



THE TRUTH ABOUT  
**YOUR FUTURE**  
with Ric Edelman

+



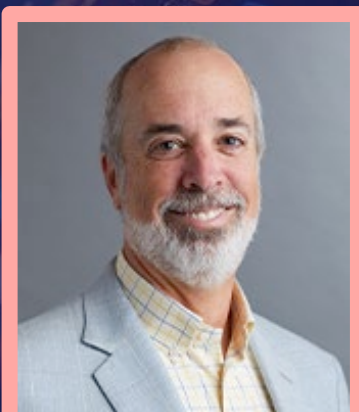
presents

# The Retirement Revolution:

## ETF Solutions for Modern Retirement Planning

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Dec. 10 2pm ET



**Ric Edelman**

Founder

The Truth About Your Future



**Andrew Nelson, CFA**

Director of Product Strategy

Innovator ETFs



## ABOUT THE SPEAKER



### **Andrew Nelson, CFA** **Director, Product Strategy** **Innovator ETFs**

Andrew joined Innovator ETFs in May 2024 as Director of Product Strategy, bringing nearly 13 years of experience in the ETF industry. Prior to Innovator, Andrew held various roles at Invesco, spanning both Sales and Research on their ETF team, where he developed a deep understanding of investment products and client needs.

A CFA Charterholder, Andrew is committed to delivering innovative solutions and insights to help investors achieve their financial goals. He is a graduate of Wheaton College and is passionate about advancing the ETF space through strategic product development and education.



## ABOUT INNOVATOR



# Creator & Pioneer of Defined Outcome ETFs™

In 2018, Innovator launched the world's first Defined Outcome ETFs™. Today, we have the largest lineup of ETFs providing exposure to ETFs on the S&P 500, MSCI EAFE, MSCI EM, Russell 2000, Nasdaq 100, and U.S. Bonds.

The lineup was expanded in 2022 in partnership with Parametric to bring the first Equity Managed Floor ETFs® which now have over **\$650 MLN in AUM.**

Innovator Capital Management, LLC currently manages approximately **\$20.6 BLN in ETF AUM as of 9/30/2024** and has a legacy of innovative investment solutions. The firm is headed by the founders of PowerShares, the 4<sup>th</sup> largest ETF provider in the world.

# At the Forefront of Innovation



# 129

## Defined Outcome Offerings

Innovator possesses the industry's largest suite of Defined Outcome ETFs™ by product count

# 6

## Underlying Exposures

Diversify your Defined Outcome exposure across SPY, QQQ, IWM, EFA, EEM, or TLT

# 350+

## Completed Outcome Periods

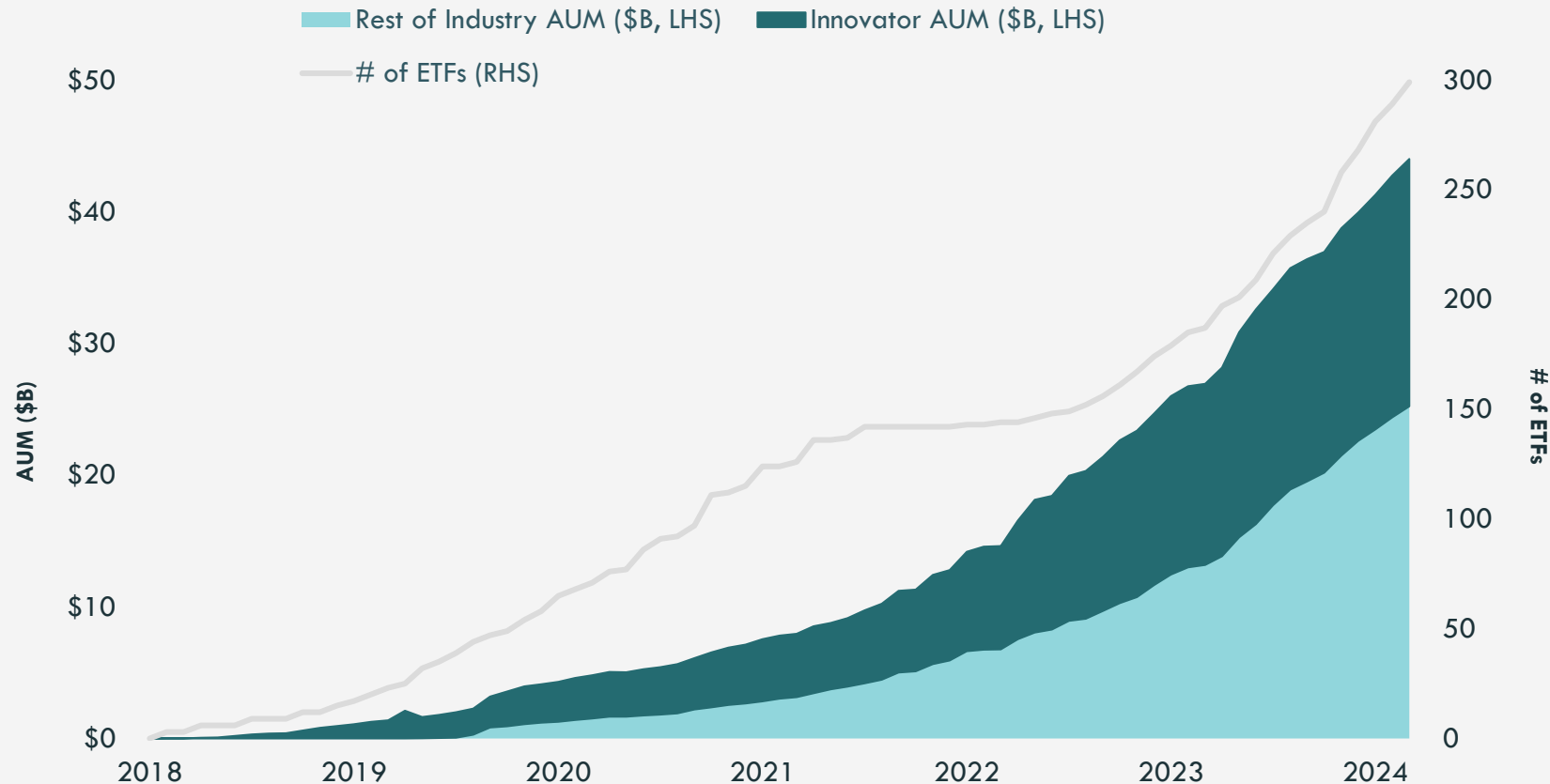
With 5+ years of live performance, investors can feel confident in the expected experience



