INCAPITAL

PROTECTION WITH POSSIBILITIES[1]

Are you cautious about taking on risk with your investments? Does market volatility make you uncomfortable?

If you are looking for an investment strategy that protects your core portfolio[1] and gives you confidence to stay invested through market cycles, then don't miss the educational session on **Principal Protected Notes.**

These unique solutions can:

- Protect your principal against losses, if held to maturity[1]
- Increase the potential for growth and/or income[1]
- Help you feel more financially prepared to meet your investment goals

Speak with your Financial Advisor about whether Principal-Protected Notes may be the right solution for you.

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[1]Subject to the terms of the offering documents which could include participation rates, interim caps, and various risks. Any applicable downside protection will be realized only at maturity. Return at maturity could be less than the original amount invested, and subject to the credit risk of the issuer.

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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. Principal Protected Notes are subject to the credit risk of the issuer. Investors who sell complex products or Principal Protected Notes 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.

PPN-FLYER-0518

PROTECTION WITH POSSIBILITIES

Principal-Protected Notes Seminar

Time:

Date:

Location:

Presenter(s):

RSVP today if you are interested in attending this seminar.
Contact:

WE LOOK FORWARD TO SEEING YOU!

Principal Protected Market-Linked Notes

Solutions to Help You Manage the **What Ifs** of Investing

INCAPITAL

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Invest With Purpose

Managing your portfolio doesn't always mean you need to take on more risk to achieve potential growth or greater income.[1] And you don't have to leave yourself unprotected in market downturns.

Learn how you can protect your principal[1] and invest with purpose.

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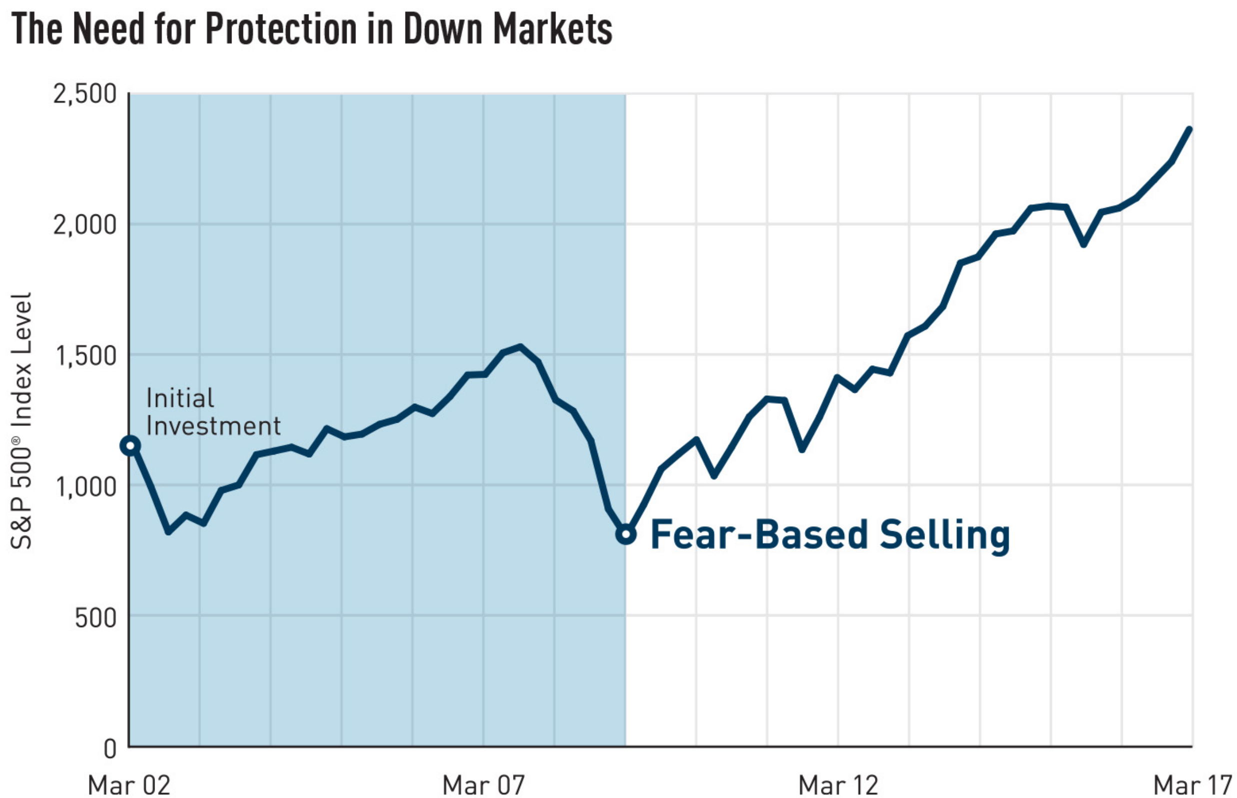
What if…

Your fear of losing money in a market decline is keeping you from investing in equities to achieve your long-term objectives?



Source: Bloomberg. Data represents the last trading day of the quarter for the time period March 2002 to March 2017. The U.S. stock market is represented by the Standard and Poor's 500®, which is an unmanaged group of securities considered to be representative of the U.S. stock market in general. The declines and gains reflect the level of the Index on the last trading day of the quarter only, and therefore, do not include dividends. Past performance is no guarantee of future results. This chart is for illustrative purposes only. An investment cannot be made directly in an index.

What Are Your Investment Challenges?

Don't let fear of losses give you investment paralysis.
Principal Protected Notes can protect your core portfolio[1]
and give you the confidence to stay invested
through market cycles.

