked CDs (MLCDs) are callable or redeemable, solely at the option of the issuer. The issuer is not obligated to redeem a callable CD or note, and will typically call a MLCD when it is most advantageous for them to do so. If the MLCD is called, it is possible that the investor may be unable to reinvest in a MLCD with similar or better terms.

CREDIT RISK
Any investment above the FDIC allowable limit is subject to the credit risk of the issuer, as are any market-linked returns.

FDIC INSURANCE
MLCDs are FDIC-insured in the event of issuer insolvency, up to the applicable limits of $250,000 per account ownership category and for each account owner and each of their beneficiaries. Any investment that exceeds the FDIC limit is subject to the credit risk of the issuer. If the issuer has guaranteed the return of principal, the FDIC will cover both the principal and any accrued interest, up to the applicable insurance limit. However, if interest is only credited at maturity and the issuer were to become insolvent prior to the maturity of the CD, no interest would be insured. Incapital only partners with bank issuers of MLCDs that are insured with the FDIC. While there is no maximum limit on the amount that you can invest in MLCDs, FDIC insurance only covers MLCDs up to the maximum insurance limits.

FEES
MLCDs are subject to fees and costs, including commission paid to your Advisor, structuring and development costs, and offering expenses. There are also trading costs, including costs to hedge the product. Any sales prior to maturity will be reduced by the cost of all the associated fees and costs. Please refer to the offering documents for a full list of fees. MLCDs, when held to maturity, will return the initial principal, subject to the credit risk of the issuer, regardless of fees.

LIQUIDITY RISK
MLCDs are intended to be held until maturity and there is no formal secondary market for the product, which makes early redemptions difficult and subject to a variety of market-related factors. In the event that clients are able to redeem MLCDs prior to maturity, the redemption proceeds may be less than the amount they invested due to fluctuations in the underlying assets and other market-related factors. FDIC insurance does not protect against losses if the MLCDs are sold or redeemed prior to maturity.

MARKET RISK
MLCDs are linked to the performance of specified underlying assets. The return on MLCDs can be adversely impacted if the underlying assets perform poorly. Depending on the terms of the relevant MLCD (outlined in the offering document), market risk could result in no return above the principal amount.

PERFORMANCE RISK
The MLCD pays a return based upon the performance of an underlying asset as outlined in the offering document. These terms could include interim caps, averaging, and rates of participation in the underlying asset. MLCDs do not pay dividends. If dividends are declared on the underlying asset, they will be excluded when calculating the performance of the MLCD.

TAX IMPLICATIONS
MLCDs may be treated as a "contingent debt instrument" for federal income tax purposes if they are held in a non-qualified account. While a MLCD may not pay interest until maturity, if at all, you may be required to include your charged interest amount each year as income for federal income tax purposes. For specific terms, please refer to the offering documents or consult a tax professional.

It's never too late to
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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 upon 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 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 or linked product 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 FDIC insurance limits. Investors that 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.

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ACC-BRO-0618