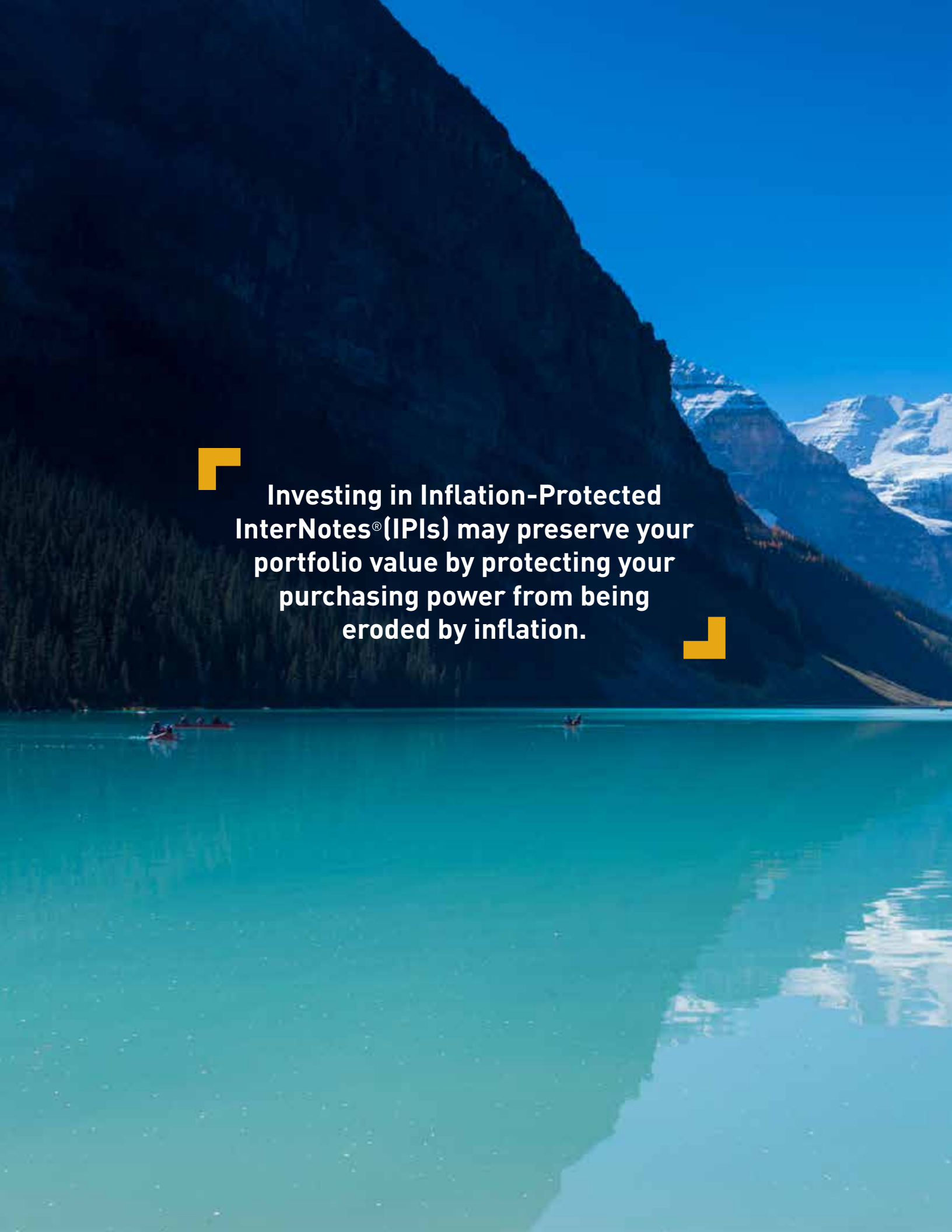



Inflation-Protected InterNotes[®]

New Issue Corporate Debt With Inflation Protection





**Investing in Inflation-Protected
InterNotes® (IPs) may preserve your
portfolio value by protecting your
purchasing power from being
eroded by inflation.**



Inflation-Protected InterNotes® provide growth consistent with changes in the Consumer Price Index (CPI)¹ allowing investors:

- Diversification from traditional bond investments
- To preserve the purchasing power of monthly interest payments
- To protect their principal if held to maturity and subject to the credit risk of the issuer

