

# Market-Linked Products

GS Momentum Builder® Multi-Asset 5S ER Index

Incapital.com

**Your clients may be searching for an answer to one critical investment question: How do they endure today's market uncertainty in order to achieve their long-term investment goals? Perhaps market-linked products is the answer for your clients.**

Market-linked products tied to the GS Momentum Builder® Multi-Asset 5S Index (Momentum Builder 5S) are designed to capture momentum and, with its ability to smooth out the impact of volatility, help protect your clients from downside market risk.

Help your clients answer some important **What ifs** of investing and demonstrate how the Momentum Builder 5S strategy can become an investment solution to help meet their goals.

## What if...

**...Your clients are reluctant to make changes to their current investment strategy because they are concerned about market volatility?**

Momentum Builder 5S may be an option for your clients who are sensitive to the volatile swings in the market. By minimizing potential downside risk with its automatic daily rebalancing of the underlying assets, Momentum Builder 5S might give your clients more confidence to increase their market exposure.

## What if...

**...Your clients are looking for the same protection they currently get in an FDIC-insured instrument but are not satisfied with current yields?**

With Momentum Builder 5S you can still give your clients the same principal-protected investment they have with a CD<sup>1</sup>. If they are willing to forgo a fixed return, Momentum

Builder 5S can help your clients experience downside protection to lessen the impact of volatility and, in the case of Market-Linked Certificates of Deposit (MLCD), have more confidence investing with the backing of FDIC insurance up to applicable limits<sup>1</sup>.

## What if...

**...Your clients hold unprecedented cash positions and are looking to deploy a portion of their cash position into a diversified asset allocation strategy?**

Momentum Builder 5S can help your clients gain exposure to a variety of asset classes within a single portfolio that is rebalanced daily among 14 exchange-traded funds (ETFs) spanning multiple asset classes. These include, but are not limited to, equities, commodities, alternatives and fixed income plus a money market position.

1 Market-Linked Certificates of Deposit ("MLCDs") are subject to credit risk of the issuer above FDIC limits.

**As the last step in the automatic rebalancing process, it averages the weights of each ETF over the most recent month to target 5% portfolio volatility.**



WHERE ACCESS EQUALS OPPORTUNITY

## Key Features of GS Momentum Builder® 5S

- **Potential to achieve greater returns<sup>2</sup>** – Subject to constraints on maximum weights and volatility
- **A disciplined investment approach** – Helps eliminate the emotion of investing by following a formulaic approach that combines two principles – momentum-based investing and modern portfolio theory
- **Diversification** – Invests across multiple asset classes and a money market position through 14 different ETFs
- **Two risk control features** – One that targets 5% portfolio volatility through a daily rebalancing process of the asset allocation strategy process, and a second that monitors realized volatility so that if it exceeds 6%, a pro-rated portion of the underlying assets is allocated to a money market position

To learn about **GS Momentum Builder® Multi-Asset 5S Index**, please contact your Incapital wholesaler at 888.849.5732 or [AdvisorSupport@incapital.com](mailto:AdvisorSupport@incapital.com).

<sup>2</sup> Subject to the terms of the offering documents which could include participation rates, interim caps and various risk. There is no guarantee of return of principal on MLCDs, which are subject to the credit risk of the issuer.

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