Product List | Week commencing 9 March 2020

meteor
Innovative Solutions. Immaculate Service.

Kick Out/Growth	Potential gross return on investment Frequency | % of Opening Level	Counterparty	Capital Protection Barrier	SRI*	Close Date	Term (Years)
FTSE® Kick Out Plan March 2020	10.50% for each year Annually | 100% for each	HSBC Bank plc	65% European	4	27 Mar	8
FTSE® Kick Out Plan March 2020 (CITI)	10.25% for each year Annually | 100% for each	Citigroup Global Markets Limited	65% European	4	25 Mar	8
FTSE® Step Down Kick Out Plan March 2020	8.25% for each year Annually | 105%, 102.50%, 100%, 97.50%, 95%, 92.50%, 90%, 87.50%, 85%, 82.50%	Morgan Stanley & Co. International plc	65% European	4	11 Mar	10
FTSE® Defensive Kick Out Plan March 2020	8.50% for each year Annually | 105%, 100%, 100%, 95%, 95%, 90%, 85%	BNP Paribas	65% European	4	18 Mar	7
FTSE® Defensive Kick Out Plan March 2020 (HSBC)	8% for each year Annually | 105%, 100%, 100%, 95%, 95%, 90%, 85%	HSBC Bank plc	65% European	4	27 Mar	7
FTSE® Quarterly Kick Out Plan March 2020	2.25% for each quarter Quarterly | 100% for each	HSBC Bank plc	65% European	4	12 Mar	8
FTSE® Daily Kick Out Plan March 2020 - Option 1	8.50% for each year, from year 1 Accrues Daily | 100% on each Business Day	BNP Paribas	65% European	4	25 Mar	9
FTSE® Daily Kick Out Plan March 2020 - Option 2	8.50% for each year, from year 2 Accrues Daily | 100% on each Business Day	BNP Paribas	65% European	4	25 Mar	9
FTSE® Super Step Down Kick Out Plan April 2020	5.60% for each year Annually | 105%, 100%, 95%, 90%, 85%, 80%, 75%, 65%	BNP Paribas	65% European	4	30 Mar	8
FTSE® Super Step Down Kick Out Plan March 2020 (MS)	5.75% for each year Annually | 105%, 100%, 95%, 90%, 85%, 80%, 75%, 65%	Morgan Stanley & Co. International plc	65% European	4	25 Mar	8

More products overleaf

***Summary Risk Indicator**

This information is for financial advisers only and should not be presented to, or relied upon by, private investors.

Important information: This information should be read in conjunction with the relevant Brochures and where appropriate, Key Information Documents (KIDs), which contain detailed information about each Plan and their risks and potential benefits. Information contained in this document does not constitute tax, legal or investment advice.

Product List | Week commencing 9 March 2020

Kick Out/Growth	Potential gross return on investment Frequency | % of Opening Level	Counterparty	Capital Protection Barrier	SRI*	Close Date	Term (Years)
FTSE®/STOXX Defensive Kick Out Plan March 2020	10.50% for each year Annually | 100%, 100%, 100%, 95%, 95%, 90%, 85%	HSBC Bank plc	65% European	5	26 Mar	7
FTSE®/STOXX Super Step Down Kick Out Plan March 2020	6.75% for each year Annually | 105%, 100%, 95%, 90%, 85%, 80%, 75%, 65%	HSBC Bank plc	65% European	5	10 Mar	8
FTSE®/S&P Super Step Down Kick Out Plan March 2020	6.50% for each year Annually | 105%, 100%, 95%, 90%, 85%, 80%, 75%, 65%	Morgan Stanley & Co. International plc	65% European	4	11 Mar	7
Income	**Potential gross return on investment Frequency | % of Opening Level**	**Counterparty**	**Capital Protection Barrier**	**SRI***	**Close Date**	**Term (Years)**
FTSE® Monthly Contingent Income Plan March 2020 - Option 1	0.40% for each year Monthly | 65%	Societe Generale	65% European	4	12 Mar	10
FTSE® Monthly Contingent Income Plan March 2020 - Option 2	0.54% for each year Monthly | 80%	Societe Generale	65% European	4	12 Mar	10

***Summary Risk Indicator**

This information is for financial advisers only and should not be presented to, or relied upon by, private investors.

