The ACCUMU[LATE] IRA Strategy

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Will You be Ready for Your Retirement?

Many investors have not yet realized their dream retirement and are worried about their future. In fact, if you are nearing retirement you may want to accumulate more assets at a time you thought you couldn't.

- **Do you have a fear of losing money later in life?**
- **Do you worry about running out of money in retirement?**
- **Do you know what your retirement lifestyle will look like?**

What if…

…you can't tolerate equity market volatility or risk but want the potential for equity-like returns in order to achieve enough wealth to support the retirement you desire?

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

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

What If… there was a solution?

Introducing

The

ACCUMU[LATE]

IRA Strategy

The AccumuLATE IRA Strategy is a principal-protected[1] asset growth opportunity for investors late in their investment lifecycle who refuse to settle for less.

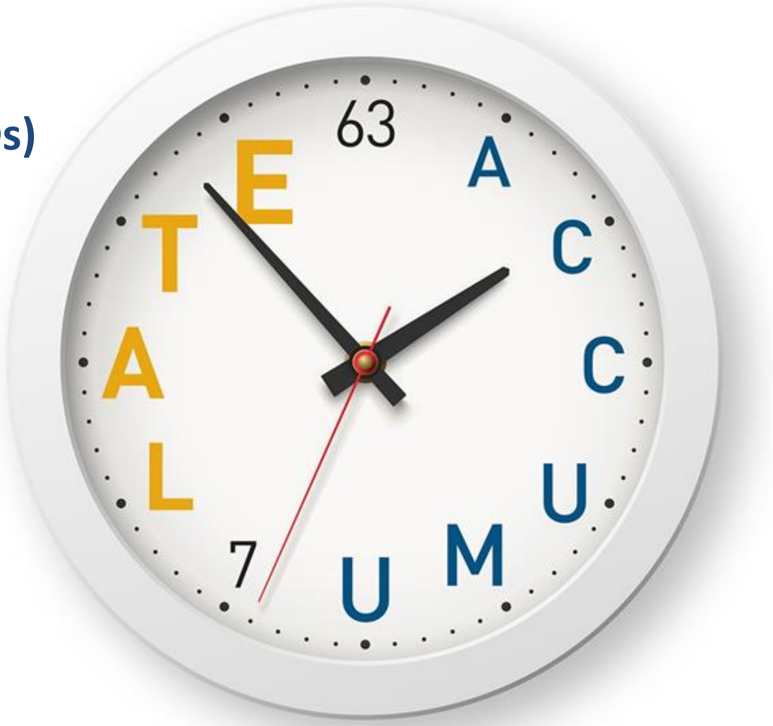
1 Subject to the terms of the offering document which could include participation rates, interim caps and various risks. There is no guarantee of return above principal.

How Can You AccumuLATE?

The AccumuLATE IRA Strategy is for investors at or nearing retirement who wonder what to do late in their retirement investing lifecycle.

Using Market-Linked Certificates of Deposit (MLCDs) investors have the opportunity to receive:

- **Participation in the upside performance[1] in underlying assets your CD is linked to such as equities, equity indices and asset allocation strategies**
- **Enhanced investment diversification with risk-reducing downside protection[2]**
- **Federal Deposit Insurance Corporation (FDIC) insurance on principal, up to allowable limits[3]**
- **The advantage of tax-deferred growth within an IRA**



1 Subject to the terms of the offering document which could include participation rates, interim caps and various risks. If the underlying assets have a negative return at maturity, the MLCD will have no return above the principal amount.
2 Principal is returned at maturity and is subject to the credit risk of the issuer.
3 The FDIC insures principal amounts up to FDIC limits in the event the issuer becomes insolvent.

Market-Linked CDs Can Answer Your Investment Challenges

A Market-Linked CD is a principal-protected[1] investment with the return linked to the performance of one or more underlying assets. These may include equities, equity indices or asset allocation strategies.

- **Federal Deposit Insurance Corporation (FDIC)**: The FDIC insures principal amounts up to FDIC limits in the event the issuer becomes insolvent[2].
- **Estate Feature**: Market-Linked CDs may have what is commonly referred to as a “death put” or “survivor’s option”[3].

