Buy/Hold PLUS® Buffered

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%

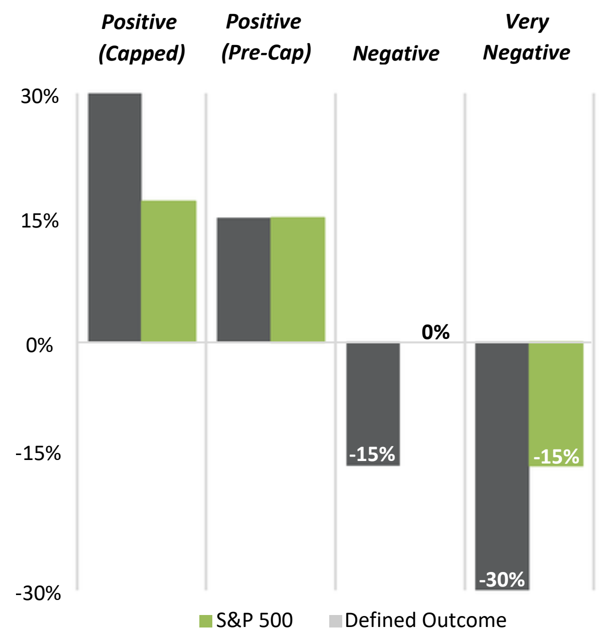
Past performance may not be indicative of future results. Indexes are not available for direct investment. See next page for additional information.

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)

The above is a hypothetical illustration of potential market scenarios and available products. Available products and their caps, buffers, and overall results may be more or less favorable.

Buy/HoldPLUS® Buffered 60

FT Vest U.S. Equity Quarterly Max Buffer ETF *Quarterly Max Buffer*	18.00%
AllianzIM U.S. Equity Buffer10 *Annual 10% Target Buffer*	12.00%
FT Vest U.S. Equity Moderate Buffer *Annual 15% Target Buffer*	12.00%
FT Vest U.S. Small Cap Moderate Buffer *Annual 15% Target Buffer*	2.00%
FT Vest International Equity Moderate Buffer *Annual 15% Target Buffer*	10.00%
FT Vest Emerging Markets Buffer ETF *Annual 15% Target Buffer*	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 *Quarterly Max Buffer*	28.00%
AllianzIM U.S. Equity Buffer10 *Annual 10% Target Buffer*	20.00%
FT Vest U.S. Equity Moderate Buffer *Annual 15% Target Buffer*	20.00%
FT Vest U.S. Small Cap Moderate Buffer *Annual 15% Target Buffer*	4.00%
FT Vest International Equity Moderate Buffer *Annual 15% Target Buffer*	18.00%
FT Vest Emerging Markets Buffer ETF *Annual 15% Target Buffer*	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