Important information: This information should be read in conjunction with the relevant Brochures and where appropriate, Key Information Documents (KIDs), which contain detailed information about each Plan and their risks and potential benefits. Information contained in this document does not constitute tax, legal or investment advice.

Investment Return

If the Closing Level of the Index on any Measurement Date before the Final Measurement Date is at least equal to its Opening Level the Plan will kick out, i.e. mature early, and make a gross investment return of 10.50% of the money you invest for each year that the Plan has been in force. The first Measurement Date will be on 31 March 2021, one year after the Start Date.

If the Plan has not matured early, and the Closing Level of the Index on the Final Measurement Date (the 'Final Level') is at least equal to its Opening Level, the Plan will provide an investment return at the Maturity Date equal to 84% of the money you invest. If the Final Level of the Index is below its Opening Level, no investment return will be payable at the Maturity Date.

Repayment of Capital

An investor will lose money if the Final Level of the Index is below 65% of its Opening Level and the amount of their money that they would lose will be the percentage by which the Final Level of the Index is below its Opening Level. In extreme circumstances they could lose all of their money. If the Final Level of the Index is at least equal to 65% of its Opening Level an investor will get back the amount they invested.

Product Summary

ISIN	XS2123262599
Issuer	HSBC Bank plc (the 'Counterparty')
Issuer Credit Ratings (Fitch, Moody's, S&P)	A+, Aa3, AA-
Underlying(s)	FTSE 100 Index
Start Date	31 March 2020
Term	Max 8yrs 3wks
Capital Protection	65% European
Tax Treatment	Capital Gains Tax

Historical Simulation

We have simulated the product based on the actual historical price evolution for the underlying asset(s). Changing economic conditions, however, may not have allowed for this structure to exist at all in the past.

This simulation is not a reliable indicator of future performance and should not be used to assess the future returns or risks associated with this structure.

Number of 8 year cycles tested	7337
Sampling period	30/12/1983 to 13/02/2020
Maturity scenario	Frequency
Incurred capital loss	0.08%
Initial capital returned only	2.25%
Matured early at the end of year 1 with investment return	72.18%
Matured early at the end of year 2 with investment return	10.45%
Matured early at the end of year 3 with investment return	2.40%
Matured early at the end of year 4 with investment return	3.39%
Matured early at the end of year 5 with investment return	2.06%
Matured early at the end of year 6 with investment return	3.37%
Matured early at the end of year 7 with investment return	3.09%
Matured at the end of year 8 with investment return	0.72%

Meteor Research Department, 13 February 2020

Risk and Target Market

Primary client type	Retail clients
Primary distribution strategy	Advised Only
Investor knowledge and experience	Advanced
Financial situation	Willing and able to bear total loss of capital
Summary Risk Indicator	4
Time horizon	Long term (5+ years)
Investment objective	Growth

Investment Return

If the Closing Level of the Index on any Measurement Date before the Final Measurement Date is at least equal to its Opening Level the Plan will kick out, i.e. mature early, and make a gross investment return of 10.25% of the money you invest for each year that the Plan has been in force. The first Measurement Date will be on 29 March 2021, one year after the Start Date.

If the Plan has not matured early, and the Closing Level of the Index on the Final Measurement Date (the 'Final Level') is at least equal to its Opening Level, the Plan will provide an investment return at the Maturity Date equal to 82% of the money you invest. If the Final Level of the Index is below its Opening Level, no investment return will be payable at the Maturity Date.

Repayment of Capital

An investor will lose money if the Final Level of the Index is below 65% of its Opening Level and the amount of their money that they would lose will be the percentage by which the Final Level of the Index is below its Opening Level. In extreme circumstances they could lose all of their money. If the Final Level of the Index is at least equal to 65% of its Opening Level an investor will get back the amount they invested.

