



## MARKET-LINKED PRODUCTS UNDERLIER:

# DJIA® INDEX

Market-Linked Products, considered complex investments, are linked to the performance of an underlying asset, such as the Dow Jones Industrial Average (DJIA)® 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.

### DJIA® 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 35 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	409	322	87	33	16	14	11	4	1	4	3	1	116	114	61	20	11
3-Yr	385	325	60	9	7	7	15	11	9	1	1	0	25	31	67	72	130
5-Yr	361	302	59	32	18	2	3	2	1	1	0	0	27	22	11	16	226
7-Yr	337	329	8	0	1	3	2	0	1	1	0	0	14	41	43	24	207
10-Yr	301	281	20	5	6	3	1	5	0	0	0	0	8	6	10	5	252

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 35 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	409	79%	21%	8%	4%	3%	3%	1%	0%	1%	1%	0%	28%	28%	15%	5%	3%
3-Yr	385	84%	16%	2%	2%	2%	4%	3%	2%	0%	0%	0%	6%	8%	17%	19%	34%
5-Yr	361	84%	16%	9%	5%	1%	1%	1%	0%	0%	0%	0%	7%	6%	3%	4%	63%
7-Yr	337	98%	2%	0%	0%	1%	1%	0%	0%	0%	0%	0%	4%	12%	13%	7%	61%
10-Yr	301	93%	7%	2%	2%	1%	0%	2%	0%	0%	0%	0%	3%	2%	3%	2%	84%

Source: Bloomberg. Bloomberg. The charts above represent various rolling periods in the past 35 years with monthly observations commencing on December 31, 1984 and ending on December 31, 2019. The DJIA® is an unmanaged group of securities and is considered to be representative of the U.S. stock market excluding transportation and utilities. 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.

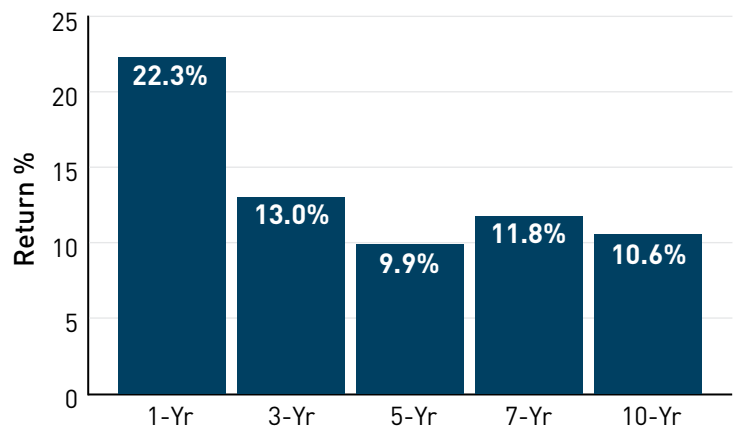
# DJIA® Index

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

<b>Launch Date</b>	May 26, 1896	
<b>Ticker</b>	DJI	
<b>Stocks</b>	30	
<b>Sector Weightings</b>	Information Technology	20.9%
	Industrials	19.0%
	Financials	15.0%
	Health Care	13.5%
	Consumer Discretionary	12.3%
	Consumer Staples	8.5%
	Communication Services	4.9%
	Energy	4.5%
	Materials	1.3%

- Price-weighted measure of 30 U.S. large cap, publicly-owned companies
- Covers all industries with the exception of transportation and utilities
- Included companies must demonstrate sustained growth and be broadly held by a large number of investors

## Trailing Returns as of December 31, 2019<sup>2</sup>



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

<sup>1</sup> Source: Bloomberg as of December 31, 2019.

<sup>2</sup> 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.

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

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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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