# Defined Outcome ETFs™: Explosive Growth



## AUM and Number of Products Continue to Hit New Highs



**299**

Number of Defined  
Outcome ETFs™

**\$44B**

Defined Outcome  
Industry AUM

**\$19B**

Innovator Defined  
Outcome ETFs™ AUM

## Phase Determines Focus



Investing for  
Accumulation  
Before Retirement

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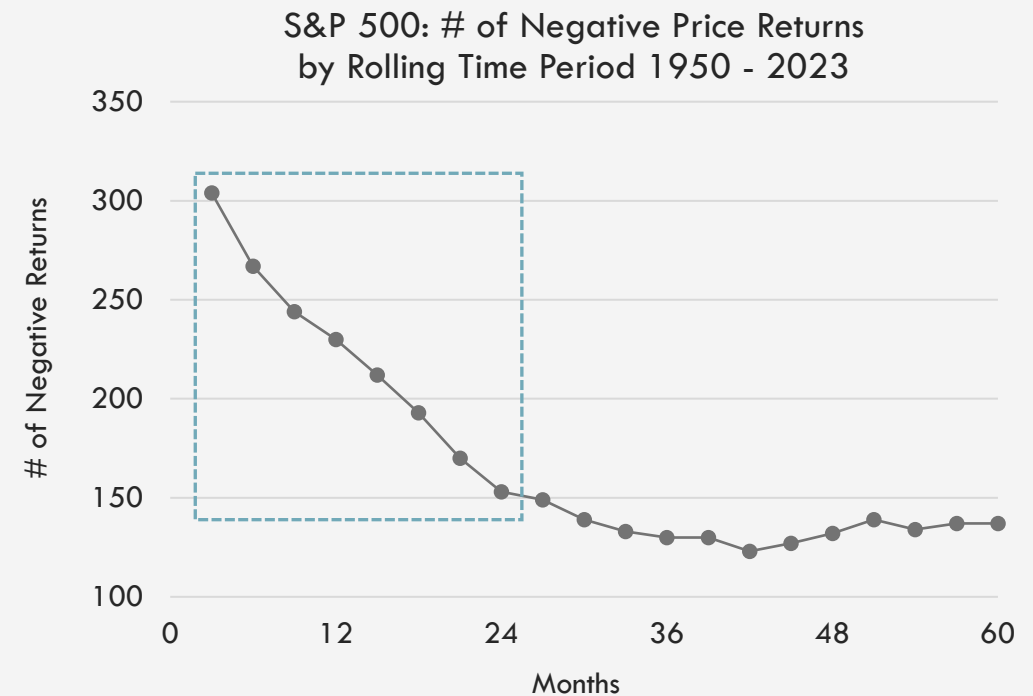
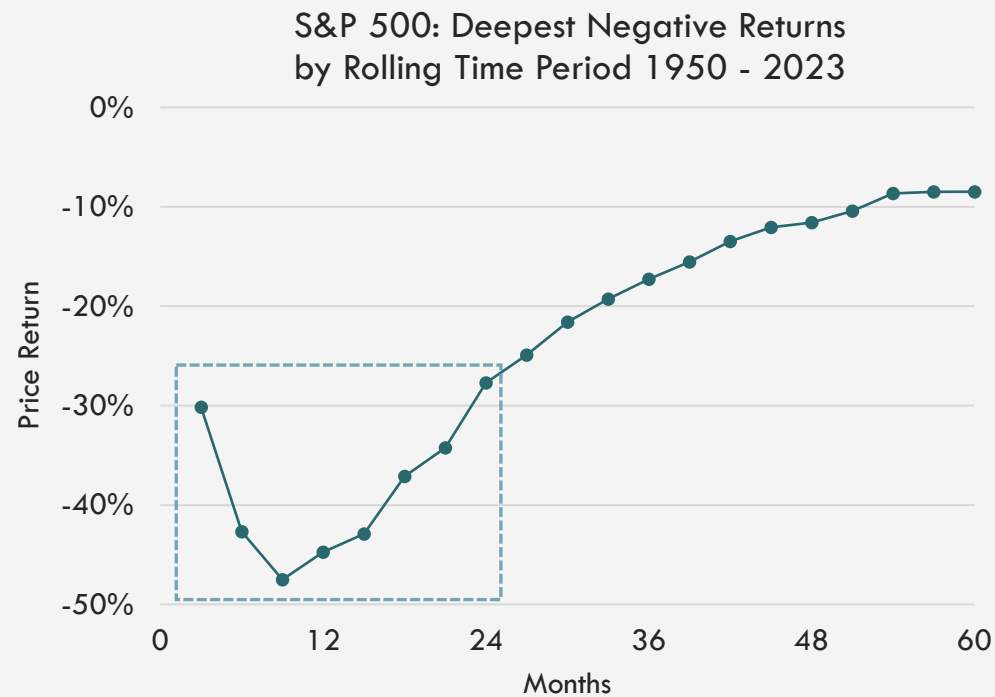
Investing for  
Decumulation  
During Retirement