1 Principal is returned at maturity and is subject to the credit risk of the issuer.
2 The value of the investment may be worth less than the principal amount if sold prior to maturity and there may not be a liquid secondary market.
3 Upon death or adjudication of incompetency, this feature allows beneficiaries to redeem the MLCDs at their principal value without interest, prior to maturity.

What if…

You are near or in retirement and don't have the time or appetite to take on the risk necessary to make up for losses?

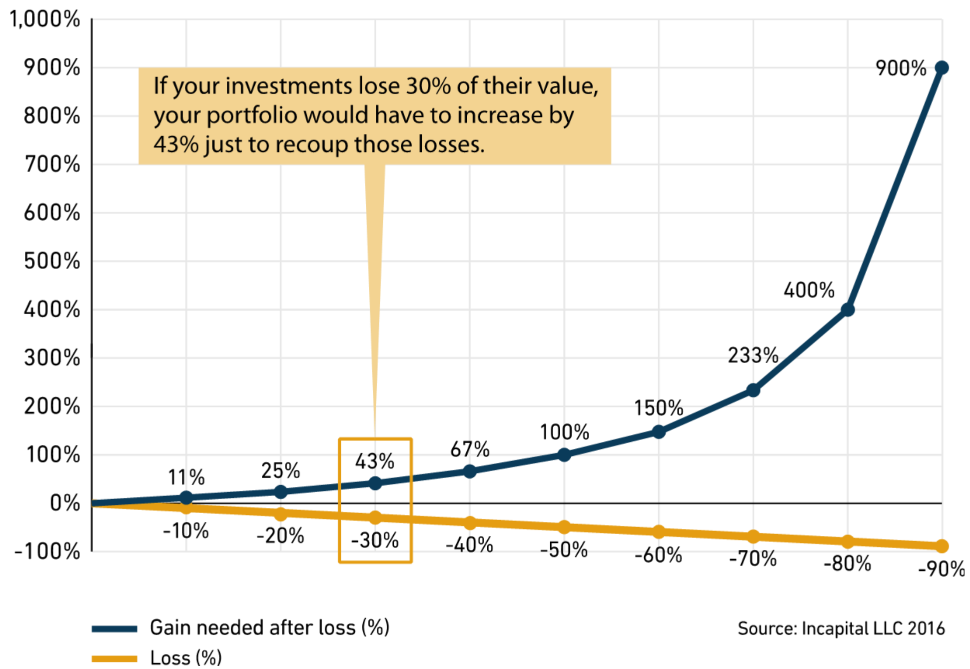
What if…

Various sectors of the market tumble and your portfolio value falls with it, possibly significantly? Are you reluctant to put your portfolio at higher risk to potentially make up for those losses?

There IS a Solution

You shouldn't have to take on more risk at a time when you should be taking on less. Market-Linked CDs provide exposure to equity markets while protecting your principal against losses[1]. In the event the issuer were to become insolvent, the FDIC insures principal amounts up to applicable limits.