Product Summary

ISIN	XS2121383983
Issuer	Citigroup Global Markets Funding Luxembourg S.C.A.
Counterparty	Citigroup Global Markets Limited ('the Guarantor')
Issuer Credit Ratings (Fitch, Moody's, S&P)	A, A1, A+
Underlying(s)	FTSE 100 Index
Start Date	27 March 2020
Term	Max 8yrs 3wks
Capital Protection	65% European
Tax Treatment	Capital Gains Tax

Historical Simulation

We have simulated the product based on the actual historical price evolution for the underlying asset(s). Changing economic conditions, however, may not have allowed for this structure to exist at all in the past.

This simulation is not a reliable indicator of future performance and should not be used to assess the future returns or risks associated with this structure.

Number of 8 year cycles tested	7342
Sampling period	30/12/1983 to 19/02/2020
Maturity scenario	Frequency
Incurred capital loss	0.08%
Initial capital returned only	2.25%
Matured early at the end of year 1 with investment return	72.20%
Matured early at the end of year 2 with investment return	10.45%
Matured early at the end of year 3 with investment return	2.40%
Matured early at the end of year 4 with investment return	3.39%
Matured early at the end of year 5 with investment return	2.06%
Matured early at the end of year 6 with investment return	3.36%
Matured early at the end of year 7 with investment return	3.09%
Matured at the end of year 8 with investment return	0.72%

Meteor Research Department, 19 February 2020

Risk and Target Market

Primary client type	Retail clients
Primary distribution strategy	Advised
Investor knowledge and experience	Informed or Advanced
Financial situation	Willing and able to bear total loss of capital
Summary Risk Indicator	4
Time horizon	Long term (5+ years)
Investment objective	Growth

This information is for financial advisers only and should not be presented to, or relied upon by, private investors.

Investment Return

If the Closing Level of the Index on any Measurement Date before the Final Measurement Date is at least equal to its Reference Level the Plan will kick out, i.e. mature early, and make a gross investment return of 8.25% of the money you invest for each year that the Plan has been in force. The first Measurement Date will be on 15 March 2021, one year after the Start Date.

If the Plan has not matured early, and the Closing Level of the Index on the Final Measurement Date (the 'Final Level') is at least equal to its Reference Level, the Plan will provide an investment return at the Maturity Date equal to 82.50% of the money you invest. If the Final Level of the Index is below its Reference Level, no investment return will be payable at the Maturity Date.

The Reference Levels are as follows: Measurement Date 1: 105%, Measurement Date 2: 102.50%, Measurement Date 3: 100%, Measurement Date 4: 97.50%, Measurement Date 5: 95%, Measurement Date 6: 92.50%, Measurement Date 7: 90%, Measurement Date 8: 87.50%, Measurement Date 9: 85% and Measurement Date 10: 82.50%

Repayment of Capital

You will lose money if the Final Level of the Index is below 65% of its Opening Level. The amount of your money that you would lose will be the percentage by which the Final Level of the Index is below its Opening Level. In extreme circumstances you could lose all of your money. If the Final Level of the Index is at least equal to 65% of its Opening Level you will get back the amount you invested.

Product Summary

ISIN	XS2107398153
Issuer	Morgan Stanley & Co. International plc (the 'Counterparty')
Issuer Credit Ratings (Fitch, Moody's, S&P)	A1, A+ (Fitch do not issue credit ratings for Morgan Stanley & Co. International plc.)
Underlying(s)	FTSE 100 Index
Start Date	13 March 2020
Term	Max 10 yrs 3wks
Capital Protection	65% European
Tax Treatment	Capital Gains Tax

Historical Simulation

We have simulated the product based on the actual historical price evolution for the underlying asset(s). Changing economic conditions, however, may not have allowed for this structure to exist at all in the past. **This simulation is not a reliable indicator of future performance and should not be used to assess the future returns or risks associated with this structure.**