# Negative Returns



Retirees must address *shorter-term risks* in the context of a *longer-term view*.

Negative returns are deeper and more frequent during shorter time periods:

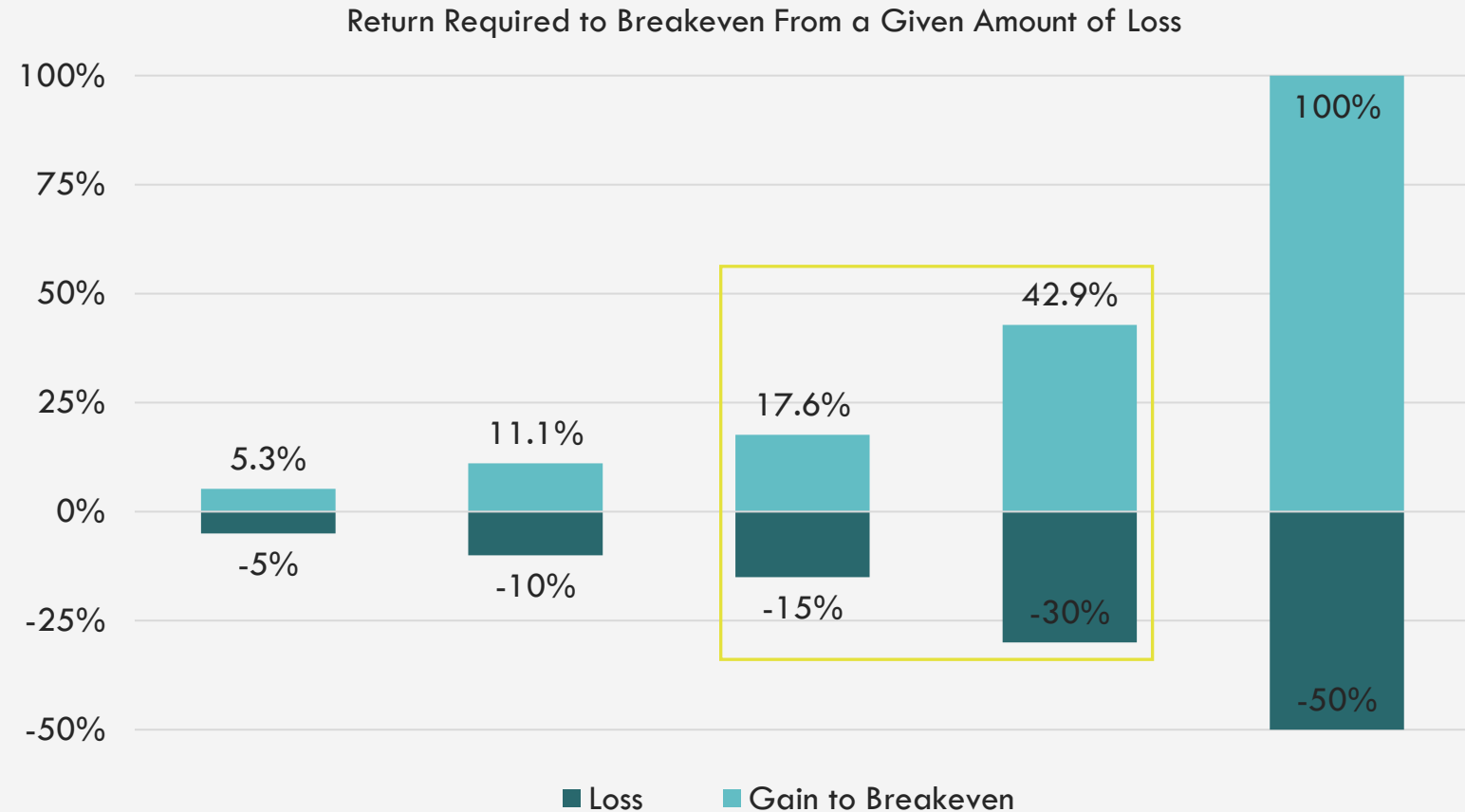


