XTOC

16.83% Starting Cap

U.S. Equity Accelerated Plus ETF®

S&P 500 ETF | 3x Upside | 1x Downside

1-Year Outcome Period - Oct

QTOC

22.62% Starting Cap

Growth Accelerated Plus ETF®

QQQ | 3x Upside | 1x Downside

1-Year Outcome Period - Oct

XBOC

13.68% Starting Cap

U.S. Equity Accelerated 9 Buffer ETF™

S&P 500 ETF | 2x Upside | 1x Downside **+9% Buffer**

1-Year Outcome Period - Oct

XDSQ

6.74% Starting Cap

U.S. Equity Accelerated ETF®

S&P 500 ETF | 2x Upside | 1x Downside

3-Month Outcome Period

XDQQ

9.64% Starting Cap

Growth Accelerated ETF®

QQQ | 2x Upside | 1x Downside

3-Month Outcome Period

Innovator Accelerated ETFs®

What Are Accelerated ETFs®?

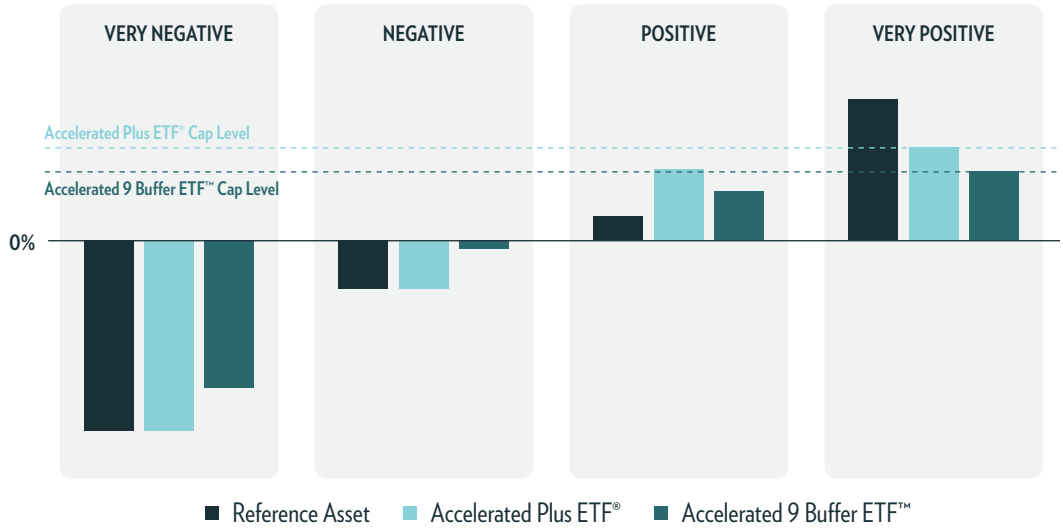
Accelerated ETFs® are designed to provide 2x or 3x the upside of the reference asset, up to a cap, with downside exposure of either 1-to-1 or a 9% buffer, over a specified outcome period.

- **S&P 500 ETF OR QQQ EXPOSURE**
- **DOWNSIDE EXPOSURE 1-to-1 OR 9% Buffer**
- **2X OR 3X UPSIDE TO A CAP**
- **3-MONTH OR 1-YEAR OUTCOME PERIOD**

The Funds have characteristics unlike many other traditional investment products and may not be suitable for all investors. Shares purchased after the start of an Outcome Period may be exposed to enhanced risk. For more information regarding whether an investment in the Fund is right for you, please see "Investor Suitability" in the prospectus.

How Do Accelerated ETFs® Perform?

This graph illustrates hypothetical scenarios for the Funds based upon reference asset performance. It assumes that shares are held for the entire Outcome Period.



