

## MARKET-LINKED PRODUCTS UNDERLIER:

# NASDAQ-100<sup>®</sup> TECHNOLOGY SECTOR INDEX<sup>SM</sup>

Market-Linked Products, considered complex investments, are linked to the performance of an underlying asset, such as the NASDAQ-100<sup>®</sup> Technology Sector Index<sup>SM</sup> (“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.

## NASDAQ-100<sup>®</sup> Technology Sector Index<sup>SM</sup> – 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 14 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	157	116	41	18	8	5	1	0	3	1	2	3	23	21	28	29	15
3-Yr	133	127	6	4	0	2	0	0	0	0	0	0	5	2	6	16	98
5-Yr	109	109	0	0	0	0	0	0	0	0	0	0	1	6	2	5	95
7-Yr	85	85	0	0	0	0	0	0	0	0	0	0	0	0	0	0	85
10-Yr	49	49	0	0	0	0	0	0	0	0	0	0	0	0	0	0	49

The chart below illustrates the **percentage of times<sup>1</sup>** (based on total rolling periods) the Index’s return, measured from the beginning to the end of different time periods within the past 14 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	157	74%	26%	11%	5%	3%	1%	0%	2%	1%	1%	2%	15%	13%	18%	18%	10%
3-Yr	133	95%	5%	3%	0%	2%	0%	0%	0%	0%	0%	0%	4%	2%	4%	12%	73%
5-Yr	109	100%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	5%	2%	5%	87%
7-Yr	85	100%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%
10-Yr	49	100%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%

Source: Bloomberg. The charts above represent various rolling periods in the past 14 years with monthly observations commencing on December 29, 2006 and ending on December 31, 2020. The NASDAQ-100<sup>®</sup> Technology Sector Index<sup>SM</sup> is an unmanaged group of securities and is considered to be representative of the technology stocks in the NASDAQ-100<sup>®</sup> Index. 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.

<sup>1</sup> The above percentages have been expressed on a whole number basis for illustrative purposes.

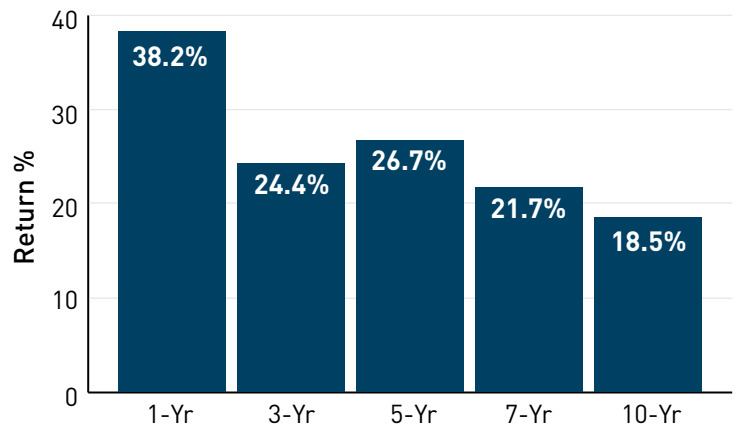
# NASDAQ-100® Technology Sector Index<sup>SM</sup>

## Index Information<sup>2</sup>

<b>Launch Date</b>	February 22, 2006	
<b>Ticker</b>	NDXT	
<b>Stocks</b>	41	
<b>Sub-Sector Weightings</b>	Interactive Media & Services	34.1%
	Semiconductors & Semiconductor Equipment	30.3%
	Software	28.9%
	Technology Hardware, Storage & Peripherals	1.1%
	IT Services	4.6%
	Electronic Equipment, Instruments & Components	1.1%

- Price return index composed of equally-weighted technology companies in the NASDAQ-100® Index<sup>3</sup>
- Includes a variable number of stocks designated as Technology by the Industry Classification Benchmark (ICB)<sup>3</sup>

## Trailing Returns as of December 31, 2020<sup>4</sup>



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

<sup>2</sup> Source: Bloomberg as of December 31, 2020.

<sup>3</sup> Source: NASDAQ as of December 31, 2020.

<sup>4</sup> Source: Bloomberg as of December 31, 2020. 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.

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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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