# Negative Returns



Steeper losses require disproportionately larger returns to break even.

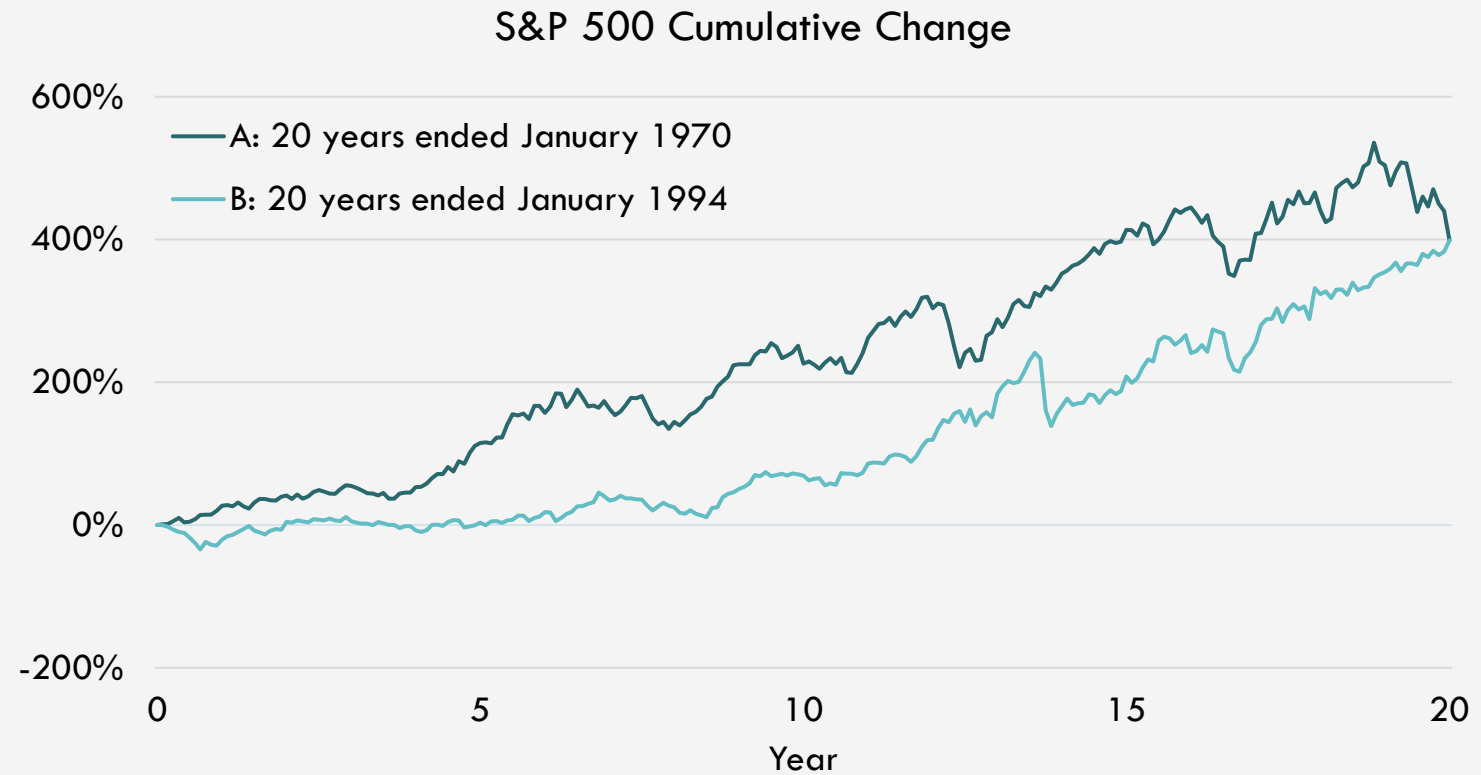
The breakeven return for a 30% loss is more than 2x the breakeven return for a 15% loss.



