



MARKET-LINKED PRODUCT UNDERLYERS:

S&P 500[®] INDEX / RUSSELL 2000[®] INDEX



Underlyers

Some Market-Linked Products may be linked to the returns of the S&P 500[®] and the Russell 2000[®] (whichever is worst performing). Dividends paid on the underlyers are not passed through to the Market-Linked Product. If held to maturity, any potential coupon payments or gains will be paid out based on the worst performing index, as detailed in the offering documents. Additionally, your statement value will reflect any upward or downward movements in the volatility of these indices.

S&P 500[®] Index / Russell 2000[®] Index – Historical Look at Gains & Losses

This chart illustrates the number of times (and percentage of total observations) the worst performing index landed within various return ranges across different time periods, occurring over 35 years from 1983 to 2018.

| Rolling Periods | Total Observations | Total Gains | Total Losses | 0 to -5% | -6 to -10% | -11 to -15% | -16 to -20% | -21 to -25% | -26 to -30% | -31 to -35% | -36 to -40% | < -40% | 0% to 10% | 11 to 20% | 21 to 30% | 31 to 40% | >40% |
|-----------------|--------------------|-------------|--------------|-----------|------------|-------------|-------------|-------------|-------------|-------------|-------------|-----------|------------|------------|-----------|-----------|------------|
| 12-Month | 409 | 291 71% | 118 29% | 29 7% | 14 3% | 26 6% | 18 4% | 16 4% | 7 2% | 1 0.2% | 5 1% | 2 0.5% | 107 26% | 123 30% | 47 11% | 11 3% | 3 1% |
| 15-Month | 406 | 293 72% | 113 28% | 19 5% | 27 7% | 22 5% | 12 3% | 11 3% | 11 3% | 5 1% | 1 0.2% | 5 1% | 79 19% | 120 30% | 65 16% | 26 6% | 3 1% |
| 18-Month | 403 | 295 73% | 108 27% | 23 6% | 21 5% | 16 4% | 12 3% | 10 2% | 15 4% | 3 1% | 2 0.5% | 6 1% | 76 19% | 88 22% | 80 20% | 40 10% | 11 3% |
| 24-Month | 397 | 305 77% | 92 23% | 23 6% | 13 3% | 12 3% | 9 2% | 9 2% | 6 2% | 7 2% | 7 2% | 6 2% | 62 16% | 85 21% | 62 16% | 53 13% | 43 11% |
| 3-Year | 385 | 309 80% | 76 20% | 12 3% | 8 2% | 6 2% | 9 2% | 8 2% | 11 3% | 11 3% | 7 2% | 4 1% | 32 8% | 59 15% | 72 19% | 65 17% | 81 21% |
| 5-Year | 361 | 277 77% | 84 23% | 10 3% | 27 7% | 20 6% | 18 5% | 6 2% | 2 1% | 0 0% | 1 0.3% | 0 0% | 21 6% | 20 6% | 22 6% | 33 9% | 181 50% |
| 7-Year | 337 | 320 95% | 17 5% | 6 2% | 4 1% | 1 0.3% | 1 0.3% | 2 1% | 1 0.3% | 2 1% | 0 0% | 0 0% | 33 10% | 44 13% | 32 9% | 17 5% | 194 58% |
| 10-Year | 301 | 273 91% | 28 9% | 1 0.3% | 1 0.3% | 2 1% | 4 1% | 10 3% | 4 1% | 3 1% | 2 1% | 1 0.3% | 9 3% | 6 2% | 8 3% | 2 1% | 248 82% |

Source: Bloomberg. This chart represents various rolling periods in the past 35 years with monthly observations commencing on December 30, 1983 and ending on December 31, 2018. The S&P 500[®] Index is an unmanaged group of securities and is considered to be representative of the U.S. stock market in general. The Russell 2000[®] Index is an unmanaged group of securities and is considered to be representative of U.S. small cap companies. The gains and losses reflect the monthly price of each Index only, and therefore, do not include dividends. This chart is for illustrative purposes only. An investment cannot be made directly in an index. Past performance is no guarantee of future results.

Index Information

S&P 500® Index¹

| | | |
|--------------------------|-------------------------|-------|
| Launch Date | March 4, 1957 | |
| Ticker | SPX | |
| Stocks | 500 | |
| Sector Weightings | Information Technology | 20.1% |
| | Health Care | 15.5% |
| | Financials | 13.3% |
| | Communications Services | 10.1% |
| | Consumer Discretionary | 9.9% |
| | Industrials | 9.2% |
| | Consumer Staples | 7.4% |
| | Energy | 5.3% |
| | Utilities | 3.3% |
| | Real Estate | 3.0% |
| Materials | 2.7% | |

- Provides a broad snapshot of the overall U.S. equity market
- Approximately 80%, or more than \$9.9 trillion of all U.S. equity is benchmarked to the S&P 500® Index²
- Includes 500 of the top U.S. companies that trade on the NYSE and NASDAQ, and are measured by market capitalization

Russell 2000® Index¹

| | | |
|--------------------------|------------------------|-------|
| Launch Date | January 1, 1984 | |
| Ticker | RTY | |
| Stocks | 2,000 | |
| Sector Weightings | Financials | 21.3% |
| | Health Care | 16.0% |
| | Industrials | 15.1% |
| | Consumer Discretionary | 13.3% |
| | Information Technology | 12.5% |
| | Real Estate | 5.1% |
| | Consumer Staples | 4.6% |
| | Materials | 3.6% |
| | Utilities | 3.0% |
| | Energy | 2.8% |
| Communications Services | 2.7% | |

- Small-cap stock market index of the bottom 2,000 stocks in the Russell 3000® Index¹
- Maintained by FTSE Russell, a subsidiary of the London Stock Exchange Group
- Most widely quoted measure of the overall performance of the small-cap to mid-cap company shares

Speak with your Financial Advisor about the risks and suitability of Market-Linked Products in your portfolio.

¹ Source: Bloomberg as of December 31, 2018

² Source: S&P Dow Jones Indices as of December 31, 2018

Incapital 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 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 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 Market-Linked Product is subject to certain caps and restrictions. Any investment product 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 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 an offer, solicitation or sale would be unlawful or prohibited by the specific offering documentation.

©2019 Incapital. All rights reserved. Securities offered through Incapital LLC, Member FINRA/SIPC.

For all Market-Linked Products, excluding Market-Linked CDs, the following applies:

| | | | | |
|------------------|---------------------|----------------|--------------------|--------------------------------------|
| NOT FDIC INSURED | NOT BANK GUARANTEED | MAY LOSE VALUE | NOT A BANK DEPOSIT | NOT INSURED BY ANY GOVERNMENT AGENCY |
|------------------|---------------------|----------------|--------------------|--------------------------------------|

SPXRTY-FS-0919