

WHERE CAN I PURCHASE MARKET-LINKED CDs?

More and more banks and broker dealers across the country are offering Market-Linked CDs to their clients in order to keep up with growing demand. Many banks issue Market-Linked CDs under the brand name Power CDsSM.

Contact the investment services group of your bank and ask if they issue Market-Linked or PowerCDsSM.

ADDITIONAL RISKS AND CONSIDERATIONS:

- Market-Linked CDs are not appropriate for all depositors including clients needing a guaranteed interest payment or seeking full participation in the stock market.
- All Market-Linked CDs are solely the responsibility of the specific FDIC-insured Issuing Bank up to applicable limits.
- Deposits are subject to restrictions of the Issuing Bank.
- Certain offerings may result in a zero return to the purchasing client, but, your principal at maturity is always guaranteed by the Issuing Bank and FDIC insured up to standard limits.
- If a depositor must redeem a CD prior to maturity, the amount received will be subject to market risk including interest rate fluctuations and issuer credit quality.

Market-Linked CDs may include fees and costs including sales and early redemption charges associated with the offering. Clients should read and understand the term sheet and disclosure for each specific offering prior to any purchase.



MARKET-LINKED CERTIFICATES OF DEPOSIT

For the client who seeks an alternative to
the volatile stock market and low interest rates.

- Stock market linked earning potential
- FDIC insurance up to applicable limits



NavianTM
CAPITAL

Market-Linked CDs are issued by FDIC-insured Banks.



NavianTM
CAPITAL

MARKET-LINKED CDs

*RETURN OF PRINCIPAL AT MATURITY.
ATTRACTIVE POTENTIAL PERFORMANCE.*

FACED WITH TODAY'S GLOBAL FINANCIAL CHALLENGES,

many investors are seeking financial solutions that provide an opportunity for performance above traditional fixed income products plus a guaranteed return of invested principal at maturity. Market-Linked CDs have become a preferred solution for these investment requirements because they can provide both security and opportunity for attractive returns.

Market-Linked CDs also carry certain risks including liquidity risk if terminated prior to maturity (see additional risk on back page).



MARKET-LINKED CDs OFFER INVESTORS THE POTENTIAL TO EARN GREATER RETURNS THAN TRADITIONAL CERTIFICATE OF DEPOSIT PRODUCTS THROUGH A LINK TO AN UNDERLYING MARKET COMPONENT.

Common offerings of Market-Linked CDs include rates of return linked to:

- a leading stock market index or indices
- a basket of selected individual stocks
- a combination of commodity market indices
- international market indices

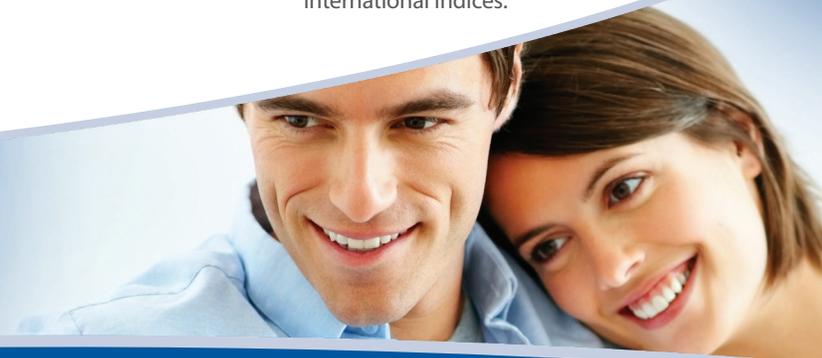
A Market-Linked CD offers a guaranteed return of principal at maturity and is an FDIC-insured deposit up to applicable limits of the Issuing Bank. You can feel comfortable that your principal is secure if held to maturity, even if the underlying market component declines in value.

A MARKET-LINKED CD IS A BUY AND HOLD PRODUCT THAT APPEALS TO A WIDE RANGE OF INVESTORS.

By balancing risk and reward, Market-Linked CDs often complement a moderately conservative financial portfolio.

Market-Linked CDs are available in a wide variety of offering structures and may be designed to:

- Generate attractive returns if a specific index appreciates in value
- Offers annual interest payments linked to an averaged performance of a basket of individual stocks
- Provide diversification through returns linked to commodity and international indices.



IS A MARKET-LINKED CD RIGHT FOR YOU?

- Are you concerned about the potential loss of your principal value?
- Are you seeking potential returns above Traditional CD and Fixed Income rates?
- Can you accept the risk of a low or zero return in exchange for the potential of an attractive return?
- Does a market-linked return with principal protection if held to maturity appeal to you?

Non-deposit investment products and services are offered through either CUSO Financial Services, L.P. ("CFS") or Sorrento Pacific Financial, LLC ("SPF"), registered broker-dealers (Members FINRA/SIPC) and SEC Registered Investment Advisors. Market-Linked Certificate of Deposit offerings through CFS and SPF: are only FDIC insured through the issuing bank, are not guarantees or obligations of the bank or credit union, and may involve investment risk including possible loss of principal if not held until maturity. Investment Representatives are registered through CFS or SPF. A financial institution has contracted with CFS or SPF to make non-deposit investment products and services available to members or clients.