# Sequence of Returns



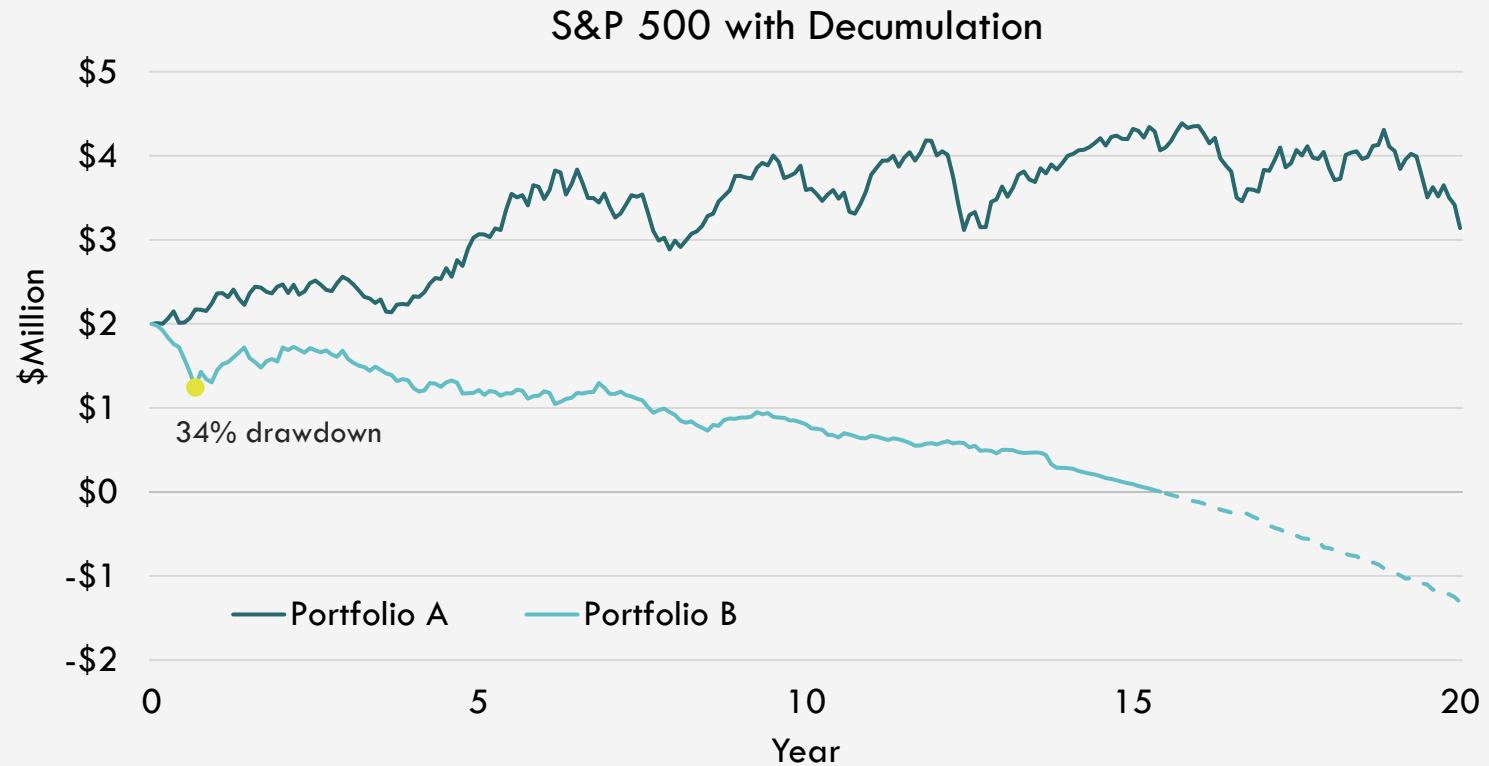
Same 20-year result.  
Very different paths.



# Sequence of Returns



Portfolio A grows.  
Portfolio B runs out.



For illustrative purposes only. Each portfolio begins with \$2 million. Withdrawals begin at \$150,000 per year, taken monthly, and increased 2.5% each year for inflation.