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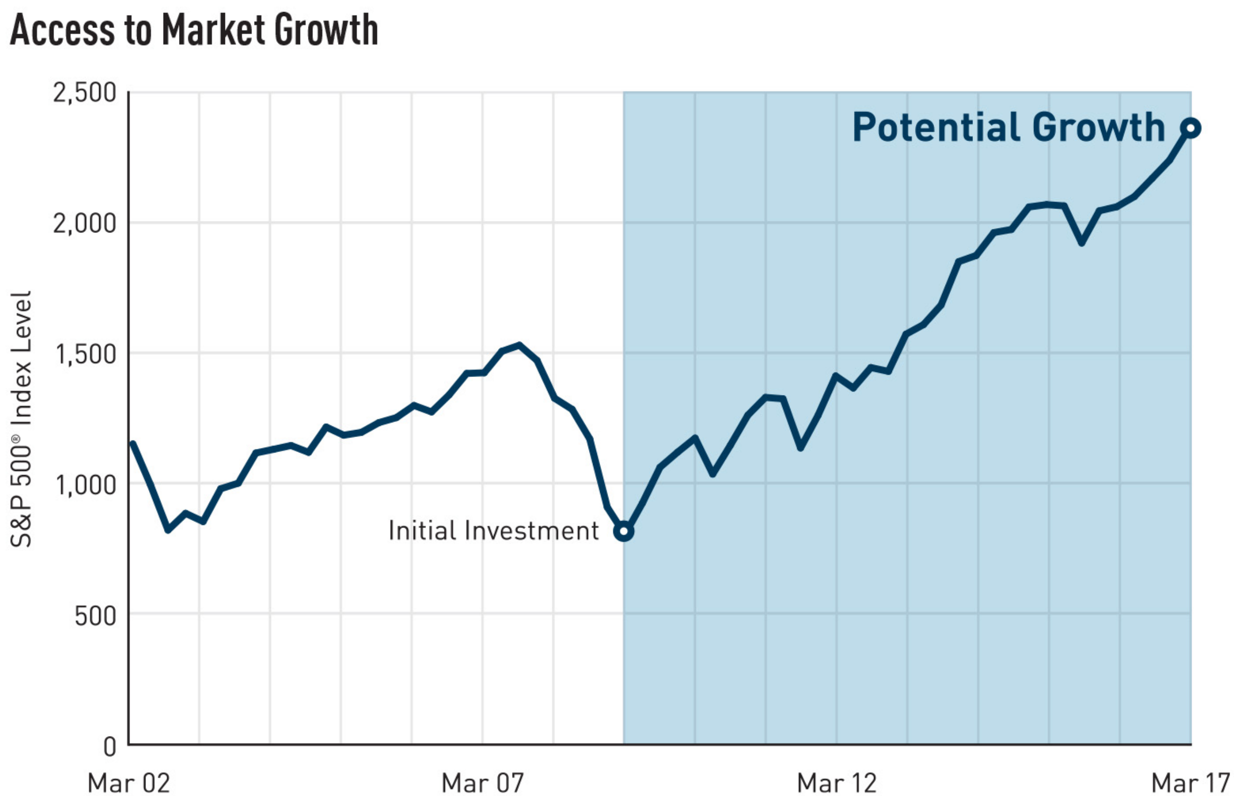
What if…

You're seeking greater growth in your portfolio, but the idea of taking on more risk makes you uncomfortable?



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What Are Your Growth Investment Challenges?

Staying invested doesn't mean you have to put your portfolio at higher risk. With Principal Protected Notes it is possible to participate in growth opportunities that still protects a portion of your portfolio.[1]

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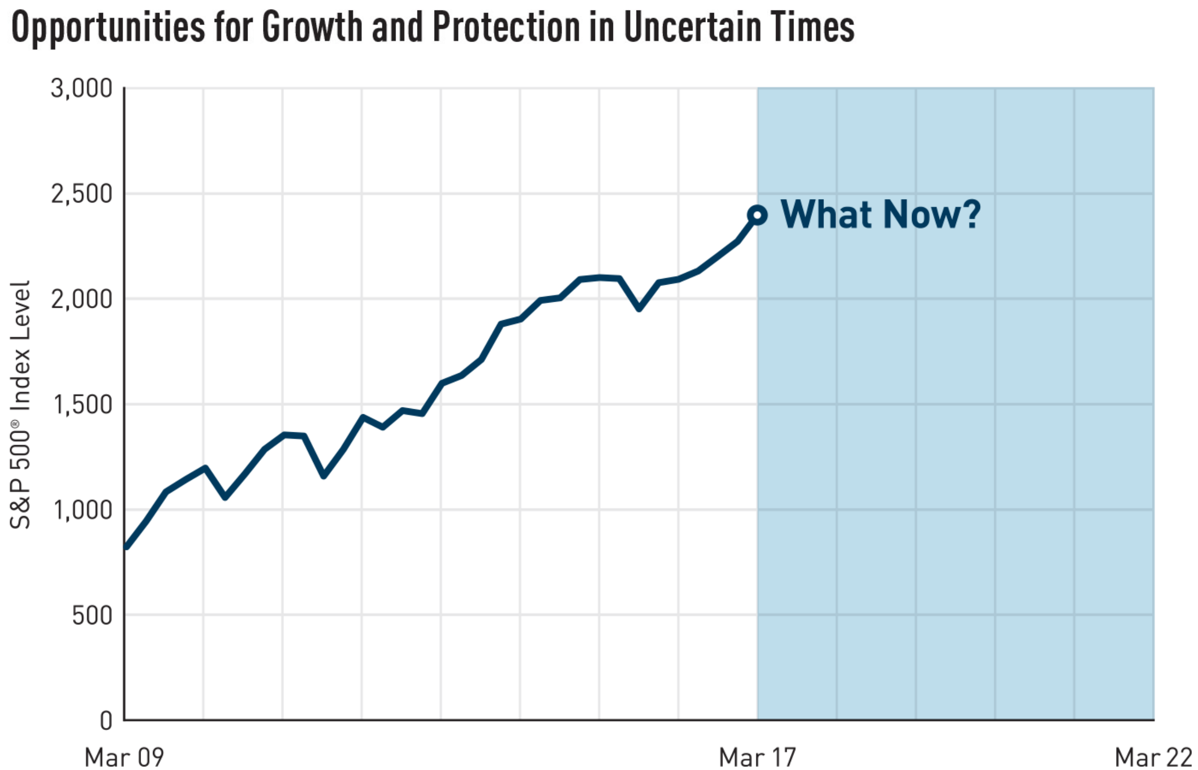
What if…

You're worried that the prolonged growth in the equity market may stall? How do you protect any existing gains? Or, what if you missed the market run and want in should it continue?