Percentage Gains Needed to Offset Losses



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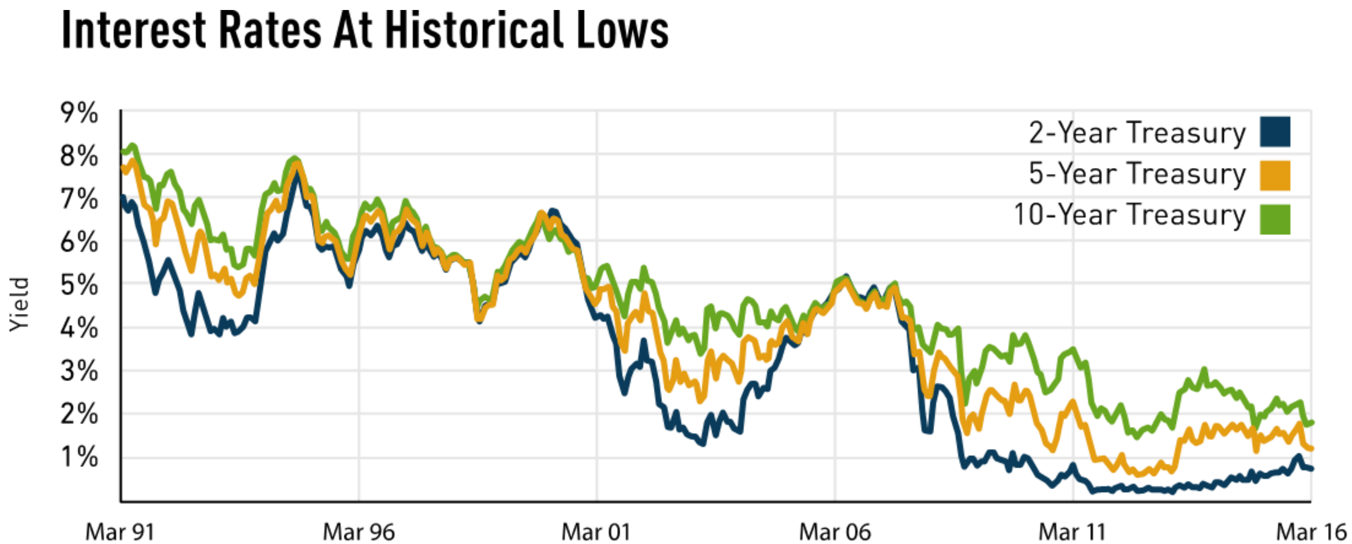
What if…

Traditional interest rate sensitive investments are generating historically low returns and you are worried about not meeting your financial goals?



Source: Bloomberg. Past performance is no guarantee of future results. This chart is for illustrative purposes only.

This chart illustrates the historical yield of 2-year, 5-year, and 10-year Treasury Bonds on the last trading day of the month from March 1991 to March 2016. Treasury Bonds offer a fixed rate of return if held to maturity and are backed by the full faith and credit of The United States Government. The value of the securities will fluctuate based on various factors and if redeemed before maturity may be worth less than the original investment. Investing in Treasury Bonds carries risks which include, but are not limited to, interest rate risk, price risk, and inflation risk. The longer duration of a bond, the more sensitive its price is to changes in interest rates. Past performance is no guarantee of future results. There is no assurance that investing in any asset-class will provide positive performance over time. Different economic environments, economic periods and market conditions will produce different results.

The overall performance of a MLCD is dependent upon the performance of underlying assets. If the underlying assets have a negative return at maturity, the MLCD will have no return above the principal amount. Return of principal is not guaranteed and is subject to the credit risk of the issuer. Please see the end of this presentation for a complete discussion of the risks associated with a MLCD.

What Are Your Investment Challenges?

You don't have to settle for low returns in exchange for low risk. With Market-Linked CDs,
you have the opportunity to capture returns linked to the performance of financial markets[1].

You have the opportunity to select a payout structure that may provide coupon payments at specified and predetermined valuation dates, subject to the performance of the underlying assets[2].

1 Subject to the terms of the offering document which could include participation rates, interim caps and various risks. There is no guarantee of return above principal.
2 Subject to the terms of the offering document, coupon payments are not guaranteed and subject to the performance of the underlying assets and the credit risk of the issuer.

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?