# Restructuring Returns for Retirement



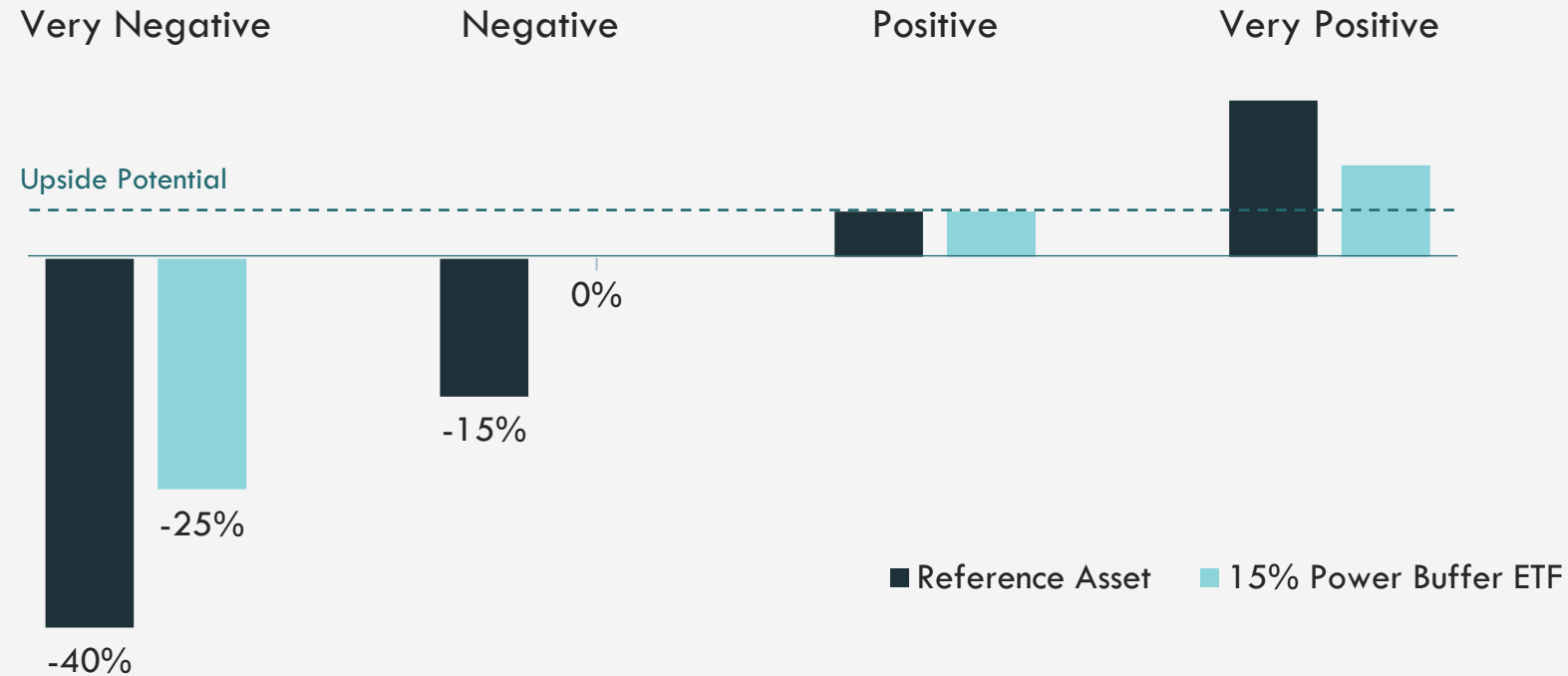
More bang for your buck: Add guardrails.

| S&P 500 Annualized Total Return<br>1950 - 2023 | Return Without 10 <b>Best</b><br>Calendar-Month Returns | Return Without 10 <b>Worst</b><br>Calendar-Month Returns |
|------------------------------------------------|---------------------------------------------------------|----------------------------------------------------------|
| <b>11.4%</b>                                   | <b>9.7%</b><br>-1.8% Excess Return                      | <b>13.5%</b><br>+2.1% Excess Return                      |

# Restructuring Returns for Retirement



In this example of a 15% Buffer ETF™, the market could fall by as much as 15% over the outcome period and the ETF would not incur a loss.