Number of 10 year cycles tested	6802
Sampling period	30/12/1983 to 23/01/2020
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	0.01%
Matured early at the end of year 1 with investment return	65.96%
Matured early at the end of year 2 with investment return	12.22%
Matured early at the end of year 3 with investment return	3.13%
Matured early at the end of year 4 with investment return	4.18%
Matured early at the end of year 5 with investment return	3.01%
Matured early at the end of year 6 with investment return	6.78%
Matured early at the end of year 7 with investment return	4.25%
Matured early at the end of year 8 with investment return	0.46%
Matured early at the end of year 9 with investment return	0.00%
Matured at the end of year 10 with investment return	0.00%

Meteor Research Department, 23 January 2020

Risk and Target Market

Primary client type	Retail clients
Primary distribution strategy	Advised
Investor knowledge and experience	Informed or Advanced
Financial situation	Willing and able to bear total loss of capital
Summary Risk Indicator	4
Time horizon	Long term (5+ years)
Investment objective	Growth

This information is for financial advisers only and should not be presented to, or relied upon by, private investors.

Investment Return

If the Closing Level of the Index on any Measurement Date before the Final Measurement Date is at least equal to its Reference Level the Plan will kick out, i.e. mature early, and make a gross investment return of 8.50% of the money you invest for each year that the Plan has been in force. The first Measurement Date will be on 22 March 2021, one year after the Start Date.

If the Plan has not matured early, and the Closing Level of the Index on the Final Measurement Date (the 'Final Level') is at least equal to its Reference Level, the Plan will provide an investment return at the Maturity Date equal to 59.50% of the money you invest. If the Final Level of the Index is below its Reference Level, no investment return will be payable at the Maturity Date.

The Reference Levels are as follows: Measurement Date 1: 105%, Measurement Date 2: 100%, Measurement Date 3: 100%, Measurement Date 4: 95%, Measurement Date 5: 95%, Measurement Date 6: 90% and Measurement Date 7: 85%

Repayment of Capital

You will lose money if the Final Level of the Index is below 65% of its Opening Level. The amount of your money that you would lose will be the percentage by which the Final Level of the Index is below its Opening Level. In extreme circumstances you could lose all of your money. If the Final Level of the Index is at least equal to 65% of its Opening Level you will get back the amount you invested.

Product Summary

ISIN	XS2065811403
Issuer	BNP Paribas Issuance B.V., a subsidiary of BNP Paribas
Counterparty	BNP Paribas ('the Guarantor')
Issuer Credit Ratings (Fitch, Moody's, S&P)	A+, Aa3, A+
Underlying(s)	FTSE 100 Index
Start Date	20 March 2020
Term	Max 7 yrs 2wks
Capital Protection	65% European
Tax Treatment	Capital Gains Tax

Historical Simulation

We have simulated the product based on the actual historical price evolution for the underlying asset(s). Changing economic conditions, however, may not have allowed for this structure to exist at all in the past. **This simulation is not a reliable indicator of future performance and should not be used to assess the future returns or risks associated with this structure.**

Number of 7 year cycles tested	7586
Sampling period	30/12/1983 to 27/01/2020
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	0.00%
Matured early at the end of year 1 with investment return	65.52%
Matured early at the end of year 2 with investment return	15.50%
Matured early at the end of year 3 with investment return	2.47%
Matured early at the end of year 4 with investment return	4.53%
Matured early at the end of year 5 with investment return	2.24%
Matured early at the end of year 6 with investment return	6.49%
Matured at the end of year 7with investment return	3.26%

Meteor Research Department, 27 January 2020

Risk and Target Market

Primary client type	Retail clients
Primary distribution strategy	Advised Only
Investor knowledge and experience	Advanced
Financial situation	Willing and able to bear total loss of capital
Summary Risk Indicator	4
Time horizon	Long term (5+ years)
Investment objective	Growth

This information is for financial advisers only and should not be presented to, or relied upon by, private investors.

