

a simple approach to SOPHISTICATED INVESTING

Today's financial environment is changing more quickly than ever before. As the markets and financial products continue to evolve, more sophisticated investment strategies are required to capitalize on opportunities and manage risks. As a result, partnering with Innovator ETFs - the premier provider of Defined Outcome (Buffer) ETFs - allowed the creation of buffered strategies that seek to maximize upside potential while mitigating risk.

RISK MANAGEMENT

why buffered ETFs?

Buffered strategies have been used by institutions for decades to hedge risk. These strategies have come to the forefront in a market environment where more traditional forms of risk management have proven challenging. The chart below compares the calendar-year returns of various asset classes. Adding Buffered ETFs can potentially add diversification and return to a portfolio when compared to traditional asset classes.

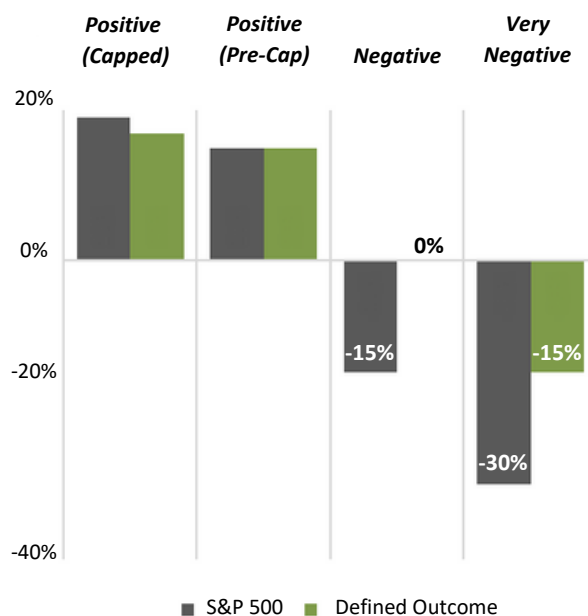
2018	2019	2020	2021	2022	2023
Cash 1.82%	Large Cap Equities 31.49%	Large Cap Equities 18.40%	Real Estate 45.91%	Cash 1.52%	Large Cap Equities 26.29%
U.S. Bonds 0.01%	Real Estate 23.10%	Buffered U.S. Equities 8.09%	Large Cap Equities 28.71%	Buffered U.S. Equities -4.44%	Buffered U.S. Equities 18.54%
Buffered U.S. Equities 0.00%	Buffered U.S. Equities 14.95%	U.S. Bonds 7.51%	Buffered U.S. Equities 6.20%	U.S. Bonds -13.01%	Real Estate 13.96%
Real Estate -4.22%	U.S. Bonds 8.72%	Cash 0.54%	Cash 0.04%	Large Cap Equities -18.11%	U.S. Bonds 5.53%
Large Cap Equities -4.38%	Cash 2.21%	Real Estate -11.20%	U.S. Bonds -1.54%	Real Estate -25.96%	Cash 5.14%

HOW DO THEY WORK?

defining an outcome: example 15% U.S. Equity Buffer

A Defined Outcome Buffered U.S. Equity strategy seeks to provide upside exposure to the U.S. Equity market, with a built-in buffer against losses over a 12-month outcome period:

Market Scenario Chart

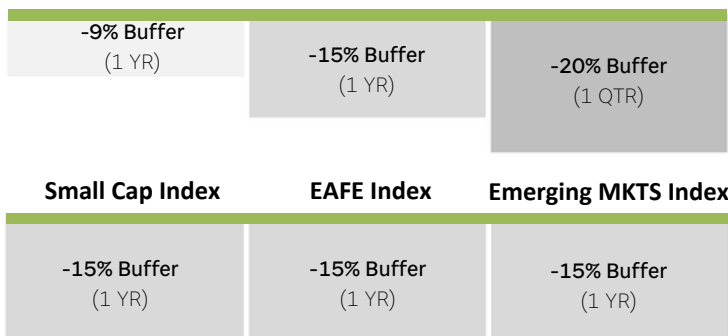


TYPES OF BUFFERS

a blended combination

A diversified portfolio of buffered ETFs based on a variety of indices and downside caps can provide broader exposure and protection in a global market.