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What Are Your Growth Investment Challenges?

Protect your principal[1] from uncertainty so you can stay invested. With Principal Protected Notes you can either lock in gains or invest new money with protection[1] from future losses, while positioning your portfolio to take advantage of any potential growth opportunities.[1]

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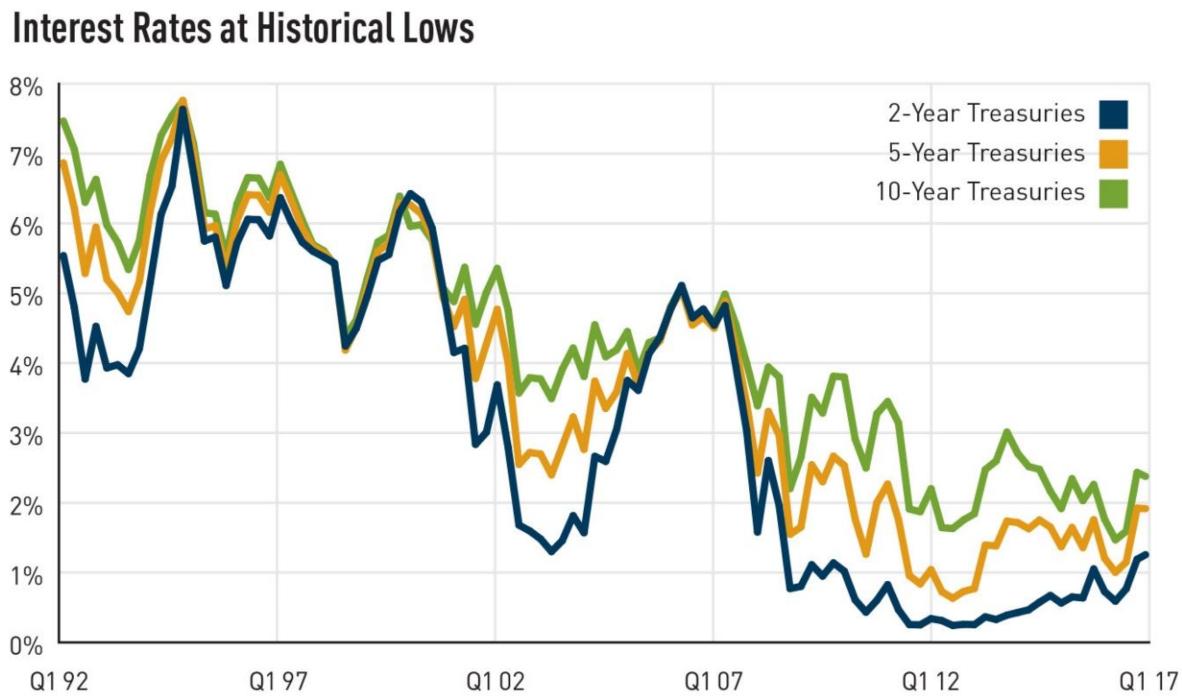
What if…

You fear your lower-risk investments may leave you short of the income you need to achieve your long-term goals?



This chart illustrates the historical yield of 2-year, 5-year, and 10-year Treasury Bonds on the last trading day of the quarter from March 1992 to March 2017. 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 the 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 environments, economic periods, and market conditions will produce different results. The overall performance of a Principal Protected Note (PPN) is dependent upon the performance of the underlyer. If the underlyer has a negative return at maturity, the PPN 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 the presentation for a complete discussion of the risks associated with Principal Protected Notes.

There's no need to settle for income investments that are largely dependent on interest rates. If your goal is to generate higher income, Principal Protected Notes give you the potential to receive coupon payments based on the performance of one or more underlying assets,[1] while also receiving the benefit of principal protection,[1] subject to the credit risk of the issuer.

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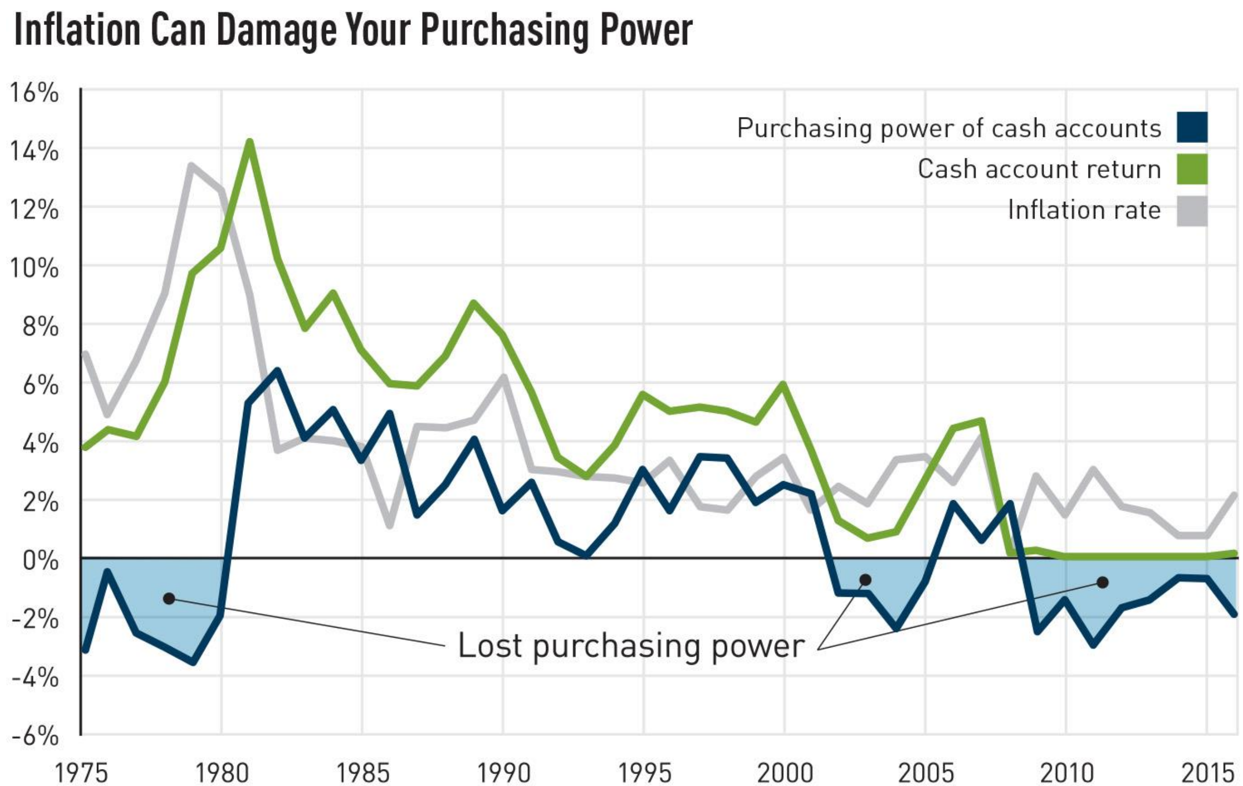
What if…