Investment Return

If the Closing Level of the Index on any Measurement Date before the Final Measurement Date is at least equal to its Reference Level the Plan will kick out, i.e. mature early, and make a gross investment return of 8% of the money you invest for each year that the Plan has been in force. The first Measurement Date will be on 31 March 2021, one year after the Start Date.

If the Plan has not matured early, and the Closing Level of the Index on the Final Measurement Date (the 'Final Level') is at least equal to its Reference Level, the Plan will provide an investment return at the Maturity Date equal to 56% of the money you invest. If the Final Level of the Index is below its Reference Level, no investment return will be payable at the Maturity Date.

The Reference Levels are as follows: Measurement Date 1: 105%, Measurement Date 2: 100%, Measurement Date 3: 100%, Measurement Date 4: 95%, Measurement Date 5: 95%, Measurement Date 6: 90% and Measurement Date 7: 85%

Repayment of Capital

You will lose money if the Final Level of the Index is below 65% of its Opening Level. The amount of your money that you would lose will be the percentage by which the Final Level of the Index is below its Opening Level. In extreme circumstances you could lose all of your money. If the Final Level of the Index is at least equal to 65% of its Opening Level you will get back the amount you invested.

Product Summary

ISIN	XS2123356904
Issuer	HSBC Bank plc (the 'Counterparty')
Issuer Credit Ratings (Fitch, Moody's, S&P)	A+, Aa3, AA-
Underlying(s)	FTSE 100 Index
Start Date	31 March 2020
Term	Max 7 yrs 3wks
Capital Protection	65% European
Tax Treatment	Capital Gains Tax

Historical Simulation

We have simulated the product based on the actual historical price evolution for the underlying asset(s). Changing economic conditions, however, may not have allowed for this structure to exist at all in the past. **This simulation is not a reliable indicator of future performance and should not be used to assess the future returns or risks associated with this structure.**

Number of 7 year cycles tested	7586
Sampling period	30/12/1983 to 13/02/2020
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	0.00%
Matured early at the end of year 1 with investment return	65.46%
Matured early at the end of year 2 with investment return	15.59%
Matured early at the end of year 3 with investment return	2.46%
Matured early at the end of year 4 with investment return	4.53%
Matured early at the end of year 5 with investment return	2.24%
Matured early at the end of year 6 with investment return	6.47%
Matured at the end of year 7with investment return	3.25%

Meteor Research Department, 13 February 2020

Risk and Target Market

Primary client type	Retail clients
Primary distribution strategy	Advised Only
Investor knowledge and experience	Advanced
Financial situation	Willing and able to bear total loss of capital
Summary Risk Indicator	4
Time horizon	Long term (5+ years)
Investment objective	Growth

This information is for financial advisers only and should not be presented to, or relied upon by, private investors.

Investment Return

If the Closing Level of the Index on any Quarterly Measurement Date before the Final Measurement Date is at least equal to its Opening Level the Plan will kick out, i.e. mature early, and make a gross investment return of 2.25% of the money you invest for each quarter that the Plan has been in force. The first Quarterly Measurement Date will be on 12 March 2021, one year after the Start Date.

If the Plan has not matured early, and the Closing Level of the Index on the Final Measurement Date (the 'Final Level') is at least equal to its Opening Level, the Plan will provide an investment return at the Maturity Date equal to 72% of the money you invest. If the Final Level of the Index is below its Opening Level, no investment return will be payable at the Maturity Date.

Repayment of Capital

An investor will lose money if the Final Level of the Index is below 65% of its Opening Level and the amount of their money that they would lose will be the percentage by which the Final Level of the Index is below its Opening Level. In extreme circumstances they could lose all of their money. If the Final Level of the Index is at least equal to 65% of its Opening Level an investor will get back the amount they invested.