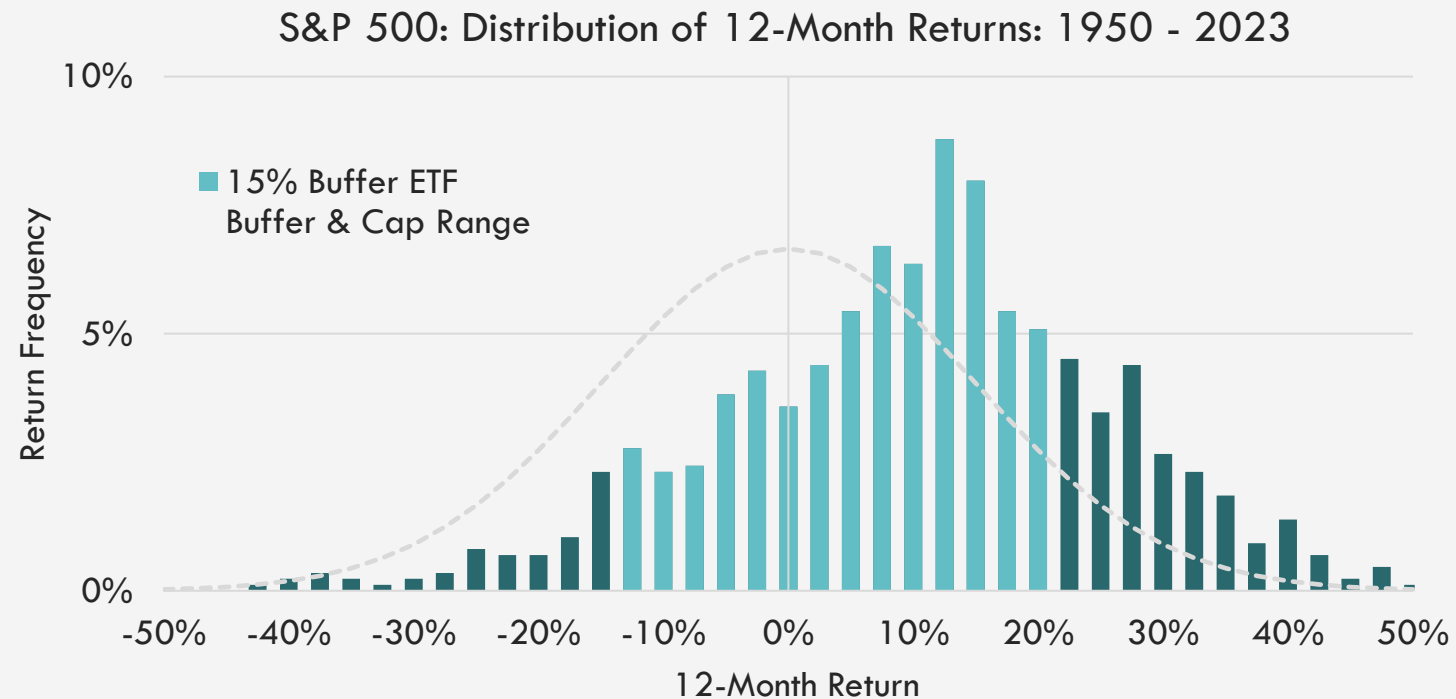


This graph is provided to illustrate the Outcomes that the Fund seeks to provide based upon the performance of the reference asset. There is no guarantee that these Outcomes will be achieved over the course of the Outcome Period. The Outcomes may only be realized by investors who hold shares of the Fund ("Shares") at the outset of the Outcome Period and continue to hold them until the conclusion of the Outcome Period. Investors that purchase Shares after the Outcome Period has begun or sell Shares prior to the Outcome Period's conclusion may experience investment returns very different from those that the Fund seeks to provide. There is no guarantee that the Outcomes for an Outcome Period will be realized.

# Restructuring Returns for Retirement



The buffer and historical cap range of Innovator's 15% Buffer ETFs™ captures nearly three quarters of the S&P 500's 12-month returns.



# Restructuring Returns for Retirement



The buffer and historical cap range of Innovator's 15% Buffer ETFs™ captures nearly three quarters of the S&P 500's 12-month returns.

| S&P 500 12-Month Losses: 1950 - 2023 |                            |  |                   |                            |
|--------------------------------------|----------------------------|--|-------------------|----------------------------|
| Without a 15% Buffer                 |                            |  | With a 15% Buffer |                            |
| Average Loss                         | % of Losses Larger than 5% |  | Average Loss      | % of Losses Larger than 5% |
| -11.3%                               | 71%                        |  | -2.2%             | 4%                         |

# Restructuring Returns for Retirement



Innovator's industry-leading suite of Buffer ETFs™ offers a range of buffer levels and outcome periods, giving retirees an array of solutions to fit their risk management priorities and objectives.

|                                           |                                             |                                            |                                             |
|-------------------------------------------|---------------------------------------------|--------------------------------------------|---------------------------------------------|
| <b>Defined Outcome<br/>ETF™ Exposures</b> | SPDR S&P 500<br>ETF Trust (SPY)             | Invesco QQQ<br>Trust (QQQ)                 | iShares Russell 2000<br>ETF (IWM)           |
|                                           | iShares MSCI EAFE<br>ETF (EFA)              | iShares MSCI Emerging<br>Markets ETF (EEM) | iShares 20+ Year<br>Treasury Bond ETF (TLT) |
| <b>Buffer Levels</b>                      | 9%, 10%, 15%, 20%, 30%, and 100%            |                                            |                                             |
| <b>Rebalance Frequency</b>                | 3 months, 6 months, 12 months, or 24 months |                                            |                                             |



# Thank you

Contact details:

[innovatoretfs.com](https://innovatoretfs.com) | 800.208.5212

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# Disclosures



The Funds have characteristics unlike many other traditional investment products and may not be suitable for all investors. For more information regarding whether an investment in the Fund is right for you, please see "Investor Suitability" in the prospectus.