You have significant assets in cash and are worried about inflation eroding the future value of your wealth?



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What Are Your Income Investment Challenges?

Don't let inflation damage your cash investments and purchasing power. With Principal Protected Notes, you can protect your initial investment[1] from inflation erosion while taking advantage of the opportunity to participate in potential market gains.

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Principal Protected Notes are uniquely flexible investments that can play a variety of roles in your portfolio, enabling you to invest with purpose.

- Providing principal protection.[1]
- Participate in the markets and capture potential market gains.[1]
- Returns linked to the performance of one or more underlying assets (underlyers)
  - Equities
  - Equity indices
  - Asset allocation strategies
- Principal Protected Notes are considered senior unsecured debt.
- Any returns are subject to the credit risk of the issuer.

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Protection With Purpose

If you are seeking **growth**, some Principal Protected Notes provide the potential for capital appreciation.

- Based on a "participation rate[2]"
- There may be a "cap[3]" on the maximum return
- Dividends paid on the underlyer are not passed through to the Principal Protected Note

2 "Participation Rate" refers to the degree or method in which an investor can participate in the potential appreciation of the underlying asset.
3 A "Cap" represents a ceiling above which an investor does not participate in further upside gains on the PPN regardless of the actual return on the underlying asset.

Protection With Purpose

If you are seeking **income**, some Principal Protected Notes provide coupon payments based on whether the underlyer meets certain performance thresholds at predetermined times.

Investors should review the relevant offering documents to understand the specific terms that may impact the performance of a particular Principal Protected Note.[1]

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Principal Protected Notes May Help You…

- Protect your hard earned gains against losses[1]
- Increase the potential for capital growth and/or income[1]
- Protect your purchasing power[1]
- Complement traditional investments
- Enhance your portfolio's diversification
- Feel more financially prepared to meet your investment goals
- Tackle the **What ifs** of investing!

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What You Should Know Before Investing In Principal Protected Notes...

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

CREDIT RISK
A PPN represents an unsecured debt that is subject to the credit risk of the issuer. Due payments, if any, as well as any market-linked returns, are subject to the credit risk of the issuer.

FEES
PPNs 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.

LIQUIDITY RISK
PPNs 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 you are able to redeem PPNs prior to maturity, the redemption proceeds may be less than the amount you invested due to fluctuations in the underlying assets and other market-related factors.

MARKET RISK
PPNs are linked to the performance of specified underlying assets. The return on PPNs can be adversely impacted if the underlying assets perform poorly. Depending on the performance of underlying assets, the payment you receive at maturity may be less than the principal amount invested.

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

PRINCIPAL RISK
Some PPNs are not structured to repay your full principal amount on the stated maturity date. For these PPNs, depending on the performance of the market measure, the payment you receive at maturity may be less than the original offering price of the PPNs.

TAX IMPLICATIONS
The tax treatment of PPNs is complicated, varies depending on the structure, and in some cases is uncertain. Before purchasing any PPN, please consult with a tax advisor. You also should read the applicable tax risk disclosures in the offering documents when considering the purchase of PPNs.

Disclosure

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.

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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.

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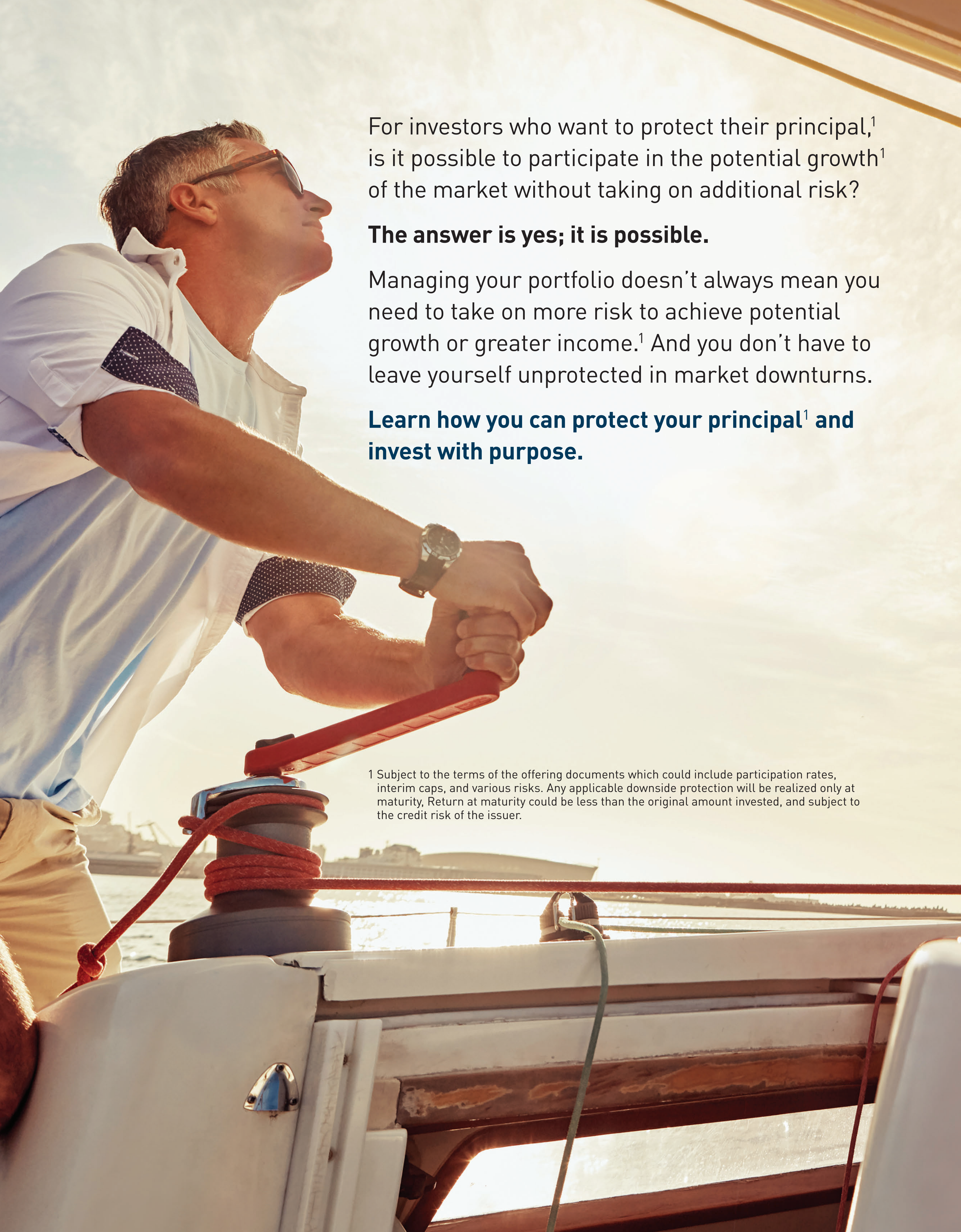
PPN-Pres-0817