Product Summary

ISIN	XS2110693095
Issuer	HSBC Bank plc (the 'Counterparty')
Issuer Credit Ratings (Fitch, Moody's, S&P)	A+, Aa3, AA-
Underlying(s)	FTSE 100 Index
Start Date	12 March 2020
Term	Max 8yrs 3wks
Capital Protection	65% European
Tax Treatment	Capital Gains Tax

Historical Simulation

We have simulated the product based on the actual historical price evolution for the underlying asset(s). Changing economic conditions, however, may not have allowed for this structure to exist at all in the past.

This simulation is not a reliable indicator of future performance and should not be used to assess the future returns or risks associated with this structure.

Number of 9 year cycles tested	7317
Sampling period	30/12/1983 to 14/01/2020
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	0.68%
Matured in the 4th quarter	72.11%
Matured after the 4th quarter	27.89%

Meteor Research Department, 14 January 2020

Risk and Target Market

Primary client type	Retail clients
Primary distribution strategy	Advised Only
Investor knowledge and experience	Advanced
Financial situation	Willing and able to bear total loss of capital
Summary Risk Indicator	4
Time horizon	Long term (5+ years)
Investment objective	Growth

This information is for financial advisers only and should not be presented to, or relied upon by, private investors.

Investment Return

If the Closing Level of the Index on 29 March 2021 or any subsequent Business Day before the Final Measurement Date is at least equal to its Opening Level the Plan will kick out, i.e. mature early, and make a gross investment return based on how long the Plan has been in force.

The investment return will equal the number of days since the Start Date divided by 365 and multiplied by 8.50%.

If the Plan has not matured early, and the Closing Level of the Index on the Final Measurement Date (the 'Final Level') is at least equal to its Opening Level, the Plan will provide an investment return at the Maturity Date equal to 76.50% of the money you invest. If the Final Level of the Index is below its Opening Level, no investment return will be payable at the Maturity Date.

Repayment of Capital

An investor will lose money if the Final Level of the Index is below 65% of its Opening Level and the amount of their money that they would lose will be the percentage by which the Final Level of the Index is below its Opening Level. In extreme circumstances they could lose all of their money. If the Final Level of the Index is at least equal to 65% of its Opening Level an investor will get back the amount they invested.

Product Summary

ISIN	XS2074212940
Issuer	BNP Paribas Issuance B.V. a subsidiary of BNP Paribas
Counterparty	BNP Paribas (the 'Guarantor')
Issuer Credit Ratings (Fitch, Moody's, S&P)	A+, Aa3, A+
Underlying(s)	FTSE 100 Index
Start Date	27 March 2020
Term	Max 9 yrs 2wks
Capital Protection	65% European
Tax Treatment	Capital Gains Tax

Historical Simulation

We have simulated the product based on the actual historical price evolution for the underlying asset(s). Changing economic conditions, however, may not have allowed for this structure to exist at all in the past.

This simulation is not a reliable indicator of future performance and should not be used to assess the future returns or risks associated with this structure.

Number of 9 year cycles tested	7082
Sampling period	30/12/1983 to 21/02/2020
Maturity scenario	Frequency
Incurred capital loss	0.13%
Initial capital returned only	0.04%
Matured early during year 2 with investment return	85.19%
Matured early during year 3 with investment return	2.33%
Matured early during year 4 with investment return	2.81%
Matured early during year 5 with investment return	1.96%
Matured early during year 6 with investment return	3.83%
Matured early during year 7 with investment return	2.68%
Matured early during year 8 with investment return	1.03%
Matured at the end of year 9 with investment return	0.00%

Meteor Research Department, 21 February 2020

Risk and Target Market

Primary client type	Retail clients
Primary distribution strategy	Advised Only
Investor knowledge and experience	Advanced
Financial situation	Willing and able to bear total loss of capital
Summary Risk Indicator	4
Time horizon	Long term (5+ years)
Investment objective	Growth

This information is for financial advisers only and should not be presented to, or relied upon by, private investors.

