



MARKET-LINKED PRODUCTS UNDERLYER:

DJIA® INDEX



Underlyer

The Dow Jones Industrial Average (DJIA)® Index, also referred to as The Dow®, is a price-weighted measure of 30 U.S. large cap, publicly-owned companies. The Index covers all industries with the exception of transportation and utilities. Companies included in the Index must demonstrate sustained growth and must be broadly held by a large number of investors. The average is price-weighted. Rebalancing of the Index is made on an as-needed basis.

Some Market-Linked Products may be linked to the performance of The Dow®. Dividends paid on the underlyer 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 Dow®, as detailed in the offering documents. Additionally, your statement value will reflect any upward or downward movements in the volatility of the Index.

Index Information¹

Launch Date	May 26, 1896	
Ticker	DJI	
Stocks	30	
	Industrials	23.8%
	Information Technology	17.9%
	Financials	17.0%
	Consumer Discretionary	14.3%
Sector Weightings	Health Care	12.3%
	Consumer Staples	6.0%
	Energy	5.4%
	Materials	1.8%
	Telecommunications	1.4%
	Real Estate	0.0%

¹ Source: Bloomberg as of March 30, 2018.

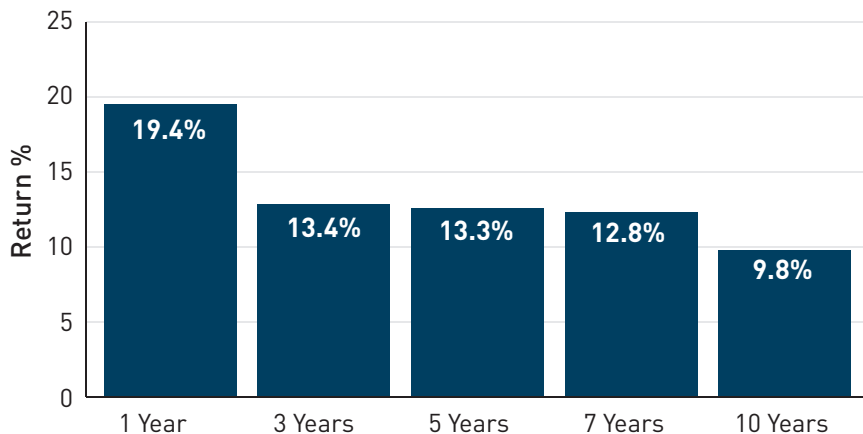
DJIA® Index – Historical Look at Gains/Losses

This chart illustrates the number of times the Index has gained or lost within various percentage ranges across different time periods, occurring over 35 years from 1983 to 2018.

	Total Observations	Total Gains	Total Losses	-1 to -10%	-11 to -15%	-16 to -20%	-21 to -25%	-26 to -30%	-31 to -40%	-41 to -50%	< -50%	0% to 15%	16 to 25%	26 to 40%	> 40%
1-Year	409	320	89	53	13	10	4	1	7	1	0	162	94	51	13
3-Year	385	326	59	15	7	17	9	9	2	0	0	32	56	101	137
5-Year	361	304	57	50	0	3	2	1	1	0	0	44	14	19	227
7-Year	337	329	8	1	3	2	0	1	1	0	0	29	42	51	207
10-Year	301	281	20	11	4	1	4	0	0	0	0	8	11	10	252

Source: Bloomberg. This chart represents the number of times The Dow® dropped and gained a defined amount over 1-, 3-, 5-, 7- and 10-year rolling periods in the past 35 years with monthly observations commencing on March 31, 1983 and ending on March 30, 2018. The Index is an unmanaged group of securities and is considered to be representative of the U.S. stock market excluding transportation and utilities. The declines and gains reflect the monthly price of the 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.

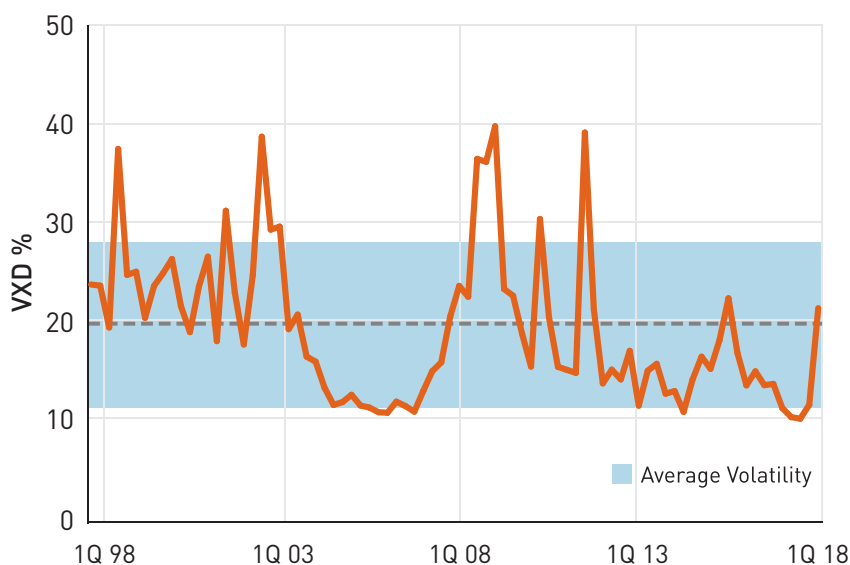
DJIA® Index – Trailing Returns as of March 30, 2018



The illustrated annualized total returns provide a snapshot of The Dow's® performance during the trailing 1-, 3-, 5-, 7- and 10-year given periods.

Source: Bloomberg as of March 30, 2018. 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 are not adjusted for sales charges and do not account for management, administrative and other fees.

DJIA® Index – Historical Volatility



The Dow® volatility is demonstrated through the CBOE (Chicago Board Options Exchange) DJIA Volatility Index (ticker: VXD). Volatility refers to the amount of uncertainty or risk in a security's value, and the size of changes in that value. Higher volatility indicates that the price of The Dow® has the potential to change dramatically over a short period of time, in either direction. The VXD is based on real-time prices of options on The Dow®, and is designed to reflect investors' consensus view of 30-day expected stock market volatility.

Source: Bloomberg. This chart is for illustrative purposes only. An investment cannot be made directly in an index. Past performance is no guarantee of future results. This chart illustrates the implied historical volatility on the last trading day of each quarter from VXD inception on December 31, 1997 through March 30, 2018. The average volatility range illustrated here is based on the average VXD price on the last trading day of the quarter, plus or minus one standard deviation.

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

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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 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.

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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
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