

July 2024 Structured Notes: Don't be concerned about buying stocks at the high, they have you protected.

Equity markets finished the second quarter strong. The S&P 500 is up 17.6% and Nasdaq 100 is up 23.4% for the year. The big three companies, Microsoft, Apple and NVIDIA compose roughly 25% of the Nasdaq 100 and 20.5% of the S&P 500. The last several years the market performance has been dominated by a handful of mega caps.

It is understandable to have reservations at current prices to buy these stocks or the market indexes. Structured notes can make the decision easier. This month there is a 5-year note with a twist and FDIC protection that will allay concerns for tentative long-term investors.

The note's value is dependent on the performance of Microsoft, Apple and NVIDIA. The note matures in five years, however in two years if all three stocks then the note will pay a 28% coupon and are not greater than 90% of their original three years (five years total). In five on the worst performer of the three appreciation of the worst performer from finish the 5 years at lower levels than the returned. This note is FDIC insured.

Example of Original Levels
MSFT \$460
AAPL \$228
NVDA \$130

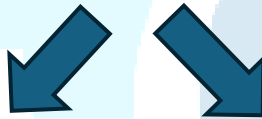
are at least worth 90% of their original value, return the full principal. If all three stocks value the note will mature in an additional years, 2029, the note will be valued based stocks. The note will pay 1.25 times the the original values. If any of the stocks original level, then the full principal is

Example of Guessing Levels in 2 years 2026

MSFT \$500 +8.7%
AAPL \$210 -7.9%
NVDA \$200 +53.8%

All stocks are greater than 90% of original levels.

28% coupon paid, note is called



Example of Guessing Levels in 2 years 2026

MSFT \$400 -13.1%
AAPL \$250 +9.6%
NVDA \$125 -3.9%

All stocks are not greater than 90% of original levels.

Note continues 3 years till 2029

In 2029 the note will pay a return equal to 1.25 times the performance of the worst performing stock of the three from the original levels in 2024. For example, if the worst performer is up 20%, the note will pay a 25% coupon plus the principal. The note is FDIC insured, so if the worst performer is negative, then 100% of the principal is returned.

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Triathlon Partners is located at the intersection of smart and strategic investing. The FDIC insurance guarantees the principal, to allay the concerns of long-term tentative investors. In two years if all the stocks are greater than 90% of the original value, then a 28% coupon is paid, an annual return just under 14%. If the note is not called, then a 1.25 multiple enhances the return.

Structured notes are not an appropriate investment for everyone. The risks associated with structured notes are not necessarily the same that are associated with the underlying asset. Contact Triathlon Partners to determine if this investment suits your risk profile.

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