Structured Products Client Disclosure Statement

Structured products can offer unique opportunities for portfolio diversification, tailored risk/return profiles, and access to a broad range of underlying assets. Before investing, please review and acknowledge the following key points:

Nature and Benefits: Structured products are investment instruments that combine traditional securities with derivatives, allowing for customized solutions to help meet your specific investment goals. Benefits may include enhanced yield, market-linked returns, or partial principal protection.

Potential Loss of Principal: Depending on the product's terms and the performance of the underlying assets, you could lose some or all your original investment. Principal protection, if offered, generally applies only if held to maturity. Early sale or issuer default could result in loss of principal.

Issuer Credit Risk: Your investment depends on the financial strength of the issuer. If the issuer defaults, you may lose your principal and any potential returns.

Liquidity: Structured products are typically designed to be held to maturity and may not be easily sold beforehand. If a secondary market exists, you may receive less than your initial investment.

Complexity and Suitability: Structured products can be more complex than traditional investments. Make sure you fully understand the features, terms, and risks, and that this investment fits your financial goals and risk tolerance.

No Government Insurance: These investments are not insured by the FDIC or any government agency.

Tax Considerations: Tax treatment can be complex and may differ from other investments. Consult your tax advisor for guidance.

Client Acknowledgment: I/we acknowledge that I/we have read and understand the information above, have received the prospectus or offering statement and understand the potential for loss of principal. I believe this investment is appropriate for my financial objectives and circumstances.

Client Signature: ______________________________ Date: ________________

Client Signature: ______________________________ Date: ________________

Advisor Signature: ______________________________ Date: ________________

This document is for informational purposes only. Please consult your financial and legal advisors for guidance specific to your situation.

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Please use this form to outline how structured notes will be incorporated into the client's portfolio, assets, investment goals, risk tolerance, and time horizon. (Optional).