U.S. Equity Index



Buy/HoldPLUS[®] Buffered 60



■ Innovator Defined Wealth Shield ETF <i>Quarterly 20% Target Buffer</i>	18.00%
■ Innovator U.S. Equity Buffer <i>Annual 9% Target Buffer</i>	12.00%
■ Innovator U.S. Equity Power Buffer <i>Annual 15% Target Buffer</i>	12.00%
■ Innovator U.S. Small Cap Power Buffer <i>Annual 15% Target Buffer</i>	2.00%
■ Innovator International Developed Power Buffer <i>Annual 15% Target Buffer</i>	10.00%
■ Innovator Emerging Markets Power Buffer <i>Annual 15% Target Buffer</i>	4.00%
■ iShares Core S&P Midcap ETF	12.00%
■ iShares Core S&P Small-Cap ETF	9.00%
■ Schwab US Large-Cap ETF	6.00%
■ Vanguard Real Estate ETF	5.00%
■ Vanguard Total INTL Stock	8.00%
■ U.S. Dollar	2.00%

Buy/HoldPLUS[®] Buffered 100



■ Innovator Defined Wealth Shield ETF <i>Quarterly 20% Target Buffer</i>	28.00%
■ Innovator U.S. Equity Buffer <i>Annual 9% Target Buffer</i>	20.00%
■ Innovator U.S. Equity Power Buffer <i>Annual 15% Target Buffer</i>	20.00%
■ Innovator U.S. Small Cap Power Buffer <i>Annual 15% Target Buffer</i>	4.00%
■ Innovator International Developed Power Buffer <i>Annual 15% Target Buffer</i>	18.00%
■ Innovator Emerging Markets Power Buffer <i>Annual 15% Target Buffer</i>	8.00%
■ U.S. Dollar	2.00%

BENEFITS OF THE ETF WRAPPER

- » Cost-effective
- » Liquid
- » Tax-efficient
- » No credit risk
- » No lockups, no commissions, no surrender fees
- » Can be held indefinitely
- » 1099 reporting
- » Buy and sell on exchange

IN PARTNERSHIP WITH: **INNOVATOR**
exchange-traded funds

Large cap equities are measured by the S&P 500 Index. Real estate is measured by the DJ US Select REIT Index. Buffered U.S. equities are measured by the Cboe S&P 500 15% Buffer Protect Index January Series. U.S. bonds are measured by the Bloomberg US Aggregate Bond Index. Cash is measured by the Bloomberg US Treasury Bill: 1-3 Months Index.

Buy/Hold Plus is a registered trademark of TFS Advisory Services, a Registered Investment Adviser and division of TFS Securities, Inc. Investment in a Buy/Hold Plus portfolio contains fees, these fees are in addition to any fees associated with the underlying funds.

Investing involves risks. The investment return and principal value will fluctuate and shares when sold may be worth more or less than the original cost. Past performance is not a guarantee of future results. Since no one manager/investment program is suitable

for all types of investors, this material is provided for information purposes only. We need to review your investment objectives, risk tolerance, and liquidity needs before introducing suitable manager/investment programs. There is no assurance the portfolios will achieve their objectives. Mutual fund investing involves risk. Some mutual funds have more risk than others. The investment return and principal value will fluctuate and shares, when sold may be worth more or less than the original cost. There is no assurance a fund's objectives will be achieved. The risks associated with each fund are explained more fully in each fund's respective prospectus. Consider a fund's investment objectives, risk, charges, and expenses carefully before investing. The prospectus contains this and other information about the fund. Contact your advisor for a prospectus and read it carefully before investing.