

Fulton Financial Advisors operates through Fulton Bank, N.A. and other subsidiaries of Fulton Financial Corporation.

The information and material in this report is being provided for informational purposes only, and is not intended as an offer or solicitation for the purchase or sale of any financial instrument or to adopt a particular investment strategy.

Information has been obtained from sources believed to be reliable but Fulton Financial Advisors or its affiliates and/or subsidiaries (collectively “Fulton”) do not warrant its completeness, timeliness or accuracy, except with respect to any disclosures relative to Fulton. The information contained herein is as of the date referenced above, and Fulton does not undertake any obligation to update such information. Fulton affiliates may issue reports or have opinions that are inconsistent with, or reach different conclusions from, this report.

All charts and graphs are shown for illustrative purposes only. Opinions, estimates, forecasts, and statements of financial market trends that are based on current market conditions constitute our judgment and are subject to change without notice.

Any opinions and recommendations expressed herein do not take into account an investor's financial circumstances, investment objectives or financial needs, and are not intended as advice regarding or recommendations of particular investments and/or trading strategies, including investments that reference a particular derivative index or other benchmark.

The investments described herein may be complex, involve significant risk and volatility, and may only be appropriate for highly sophisticated investors who are capable of understanding and assuming the risks involved. The investments discussed may fluctuate in price or value and could be adversely affected by changes in interest rates, exchange rates or other factors.

Past performance is not indicative of future results. The value or income associated with a security may fluctuate, and investors could lose their entire investment. Asset allocation and diversification do not assure or guarantee better performance, and cannot eliminate the risk of investment losses.

Investors must make their own decisions regarding any securities or financial instruments mentioned herein, and must not rely upon this report in evaluating the merits of investing in any instruments or pursuing investment strategies described herein. You should consult with your own advisors as to the suitability of such securities or other financial instruments for your particular circumstances. In no event shall Fulton be liable for any use by any party of, for any decision made or action taken by any party in reliance upon, or for any inaccuracies or errors in, or omissions from, the information contained herein.

Investments and insurance products recommended or sold by Fulton are not deposits or other obligations of any insured depository institution, including Fulton Bank, N.A., and

are not insured by the FDIC, the Federal Reserve Board, or any other state or federal governmental agency.

Fulton makes no representations as to the legal, tax, credit, or accounting treatment of any transactions or strategies mentioned herein, or any other effects such transactions may have on investors. You should review any planned financial transactions that may have tax or legal implications with a tax or legal advisor.

Recipients of this report will not be treated as customers of Fulton by virtue of having received this report. No part of this report may be redistributed to others or replicated in any form without prior consent of Fulton.