This hypothetical graph is provided to illustrate hypothetical scenarios for the Funds based upon hypothetical performance scenarios of the reference asset, before fees and expenses. It assumes that shares are held for the entirety of the Outcome Period. There is no guarantee that the Funds will be successful in their attempt to provide the Outcomes. The illustration is not intended to predict or project the performance of the Funds. Shareholders should not take this information as an assurance of the expected performance of the reference asset or return on Fund shares.

"Cap" refers to the maximum potential Fund return if held over the full Outcome Period before fees and expenses. "Buffer" refers to the amount of downside protection the Fund seeks to provide, before fees and expenses, over the full Outcome Period. Outcome Period is the length of time over which the defined outcomes are sought.

Why Accelerated ETFs®?

Accelerated on the Upside, Not the Downside

Seek to enhance return potential without increasing downside risk

Seek Enhanced Upside in a Lower Return Environment

Built to help address the challenges of lower expected equity returns

Defined Outcome Solution

Define the range of potential returns over the outcome period

3 Implementation Ideas

COMPLEMENT TO CORE EQUITY

Pair with traditional equity holdings to boost overall upside participation

ALTERNATIVE TO LEVERAGED ETFs

Use as a more controlled way to seek enhanced upside without the compounding and path dependency of daily reset leveraged products

TACTICAL EQUITY ALLOCATION

Use Accelerated ETFs® to take advantage of prospects for a low-return market environment

Accelerated ETF® Suite

U.S. EQUITY ACCELERATED PLUS ETF®
1-Year Outcome Period | 3x | S&P 500 ETF

XTJA	XTAP	XTJL	XTOC
January	April	July	October
15.36% Cap	*19.47% Cap*	*17.10% Cap*	*16.83% Cap*

GROWTH ACCELERATED PLUS ETF®
1-Year Outcome Period | 3x | QQQ

QTJA	QTAP	QTJL	QTOC
January	April	July	October
19.35% Cap	*22.80% Cap*	*24.87% Cap*	*22.62% Cap*

U.S. EQUITY ACCELERATED 9 BUFFER ETF™
1-Year Outcome Period | 2x | S&P 500 ETF

XBJA	XBAP	XBJL	XBOC
January	April	July	October
11.94% Cap	*15.04% Cap*	*13.82% Cap*	*13.68% Cap*

QUARTERLY ACCELERATED ETF®
3-Month Outcome Period | 2x

XDSQ	XDQQ
S&P 500 ETF	QQQ
6.74% Cap	*9.64% Cap*

The Outcomes that the Funds seek 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. There is no guarantee that the Outcomes for an Outcome Period will be realized or that the Funds will achieve their investment objectives.

If the Outcome Period has begun and the Fund has experienced an accelerated return, an investor purchasing Shares at that price may be subject to losses that exceed any losses of the Underlying ETF for the remainder of the Outcome Period and may have diminished or no ability to experience further accelerated return, therefore exposing the investor to greater downside risks.

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 detailed list of fund risks see the prospectus.

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 Funds' website, 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.

Accelerated 9 Buffer ETFs™ Risk. The Funds only seek to provide shareholders that hold shares for the entire Outcome Period with their respective buffer level against Index 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.

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 Funds 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 funds' investment objective. After the conclusion of an Outcome Period, another will begin.

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.

Underlying ETF Investment Risk. If the Fund purchases Underlying ETF shares, the Fund's performance and risks are likely to be directly related to those of the Underlying ETF. In this circumstance, the Fund's NAV will change according to the changes in the value of an Underlying ETF and other investments held by the Fund. The shares of an Underlying ETF may trade at a premium or discount to its NAV. Investors in a Fund that invests in an Underlying ETF will indirectly bear its expenses, except to the extent that certain fees are waived by Innovator.

Technology Sector Risk. Companies in the technology sector are often smaller and can be characterized by relatively higher volatility in price performance when compared to other economic sectors. They can face intense competition which may have an adverse effect on profit margins.

Investing involves risk. Loss of principal is possible. Innovator ETFs® are distributed by Foreside Fund Services, LLC.

The Funds' 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. Read it carefully before investing.

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

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