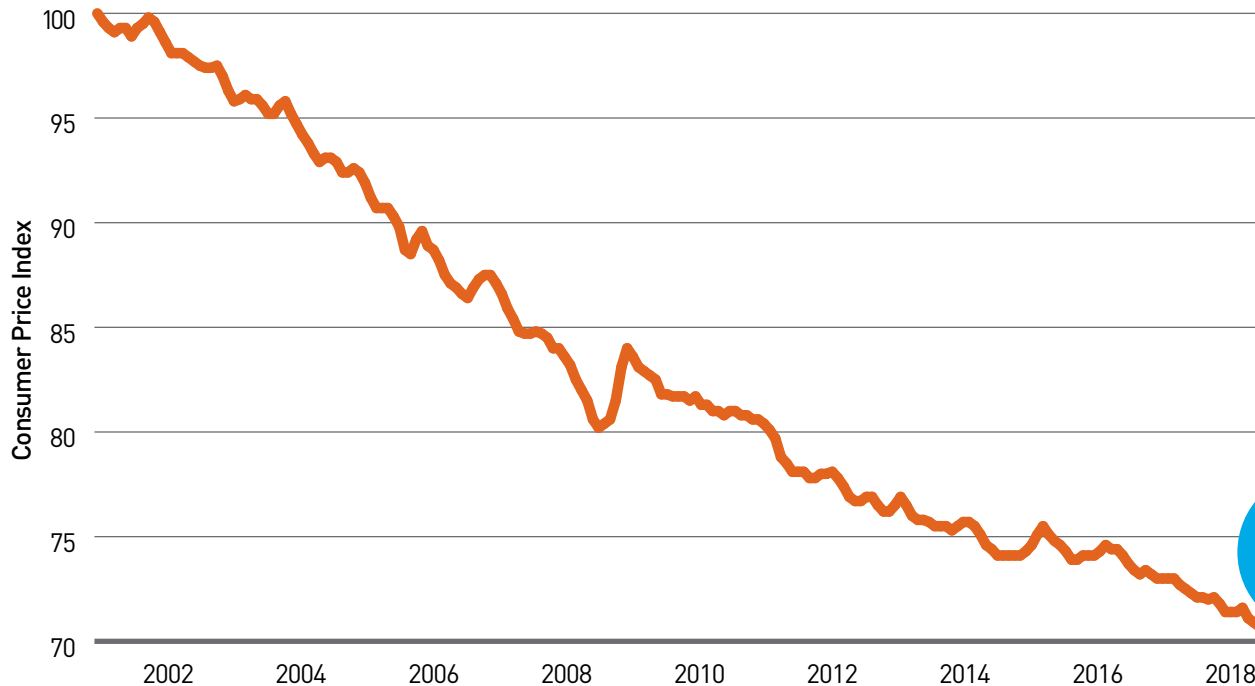
¹ The Consumer Price Indexed for the purposes of the notes is the non-seasonally adjusted US City Average All Items Consumer Price Index for ALL Urban Consumers ("CPI"), reported monthly by the Bureau of Labor Statistics of the US Department of Labor ("BLS") and published on Bloomberg screen CPURNSA or any successor service. The CPI for a particular month is published the following month.

Concerned that your portfolio may be negatively impacted by inflation?



Inflation Erodes Purchasing Power¹

\$1 at the start of the 2001 recession is now worth 71¢



1 Source: <https://fred.stlouisfed.org>. Data represents monthly observations from March 2001 to March 2018 of the Consumer Price Index for All Urban Consumers. Past performance is no guarantee of future results.

It is possible to preserve your portfolio from the effects of inflation. Investing in Inflation Protected InterNotes[®] provides more correlation to inflation rates versus market factors. IPIs more accurately track inflation with interest or coupon payments linked to changes in the CPI. The monthly frequency enables investors to benefit from any CPI changes on a more immediate basis.

Inflation-Protected InterNotes® are new issue corporate notes offered at par in increments of \$1,000. Unlike traditional bonds that pay a fixed coupon rate over the life of the security, the IPI's coupon is linked to changes in the Consumer Price Index¹ (CPI). The result is a real rate of return above the rate of inflation.

