

a simple approach to SOPHISTICATED INVESTING

The financial landscape is constantly changing. As the markets and financial products continue to evolve, more sophisticated investment strategies are available to potentially capitalize on opportunities and manage risks. The development of Defined Outcome (Buffered) ETFs allowed for the creation of buffered strategies that seek to participate in 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.

2020	2021	2022	2023	2024	2025
Large Cap Equities 18.40%	Real Estate 45.91%	Cash 1.52%	Large Cap Equities 26.29%	Large Cap Equities 25.02%	Large Cap Equities 17.88%
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 14.11%	Buffered U.S. Equities 12.03%
U.S. Bonds 7.51%	Buffered U.S. Equities 6.20%	U.S. Bonds -13.01%	Real Estate 13.96%	Real Estate 8.10%	U.S. Bonds 7.30%
Cash 0.54%	Cash 0.04%	Large Cap Equities -18.11%	U.S. Bonds 5.53%	Cash 5.32%	Cash 4.29%
Real Estate -11.20%	U.S. Bonds -1.54%	Real Estate -25.96%	Cash 5.14%	U.S. Bonds 1.25%	Real Estate 3.67%

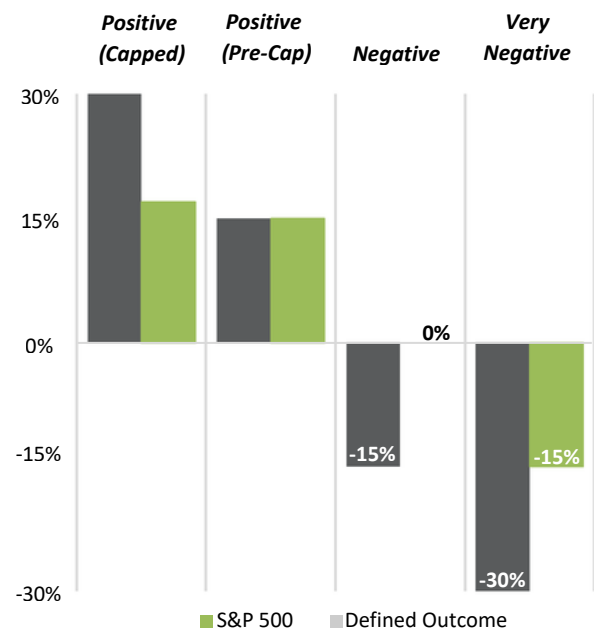
Past performance may not be indicative of future results. Indexes are not available for direct investment. See next page for additional information.

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:

Hypothetical 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

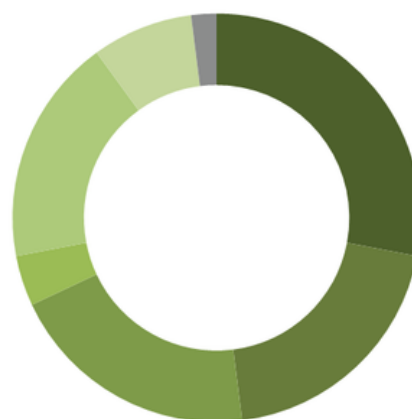
-9% Buffer (1 YR)	-15% Buffer (1 YR)	-20% Buffer (1 QTR)
Small Cap Index	EAFE Index	Emerging MKTS Index
-15% Buffer (1 YR)	-15% Buffer (1 YR)	-15% Buffer (1 YR)

Buy/HoldPLUS® Buffered 60



■ FT Vest U.S. Equity Quarterly Max Buffer ETF <i>Quarterly Max Buffer</i>	18.00%
■ AllianzIM U.S. Equity Buffer10 <i>Annual 10% Target Buffer</i>	12.00%
■ FT Vest U.S. Equity Moderate Buffer <i>Annual 15% Target Buffer</i>	12.00%
■ FT Vest U.S. Small Cap Moderate Buffer <i>Annual 15% Target Buffer</i>	2.00%
■ FT Vest International Equity Moderate Buffer <i>Annual 15% Target Buffer</i>	10.00%
■ FT Vest Emerging Markets Buffer ETF <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



■ FT Vest U.S. Equity Quarterly Max Buffer ETF <i>Quarterly Max Buffer</i>	28.00%
■ AllianzIM U.S. Equity Buffer10 <i>Annual 10% Target Buffer</i>	20.00%
■ FT Vest U.S. Equity Moderate Buffer <i>Annual 15% Target Buffer</i>	20.00%
■ FT Vest U.S. Small Cap Moderate Buffer <i>Annual 15% Target Buffer</i>	4.00%
■ FT Vest International Equity Moderate Buffer <i>Annual 15% Target Buffer</i>	18.00%
■ FT Vest Emerging Markets Buffer ETF <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

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. Figures as of 12/31/2024. Buy/Hold Plus is a registered trademark of World Advisory Services, an SEC Registered Investment Adviser and is affiliated through common ownership with World Investments, LLC. 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 informational purposes only. Your investment objectives, risk tolerance, and liquidity needs should be reviewed before introducing suitable investment programs. There is no assurance the portfolios will achieve their objectives. 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. Buffered ETFs have characteristics unlike

many other traditional investment products and may not be suitable for all investors. Buffered ETFs face numerous market trading risks, including active markets risk, authorized participation concentration risk, buffered loss risk, cap change risk, capped upside return risk, correlation risk, liquidity risk, management risk, market maker risk, market risk, non-diversification risk, operation risk, options risk, trading issues risk, upside participation risk and valuation risk. Buffered ETFs are designed to provide exposure to the price return of the Reference Asset via a basket of Flex Options. As a result, the ETFs are not expected to move directly in line with the Reference Asset during the interim period. Investors purchasing shares after an outcome period has begun may experience very different results than fund's investment objective. Initial outcome periods are based on the fund's inception date. Fund shareholders are subject to an upside return cap (the "Cap") that represents the maximum percentage return an investor can achieve from an investment in buffered ETFs for the Outcome Period, before fees and expenses. If the Outcome Period has begun and the Fund has increased in value to a level near to the Cap, an investor purchasing at that price has little or no ability to achieve gains but remains vulnerable to downside risks. Additionally, the Cap may rise or fall from one Outcome Period to the next. The Cap, and the Fund's position relative to it, should be considered before investing in the Fund.