

Nasdaq-100 Max 30™ Index (NDXMAX30™)

ELEVATOR PITCH



NASDAQ INDEX SOLUTIONS FOR INSURANCE CARRIERS

10 SECOND PITCH

The Nasdaq-100 Max 30 Index provides investors with exposure to the Nasdaq-100 Futures Excess Return™ Index (NDXNQR™), while aiming for a volatility level of 30% and providing exposure to the Nasdaq-100 Index®. The index balances risk and reward, making it an ideal offering within Registered Indexed Linked Annuity (RILA) products.

30 SECOND PITCH

Nasdaq-100 Max 30 is ideal for prioritizing capital preservation and exposure to potential market gains, due to its high volatility target and excess return construction.

↔ Access to the Nasdaq-100®

Through its underlying index, the Nasdaq-100 Futures Excess Return™ Index (NDXNQR™), investors gain access to a global large-cap index comprised of world's most innovative, growth-oriented companies.

📁 Tactical Cap Tilts

The index maintains a 30% volatility target by utilizing Salt Financial's proprietary truVol® Risk Control Engine (RCE) as well as a calculated volatility adjustment factor (VAF).

🔌 Premier Risk Control Technology

NDXMAX30 is designed to provide enhanced exposure to potential market gains while preserving capital during times of sharp market losses, making it an ideal buffered annuity offering.

60 SECOND PITCH

NDXMAX30 employs a unique strategy combining three main components to deliver optimal outcomes to investors:

↔ Access to the Nasdaq-100

- Nasdaq-100 Max 30 delivers exposure to Nasdaq-100 Futures Excess Return Index, which measures the performance of the nearest expiring quarterly E-mini Nasdaq-100 futures contract trading on the Chicago Mercantile Exchange.
- The Nasdaq-100 Index® tracks the performance of 100 of the largest non-financial companies listed on the Nasdaq Stock Market®. From established industry giants to up-and-coming innovators, NDX® companies collectively shape the new 21st century economy and make the index a globally recognized and comprehensive benchmark for growth-focused investors.

📁 Tactical Cap Tilts

- NDXMAX30 is powered by truVol Risk Control Engine to achieve the 30% volatility target, a volatility control mechanism that uses intraday data to quickly adapt to trends and changes happening in the market. Unlike other indices that experience a full day's lag, NDXMAX30 may respond to market volatility the same day it occurs and dynamically allocates between the index and non-remunerating cash (i.e. "unallocated exposure by the end of the day).
- Acting as a secondary risk control mechanism to provide a potential safeguard against market downturns, the index applies a volatility adjustment factor (VAF) to track the realized volatility of the index itself and adjust its leverage accordingly.

🔌 Premier Risk Control Technology

- Nasdaq-100 Max 30 is designed to provide enhanced exposure to market gains in comparison to Nasdaq-100 while preserving capital during times of extreme volatility, making it suitable for payoff profiles common in Registered Index Linked Annuities (RILAs), which offers a degree of capital protection and upside potential.

* The index's 30% volatility target is generally higher than the long-term average volatility of the Nasdaq-100 so there is an element of risk associated with the potential for returns

Disclaimer

Nasdaq®, Nasdaq Stock Market®, Nasdaq-100®, Nasdaq-100 Index®, NDX®, Nasdaq-100 Max 30™ Index, NDXMAX30™, Nasdaq-100 Futures Excess Return™ Index, and NDXNQER™ are trademarks of Nasdaq, Inc. The information contained above is provided for informational and educational purposes only, and nothing contained herein should be construed as investment advice, either on behalf of a particular security or an overall investment strategy. Neither Nasdaq, Inc. nor any of its affiliates makes any recommendation to buy or sell any security or any representation about the financial condition of any company. Statements regarding Nasdaq listed companies or Nasdaq proprietary indexes are not guarantees of future performance. Actual results may differ materially from those expressed or implied. Past performance is not indicative of future results. Investors should undertake their own due diligence and carefully evaluate companies before investing. ADVICE FROM A SECURITIES PROFESSIONAL IS STRONGLY ADVISED.

Nasdaq-100 Max 30™ Index (Bloomberg Ticker: NDXMAX30™), which is designed to track Nasdaq-100 E-mini futures contracts while targeting risk ('realized volatility') of 30% annualized, subject to dynamic scalars and less a 1% per annum deduction. The Index leverages the truVol® Risk Control Engine to dynamically adjust exposure on a daily basis with an intraday update and may employ leverage.

"Salt Financial" and "TRUVOL" are registered trademarks of Salt Financial LLC. These trademarks together with others have been licensed to Nasdaq, Inc and/or designated third parties. The Nasdaq-100 Max 30 Index is not sponsored, endorsed, sold or promoted by Salt Financial LLC. Nor does Salt Financial LLC make any representation regarding the advisability of investing in any products tied to the performance of the Nasdaq-100 Max 30 Index. This document does not constitute an offer of services in jurisdictions where Salt Financial LLC or their respective affiliates (collectively "Salt Financial") do not have the necessary licenses. All information provided by Salt Financial is impersonal and not tailored to the needs of any person, entity or group of persons.

Salt Financial LLC determined and designed the methodology for the truVol Risk Control Engine, and is the owner of the intellectual property therein ("Salt IP"), which is licensed to Nasdaq, Inc for use in calculating the Index. SALT FINANCIAL LLC DOES NOT GUARANTEE THE ACCURACY AND/OR THE COMPLETENESS OF THE SALT IP OR ANY INDEX CALCULATED THEREFROM, AND EXPRESSLY DISCLAIMS AND SHALL NOT HAVE ANY LIABILITY FOR ANY ERRORS, OMISSIONS, OR INTERRUPTIONS THEREIN. SALT FINANCIAL LLC AND ITS AFFILIATES, EMPLOYEES, PARTNERS, AND VENDORS EXPRESSLY DISCLAIM AND SHALL NOT BE LIABLE TO ANY PARTY FOR ANY INDIRECT, INCIDENTAL, EXEMPLARY, COMPENSATORY, PUNITIVE, SPECIAL OR CONSEQUENTIAL DAMAGES, COSTS, EXPENSES, LEGAL FEES, OR LOSSES (INCLUDING, WITHOUT LIMITATION, LOST INCOME OR LOST PROFITS AND OPPORTUNITY COSTS) IN CONNECTION WITH ANY USE OF THE SALT IP EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.