



## MARKET-LINKED PRODUCTS UNDERLIER:

# NASDAQ-100® INDEX

Market-Linked Products, considered complex investments, are linked to the performance of an underlying asset, such as the NASDAQ-100® Index (“Index”). Dividends paid on the underlier 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 performance of the Index, as detailed in the offering documents. Additionally, your statement value will reflect any upward or downward movements in the volatility of the Index.

### NASDAQ-100® Index – Historical Look at Gains & Losses

The chart below illustrates the **number of times** the Index’s return, measured from the beginning to the end of different time periods within the past 30 years, landed within various return ranges.

	Total Rolling Periods	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%
1-Yr	349	289	60	13	5	4	1	2	7	6	7	15	73	66	66	23	61
3-Yr	325	269	56	10	5	4	5	2	5	3	1	21	13	14	19	20	203
5-Yr	301	247	54	7	5	9	4	5	0	8	1	15	5	16	13	13	200
7-Yr	277	243	34	2	1	3	4	5	2	6	0	11	4	8	7	3	221
10-Yr	241	213	28	0	2	1	1	1	2	3	4	14	0	1	3	4	205

The chart below illustrates the **percentage of times** (based on total rolling periods) the Index’s return, measured from the beginning to the end of different time periods within the past 30 years, landed within various return ranges.

	Total Rolling Periods	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%
1-Yr	349	83%	17%	4%	1%	1%	0%	1%	2%	2%	2%	4%	21%	19%	19%	7%	17%
3-Yr	325	83%	17%	3%	2%	1%	2%	1%	2%	1%	0%	6%	4%	4%	6%	6%	62%
5-Yr	301	82%	18%	2%	2%	3%	1%	2%	0%	3%	0%	5%	2%	5%	4%	4%	66%
7-Yr	277	88%	12%	1%	0%	1%	1%	2%	1%	2%	0%	4%	1%	3%	3%	1%	80%
10-Yr	241	88%	12%	0%	1%	0%	0%	0%	1%	1%	2%	6%	0%	0%	1%	2%	85%

Source: Bloomberg. Bloomberg. The charts above represent various rolling periods in the past 30 years with monthly observations commencing on December 29, 1989 and ending on December 31, 2019. The NASDAQ-100® Index is an unmanaged group of securities and is considered to be representative of the global large-cap growth market in general. The gains and losses reflect the monthly price of the Index only, and therefore, do not include dividends. These charts are for illustrative purposes only. An investment cannot be made directly in an index. Past performance is no guarantee of future results.

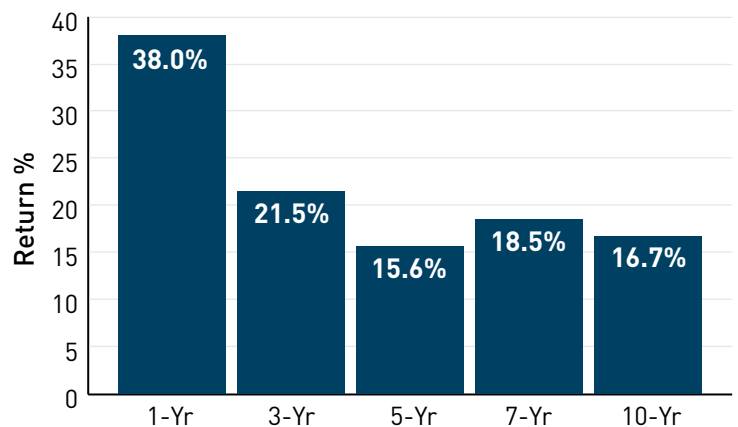
# NASDAQ-100® Index

## Index Information<sup>1</sup>

<b>Launch Date</b>	February 1, 1985	
<b>Ticker</b>	NDX	
<b>Stocks</b>	103	
<b>Sector Weightings</b>	Consumer Discretionary	29.1%
	Information Technology	25.4%
	Communication Services	20.9%
	Health Care	14.0%
	Industrials	6.3%
	Consumer Staples	2.9%
	Financials	0.9%
	Utilities	0.5%

- Includes 100+ of the largest domestic and international non-financial companies listed on The NASDAQ Stock Market based on market capitalization<sup>2</sup>
- Reflects companies across major industry groups including computer hardware and software, telecommunications, retail/wholesale trade and biotechnology<sup>2</sup>

## Trailing Returns as of December 31, 2019<sup>3</sup>



The graph above illustrates the Index's price return during the trailing 1-, 3-, 5-, 7- and 10-year given periods.

1 Source: Bloomberg as of December 31, 2019.

2 Source: NASDAQ as of December 31, 2019.

3 Source: Bloomberg as of December 31, 2019. This chart is for illustrative purposes only. An investment cannot be made directly in an index. Past performance is no guarantee of future results. Returns for greater than 1 year are expressed in terms of compounded average annual returns. Returns do not include dividends, sales charges or management, administrative and other fees.

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