Principal Protected Market-Linked Notes

Solutions To Help You Manage The **What Ifs** Of Investing

INCAPITAL



For investors who want to protect their principal,[1] is it possible to participate in the potential growth[1] of the market without taking on additional risk?

The answer is yes; it is possible.

Managing your portfolio doesn't always mean you need to take on more risk to achieve potential growth or greater income.[1] And you don't have to leave yourself unprotected in market downturns.

Learn how you can protect your principal[1] and invest with purpose.

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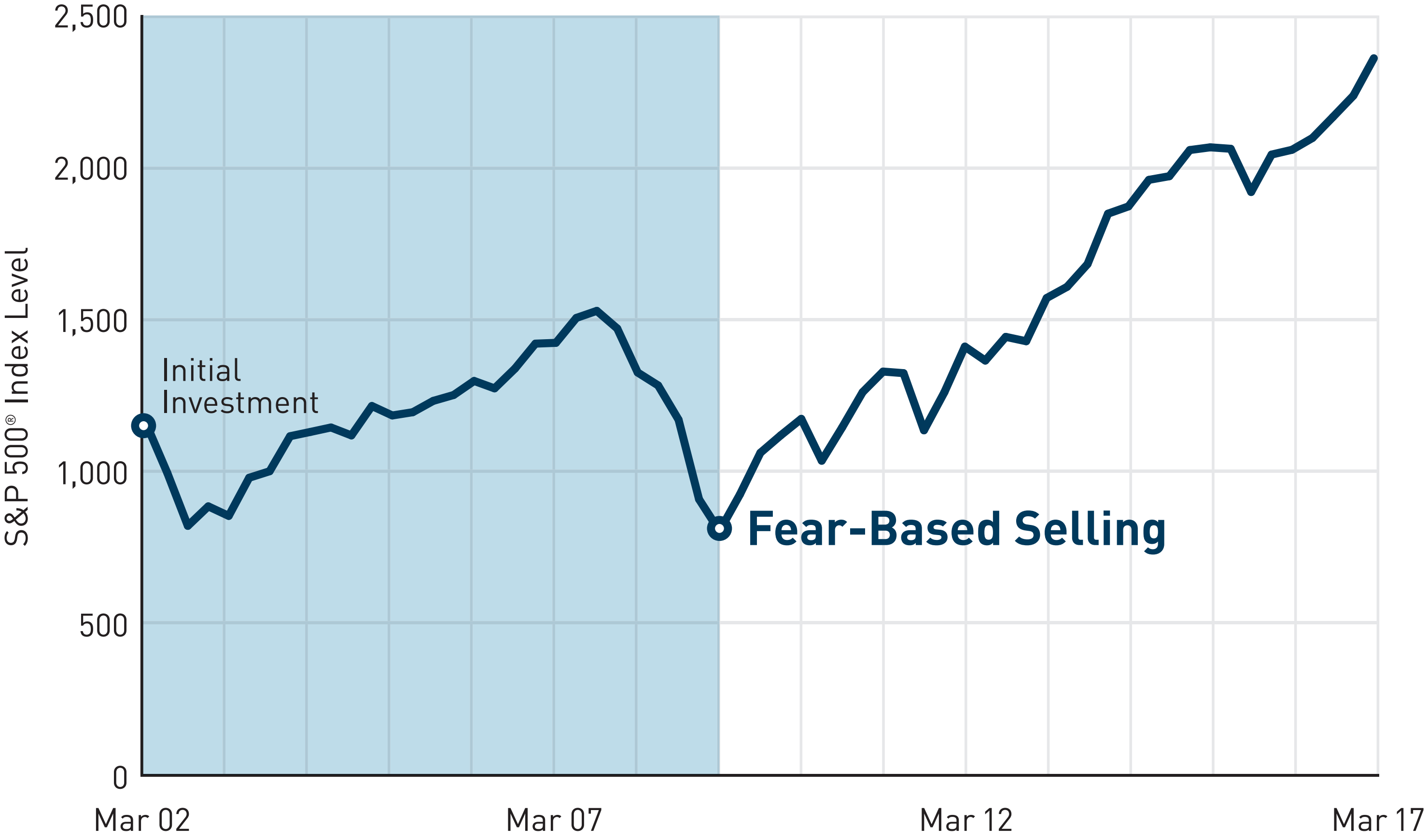
What if...

Your fear of losing money in a market decline is keeping you from investing in equities to achieve your long-term objectives?

The Need for Protection in Down Markets



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Don't let fear of losses give you investment paralysis.

