

Singer Wealth



**Make 85% if the market is up 1% or make 8.85% per year
if the market is down less than 30%**

We've launched two notes to trade next week (9/10/24 and 9/11/24) - one is a growth note with a digital trigger, and one is an income note with quarterly coupons.

The growth note will track the S&P 500 Futures Excess Return Index (SPXFP), while the income note will track the S&P 500, Russell 2000, and Dow Jones Industrial Average.

Underliers: SPXFP

Digital Trigger: 85%

Participation on excess trigger: 100%

Principal Barrier (EKI): 30%

Term: 6-year

Issuer: BMO

Trade Date: 9/10/24

This note is not callable by the issuer. At the end of the 6-year term, one of four payout scenarios will take place.

- If the underlier is positive relative to its initial level, but below the +85% trigger, you will receive 100% of principal, plus 85% (for example, if the underlier is up 5% you get 85%, or if the underlier is up 80% you get 85%).
- If the underlier is positive relative to its initial level, and above the +85% trigger, you will receive 100% of principal, plus 1:1 participation on the growth of the underlier (for example, if the underlier is up 95% you get 95%).
- If the underlier is negative relative to its initial level, but above the principal barrier, you will receive 100% of principal back.
- If the underlier is negative relative to its initial level, and below the principal barrier, you will have 1:1 participation to the downside.

Underliers: S&P 500 / Russell 2000 / Dow Jones Industrial Average

Annualized Coupon: 8.85%

Coupon Frequency: Quarterly

Coupon Barrier: 30%

Principal Barrier (EKI): 40%

Term: 5-year

No-call: 6-month

Callability: Issuer discretion

Issuer: HSBC

Trade Date: 9/11/24

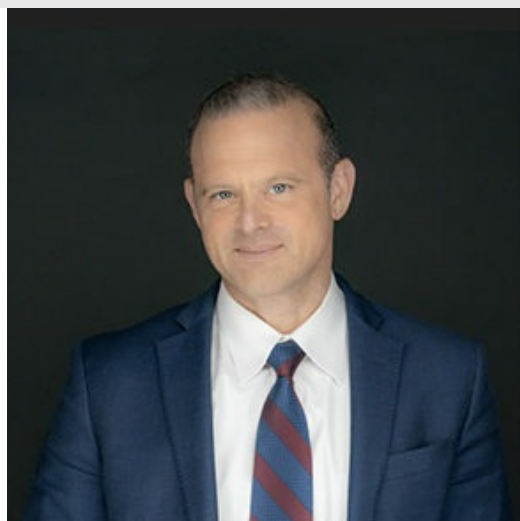
Coupons will be paid as long as the prices of none of the underlying positions have decreased by more than the coupon barrier (with respect to the initial levels as determined on the issue date). Should one or more underlier be below the coupon barrier when a coupon is due to be paid, the coupon will be skipped for that period. Coupons will resume when all underliers are back above the coupon barrier.

After the no-call period, a note may be called early by the issuer - this can be either automatic or at the issuer's discretion, depending on the terms of the note. Should this occur, 100% of principal will be returned, as well as the coupon due for that period.

Should a note reach full maturity at the end of its term, 100% of principal will be returned, provided none of the underliers are below the principal barrier. Should one or more underlier be below this principal barrier at maturity, you will have 1:1 downside participation.

For more information or to discuss if these are suitable investments for you, please reply to this email or call our office at 561-998-9985.

Have you heard about our Vision Quest Process? Watch the video below to learn more!



We are committed to helping you achieve your financial goals. Please feel free to contact us with any questions, comments, or a more in-depth discussion.

Sincerely,
Keith Singer

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