IPI coupons have two components that impact the payout: a fixed spread that is stated at issuance, as well as an inflation adjusted amount that is calculated monthly based on the change in the CPI. This change in CPI may result in upward or downward changes in interest rates. As such, in a deflationary environment, the interest payments may decrease.

Survivor's Option

As with other InterNotes®, some IPIs offer a strategy for passing on wealth with a feature called the Survivor's Option. If the investor passes away prior to the maturity date, the estate has the option of redeeming the IPIs with the issuer at par, subject to the terms of the offering documents. Payments include principal and any accrued interest. Refer to the offering documents for complete details and restrictions.



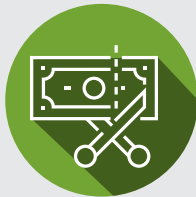
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Providing a real rate of return

To get a clearer picture of an investment's true value, and to understand the purchasing power of your capital, performance may be viewed as a real rate of return, which is the annualized percentage return once adjusted for inflation, taxes and other external effects. Inflation-Protected InterNotes® are designed to help a portfolio perform at or above the rate of inflation while still providing risk diversification.



Monthly interest payments adjusted for changes in **CPI**



No phantom **tax** payments during the life of the Note. No taxable adjustments to principal²



Pricing off an index that **diversifies** volatility from non-inflation linked bonds

² Please refer to the offering documents for more details on the taxes paid and refer to page 7 for an explanation of tax risk.

What you should know before investing in Inflation-Protected InterNotes®...

CALL RISK

Some InterNotes® have call provisions, which means they can be redeemed, or paid off, at the issuer's discretion, or subject to the terms of the InterNotes®, prior to maturity. Typically, an issuer will call InterNotes® when interest rates fall, potentially leaving investors unable to reinvest in alternative InterNotes® with similar or better terms.

CREDIT RISK

As unsecured debt, InterNotes® are subject to the credit risk of the issuer. If the issuer defaults on its obligations, some or all of your coupon payments and principal could be at risk. Additionally, changes to an issuer's credit rating will generally affect the secondary market value of InterNotes®.

INTEREST RATE RISK

When interest rates rise, bond prices typically fall; when interest rates decline, bond prices usually rise. Changes in interest rates may reduce or increase the market value of InterNotes®. The longer the maturity of InterNotes®, the greater the impact that changing interest rates can have on their price. If you plan to hold InterNotes® until their maturity, the impact on the market value from changes in interest rates is not a concern.

LIQUIDITY RISK

While many broker-dealers maintain an active secondary market that may allow the option to resell

InterNotes® at prevailing market rates, there is no assurance that a secondary market will be maintained. If you sell InterNotes® prior to maturity, you may receive more or less than your original investment.

SURVIVOR'S OPTION LIMITS

InterNotes® issuers that provide Survivor's Options may choose to limit the aggregate principal amount of InterNotes® that may be redeemed in any one calendar year under the Survivor's Option terms. There may also be calendar year limits on the exercise of the Survivor's Option on behalf of any one deceased owner. There may be a holding period before beneficiaries can exercise their Survivor's Option, and there can be no assurance that exercise of the desired amount will be permitted in any single calendar year. Refer to the offering documents for details, if applicable.

TAX IMPLICATIONS

When held to maturity, InterNotes® incur no capital gain or loss on the original investment. Coupon payments are taxed as ordinary interest income. Tax consequences of InterNotes® features may depend on the particular terms of the InterNotes®. Before purchasing InterNotes®, please consult with your tax advisor. You should also read the applicable tax risk disclosures in the offering documents when considering the purchase of InterNotes®.



**Speak with
your Financial Advisor
about the risks and
suitability of InterNotes®
in your portfolio.**

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 investment objectives, financial situation, particular needs, strategies, tax status or time horizon. Investors must refer to the respective offering documents and pricing supplements for complete and current information relating to Survivor's Options discussed herein and the specific terms related thereto. This material provides only an overview of particular Survivor's Options provisions, is subject to change without notice and may not be relied upon for an understanding of the obligations of the issuer or rights of any note holder.

Any financial product sold prior to maturity may be worth more or less than the original amount invested. Depending upon the specific product offering, investment risks include, but are not limited to, interest rate risk, credit risk, call risk and liquidity risk. Investors should refer to the offering documents for applicable risk considerations.

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