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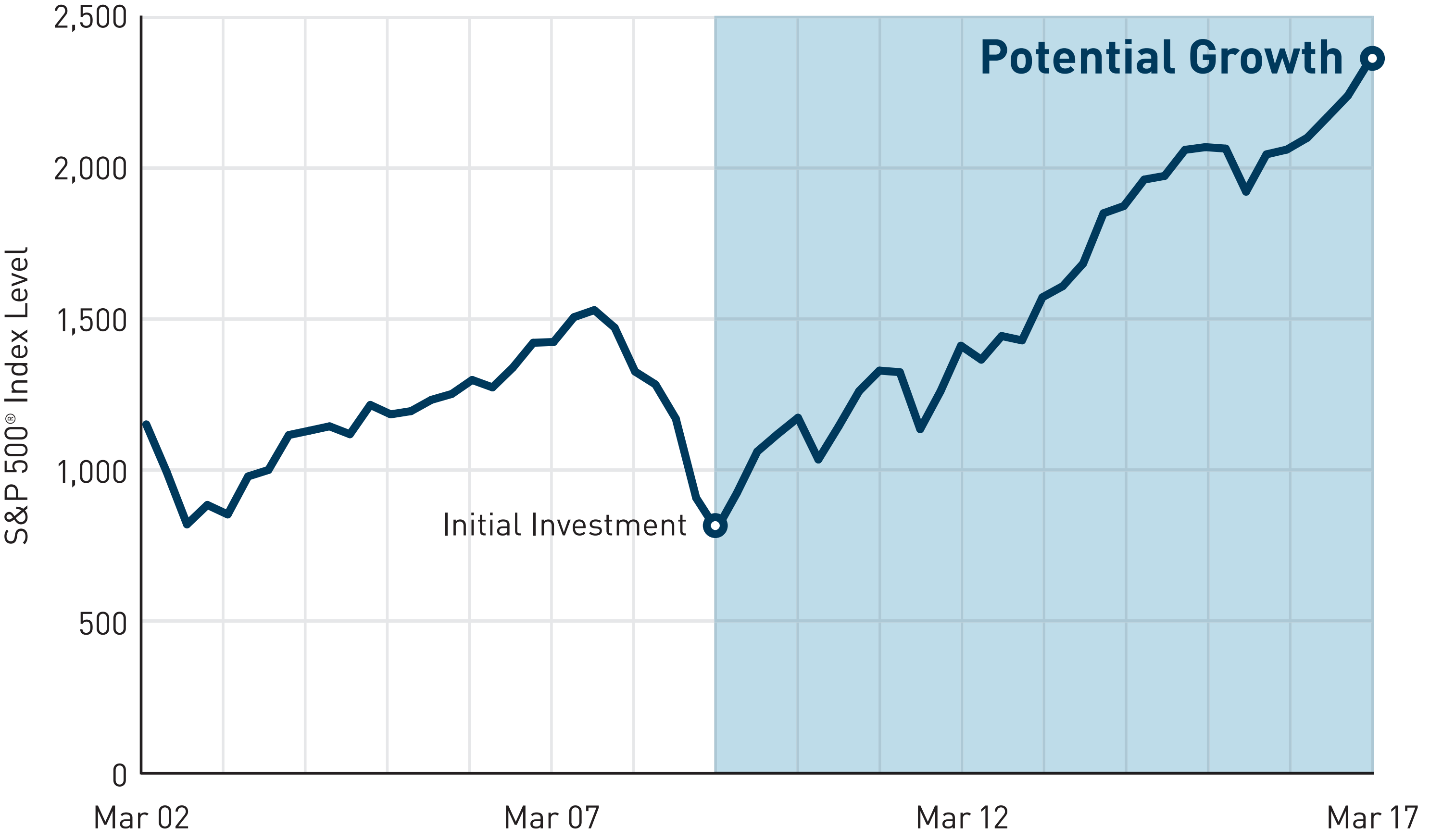
Access to Market Growth



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Staying invested doesn't mean you have to put your portfolio at higher risk. With Principal Protected Notes it is possible to participate in growth opportunities while still protecting a portion of your portfolio.[1]

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What if...

You're worried that the prolonged growth in the equity market may stall? How do you protect any existing gains? Or what if you missed the market run and want in should it continue?

Opportunities for Growth and Protection in Uncertain Times

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What if...