There is no guarantee the Fund will be successful in providing the sought-after protection. If the Outcome Period has begun and the Underlying ETF has increased in value, any appreciation of the Fund by virtue of increases in the Underlying ETF since the commencement of the Outcome Period will not be protected by the Buffer, and an investor could experience losses until the Underlying ETF returns to the original price at the commencement of the Outcome Period.

The outcomes that the Fund seeks to provide may only be realized if you are holding shares on the first day of the Outcome Period and continue to hold them on the last day of the Outcome Period, approximately one year. There is no guarantee that the Outcomes for an Outcome Period will be realized or that the Fund will achieve its investment objective.

**Investing involves risks. Loss of principal is possible.** The Funds face numerous market trading risks, including active markets risk, authorized participation concentration risk, buffered loss risk, cap change risk, capped upside return risk, correlation risk, liquidity risk, management risk, market maker risk, market risk, non-diversification risk, operation risk, options risk, trading issues risk, upside participation risk and valuation risk. For a detail list of fund risks see the prospectus.

**FLEX Options Risk** The Fund will utilize FLEX Options issued and guaranteed for settlement by the Options Clearing Corporation (OCC). In the unlikely event that the OCC becomes insolvent or is otherwise unable to meet its settlement obligations, the Fund could suffer significant losses. Additionally, FLEX Options may be less liquid than standard options. In a less liquid market for the FLEX Options, the Fund may have difficulty closing out certain FLEX Options positions at desired times and prices. The values of FLEX Options do not increase or decrease at the same rate as the reference asset and may vary due to factors other than the price of reference asset.

These Funds are designed to provide point-to-point exposure to the price return of the Reference Asset via a basket of Flex Options. As a result, the ETFs are not expected to move directly in line with the Reference Asset during the interim period.

Investors purchasing shares after an outcome period has begun may experience very different results than fund's investment objective. Generally, initial outcome periods are approximately 1-year beginning on the fund's inception date. Following the initial outcome period, each subsequent outcome period will begin on the first day of the month the fund was inceptioned. After the conclusion of an outcome period, another will begin.

# Disclosures



Fund shareholders are subject to an upside return cap (the "Cap") that represents the maximum percentage return an investor can achieve from an investment in the funds for the Outcome Period, before fees and expenses. If the Outcome Period has begun and the Fund has increased in value to a level near to the Cap, an investor purchasing at that price has little or no ability to achieve gains but remains vulnerable to downside risks. Additionally, the Cap may rise or fall from one Outcome Period to the next. The Cap, and the Fund's position relative to it, should be considered before investing in the Fund. The Fund's website, [www.innovatoretfs.com](http://www.innovatoretfs.com), provides important Fund information as well information relating to the potential outcomes of an investment in a Fund on a daily basis.

The Fund only seek to provide shareholders that hold shares for the entire Outcome Period with their respective buffer level against reference asset losses during the Outcome Period. You will bear all reference asset losses exceeding the buffer. Depending upon market conditions at the time of purchase, a shareholder that purchases shares after the Outcome Period has begun may also lose their entire investment. For instance, if the Outcome Period has begun and the Fund has decreased in value beyond the pre-determined buffer, an investor purchasing shares at that price may not benefit from the buffer. Similarly, if the Outcome Period has begun and the Fund has increased in value, an investor purchasing shares at that price may not benefit from the buffer until the Fund's value has decreased to its value at the commencement of the Outcome Period.

*The Fund's investment objectives, risks, charges and expenses should be considered carefully before investing. The prospectus and summary prospectus contains this and other important information, and it may be obtained at [innovatoretfs.com](http://innovatoretfs.com). Read it carefully before investing.*

The following marks: Accelerated ETFs<sup>®</sup>, Accelerated Plus ETF<sup>®</sup>, Accelerated Return ETF<sup>®</sup>, Barrier ETF<sup>™</sup>, Buffer ETF<sup>™</sup>, Defined Outcome Bond ETF<sup>®</sup>, Defined Outcome ETFs<sup>™</sup>, Define Your Future<sup>®</sup>, Enhanced ETF<sup>™</sup>, Floor ETF<sup>®</sup>, Innovator ETFs<sup>®</sup>, Leading the Defined Outcome ETF Revolution<sup>™</sup>, Managed Buffer ETF<sup>®</sup>, Managed Outcome ETF<sup>®</sup>, Stacker ETF<sup>™</sup>, Step-Up<sup>™</sup>, Step-Up ETFs<sup>™</sup>, 100% Buffer ETFs<sup>™</sup> and all related names, logos, product and service names, designs, and slogans are the trademarks of Innovator Capital Management, LLC, its affiliates or licensors. Use of these terms is strictly prohibited without proper written authorization.

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