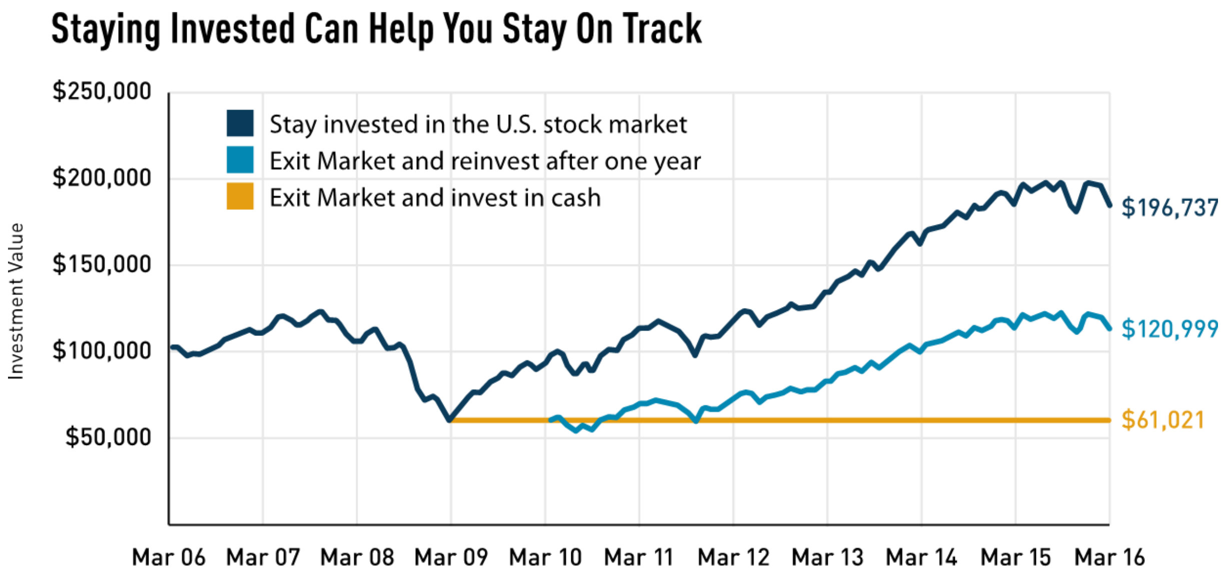
What if…

The markets increase considerably, but you’re not invested, and you miss out on asset growth that could have a meaningful impact on your retirement?

What Are Your Investment Challenges?

You don't have to sit on the sidelines and regret missing investment opportunities. With Market-Linked CDs, it's possible to increase your chances of achieving greater returns[2] while protecting your principal[1] so you can have the confidence to remain invested.

You can also gain exposure to specific market segments that are aligned with your market outlook.



Source: Bloomberg. Data represents the last trading day of the month for the time period from March 2006 to March 2016. The market is represented by the Standard and Poors 500®, which is an unmanaged group of securities and considered to be representative of the U.S. stock market in general. Cash is represented by the Goldman Sachs Overnight Money Market Index (GSMMUSD). Past performance is no guarantee of future results. This chart is for illustrative purposes only. An investment cannot be made directly in an index. The data assume reinvestment of income and do not account for taxes or transaction costs on an initial investment of $100.000.

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The Power of Being 63 – An Example of AccumuLATE In Action

Investors who are 63 years old will be facing mandatory IRA distributions at age 70.5. It's a time you may not expect to put your money to work.

By investing in a 7-year Market-Linked CD, held in an IRA account to maturity, you have the opportunity to make your money work for you and still enjoy the benefits of principal protection[1] and the backing of FDIC insurance[2].

1 Principal is returned at maturity and is subject to the credit risk of the issuer
2 The FDIC insures principal amounts up to FDIC limits in the event the issuer becomes insolvent.

An Innovative Solution to Help You AccumuLATE

Market-Linked CDs may provide:

- Principal[1] protection against losses
- The potential for capital growth[2]
- Reduction of volatility in your portfolio
- Enhanced portfolio diversification
- The feeling of being more financially prepared for the retirement you want to live
- The ability to avoid the **What ifs** of investing!

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What You Need to Know

- It is important to review the relevant offering document to understand the specific terms that may impact the performance of a particular Market-Linked CD. **You should speak with your Advisor** about the risks and suitability of Market-Linked CDs in your portfolio.
- To determine what the possible returns may be, consider discussing specific terms including (but not limited to):
    - **Participation Rate:** The multiplier of the underlying asset's gain, if applicable.
    - **Caps:** The maximum return that may be earned on the Market-Linked CD regardless of the actual return on the underlying asset.
    - **Return Calculation Method:** This is based on the average level of the performance of the underlying assets observed on a specified and predetermined number of valuation dates throughout the life of the Market-Linked CD.

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

CALL RISK
Some 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. 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.

Disclosure

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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 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 ("MLCDs") are subject to credit risk of the issuer above FDIC insurance limits. Investors that sell complex products or MLCDs 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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