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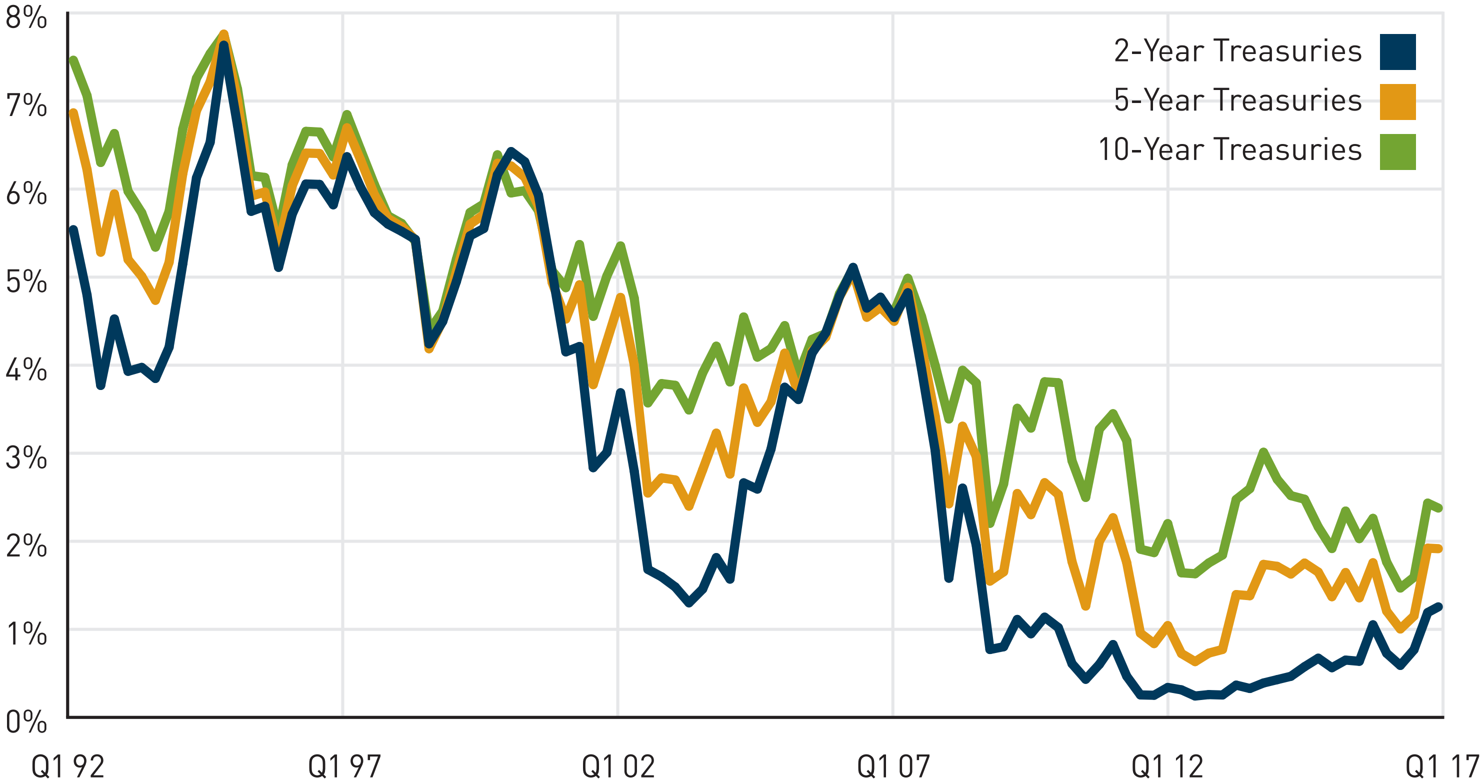
Interest Rates at Historical Lows



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There's no need to settle for income investments that are largely dependent on interest rates. If your goal is to generate higher income, Principal Protected Notes give you the potential to receive coupon payments based on the performance of one or more underlying assets,[1] while also receiving the benefit of principal protection,[1] subject to the credit risk of the issuer.

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What if...

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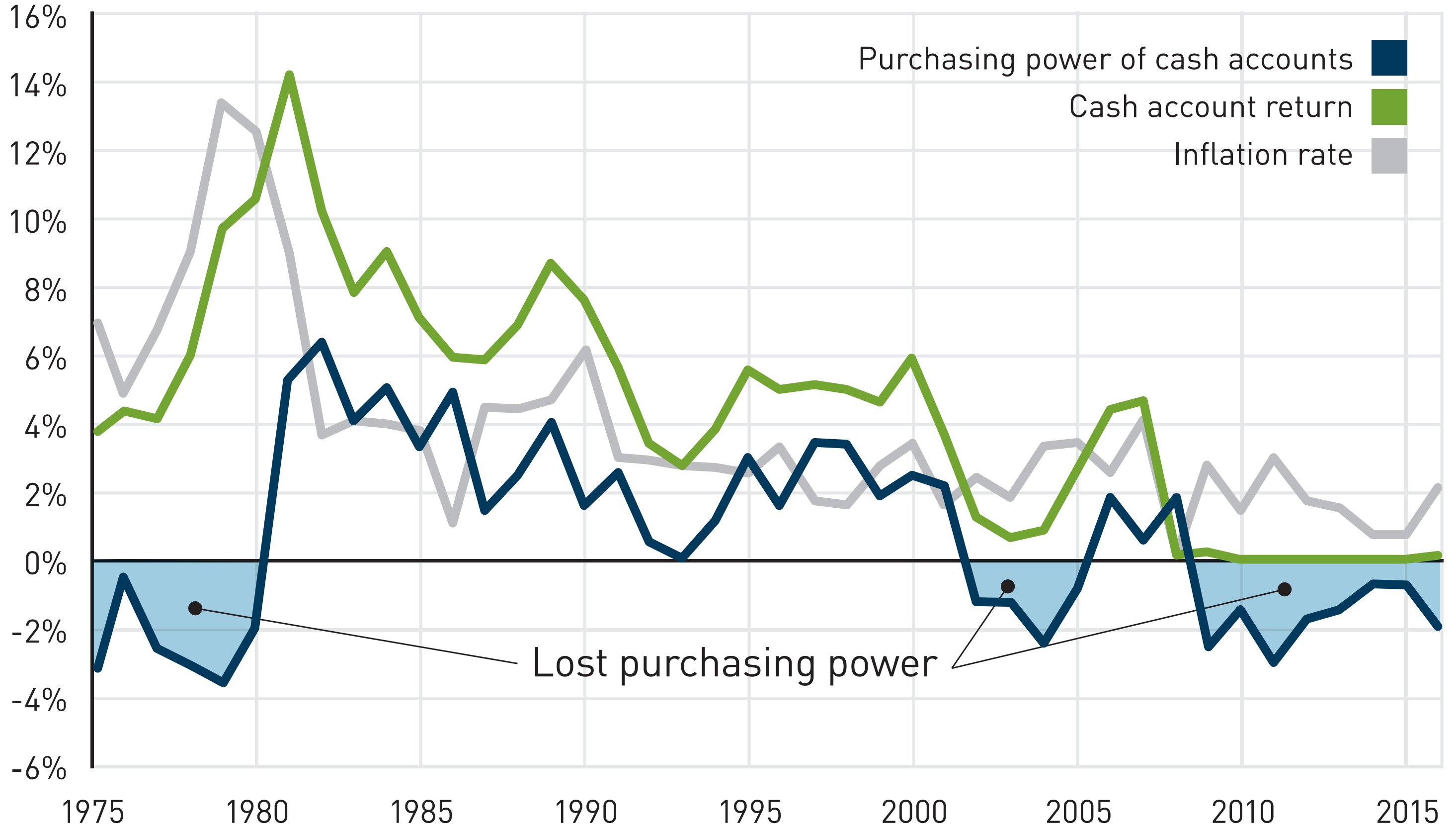
Inflation Can Damage Your Purchasing Power



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Don't let inflation damage your cash investments and purchasing power. With Principal Protected Notes, you can protect your initial investment[1] from inflation erosion while taking advantage of the opportunity to participate in potential market gains.

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Protection with Purpose

Principal Protected Notes are uniquely flexible investments that can play a variety of roles in your portfolio, enabling you to invest with purpose. They are designed for investors who are mindful of risk and want **principal protection**[1] on their investments so they can have the confidence to participate in the markets and capture any potential **upside opportunities**. Returns are linked to the performance of one or more underlying assets (underlyers), such as equities, equity indices or asset allocation strategies.

If you are seeking **growth**, some Principal Protected Notes provide the potential for capital appreciation based on a "participation rate[2]" in the potential appreciation of the underlyer. Additionally there may be a "cap[3]" on the maximum return. Dividends paid on the underlyer are not passed through to the Principal Protected Note.

If you are seeking **income**, there are Principal Protected Notes that provide coupon payments based on whether the underlyer meets certain performance thresholds at predetermined times throughout the life of the Principal Protected Note. Investors should review the relevant offering documents to understand the specific terms that may impact the performance of a particular Principal Protected Note.[1]

Principal Protected Notes are considered senior unsecured debt. Any returns of principal, interest, and gains generated are subject to the credit risk of the issuer. If the issuer defaults on its payment obligations, your principal may be at risk.

Ask your Financial Advisor how Principal Protected Notes may help you:

- Protect your hard-earned gains against losses[1]
- Increase the potential for capital growth and/or income[1]
- Protect your purchasing power[1]
- Complement traditional investments
- Enhance your portfolio's diversification
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MARKET RISK
PPNs are linked to the performance of specified underlying assets. The return on PPNs can be adversely impacted if the underlying assets perform poorly. Depending on the performance of underlying assets, the payment you receive at maturity may be less than the principal amount invested.

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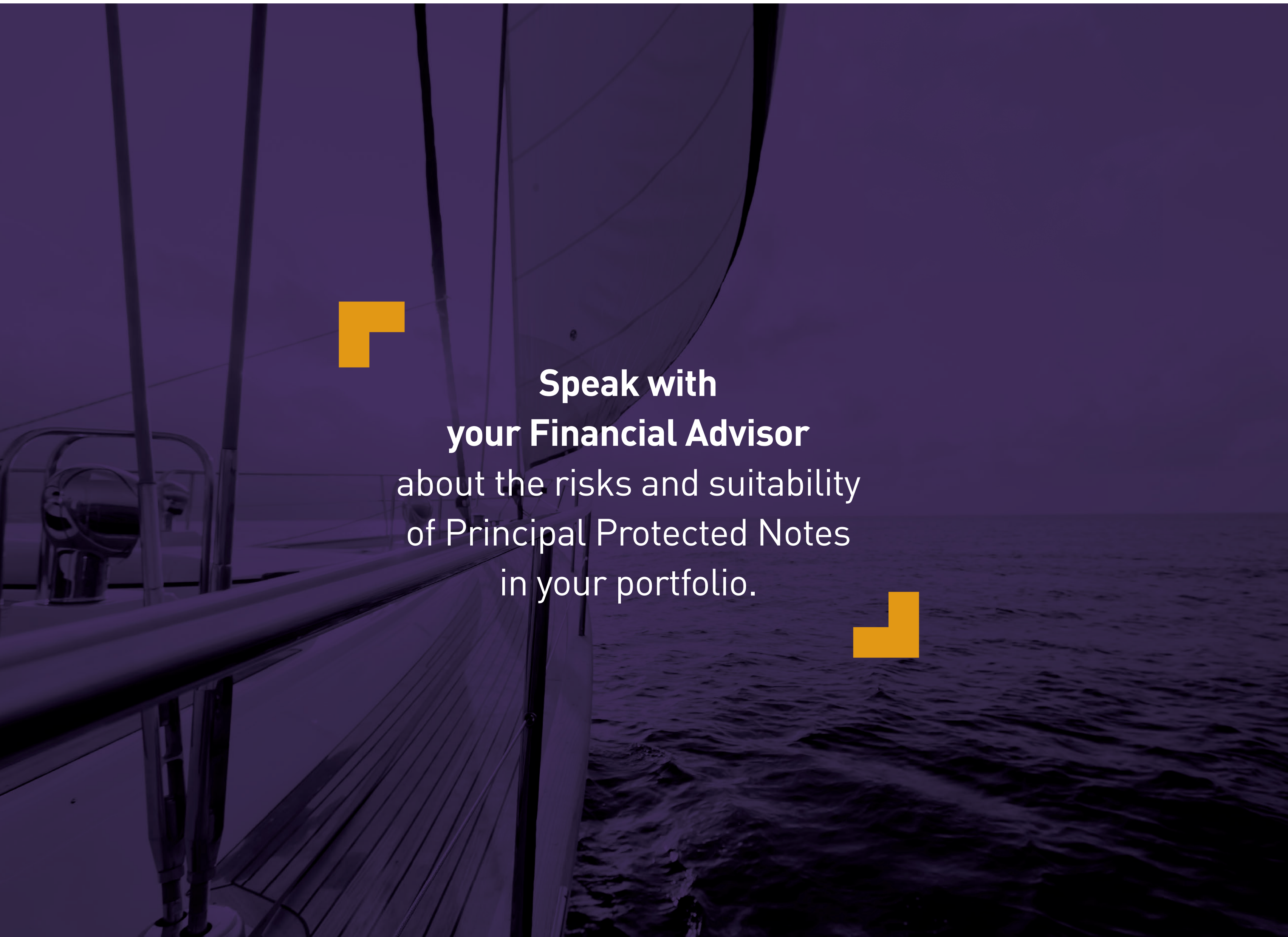
TAX IMPLICATIONS
The tax treatment of PPNs is complicated, varies depending on the structure, and in some cases is uncertain. Before purchasing any PPN, please consult with a tax advisor. You also should read the applicable tax risk disclosures in the offering documents when considering the purchase of PPNs.



Speak with
your Financial Advisor
about the risks and suitability
of Principal Protected Notes
in your portfolio.

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