Investment Return

If the Closing Level of the Index on 28 March 2022 or any subsequent Business Day before the Final Measurement Date is at least equal to its Opening Level the Plan will kick out, i.e. mature early, and make a gross investment return based on how long the Plan has been in force.

The investment return will equal the number of days since the Start Date divided by 365 and multiplied by 8.50%.

If the Plan has not matured early, and the Closing Level of the Index on the Final Measurement Date (the 'Final Level') is at least equal to its Opening Level, the Plan will provide an investment return at the Maturity Date equal to 76.50% of the money you invest. If the Final Level of the Index is below its Opening Level, no investment return will be payable at the Maturity Date.

Repayment of Capital

An investor will lose money if the Final Level of the Index is below 65% of its Opening Level and the amount of their money that they would lose will be the percentage by which the Final Level of the Index is below its Opening Level. In extreme circumstances they could lose all of their money. If the Final Level of the Index is at least equal to 65% of its Opening Level an investor will get back the amount they invested.

Product Summary

ISIN	XS2074211389
Issuer	BNP Paribas Issuance B.V. a subsidiary of BNP Paribas
Counterparty	BNP Paribas (the 'Guarantor')
Issuer Credit Ratings (Fitch, Moody's, S&P)	A+, Aa3, A+
Underlying(s)	FTSE 100 Index
Start Date	27 March 2020
Term	Max 9 yrs 2wks
Capital Protection	65% European
Tax Treatment	Capital Gains Tax

Historical Simulation

We have simulated the product based on the actual historical price evolution for the underlying asset(s). Changing economic conditions, however, may not have allowed for this structure to exist at all in the past.

This simulation is not a reliable indicator of future performance and should not be used to assess the future returns or risks associated with this structure.

Number of 9 year cycles tested	7082
Sampling period	30/12/1983 to 21/02/2020
Maturity scenario	Frequency
Incurred capital loss	0.13%
Initial capital returned only	0.04%
Matured early during year 3 with investment return	82.00%
Matured early during year 4 with investment return	3.09%
Matured early during year 5 with investment return	2.95%
Matured early during year 6 with investment return	4.33%
Matured early during year 7 with investment return	4.29%
Matured early during year 8 with investment return	3.08%
Matured at the end of year 9 with investment return	0.08%

Meteor Research Department, 21 February 2020

Risk and Target Market

Primary client type	Retail clients
Primary distribution strategy	Advised Only
Investor knowledge and experience	Advanced
Financial situation	Willing and able to bear total loss of capital
Summary Risk Indicator	4
Time horizon	Long term (5+ years)
Investment objective	Growth

This information is for financial advisers only and should not be presented to, or relied upon by, private investors.

Investment Return

If the Closing Level of the Index on any Measurement Date before the Final Measurement Date is at least equal to its Reference Level the Plan will kick out, i.e. mature early, and make a gross investment return of 5.60% of the money you invest for each year that the Plan has been in force. The first Measurement Date will be on 1 April 2021, one year after the Start Date.

If the Plan has not matured early, and the Closing Level of the Index on the Final Measurement Date (the 'Final Level') is at least equal to its Reference Level, the Plan will provide an investment return at the Maturity Date equal to 44.80% of the money you invest. If the Final Level of the Index is below its Reference Level, no investment return will be payable at the Maturity Date.

The Reference Levels are as follows: Measurement Date 1 at 105%; Measurement Date 2 at 100%; Measurement Date 3 at 95%; Measurement Date 4 at 90%; Measurement Date 5 at 85%; Measurement Date 6 at 80%; Measurement Date 7 at 75% and Measurement Date 8 at 65%.

Repayment of Capital

An investor will lose money if the Final Level of the Index is below 65% of its Opening Level and the amount of their money that they would lose will be the percentage by which the Final Level of the Index is below its Opening Level. In extreme circumstances they could lose all of their money. If the Final Level of the Index is at least equal to 65% of its Opening Level an investor will get back the amount they invested.

Product Summary

ISIN	XS2074184552
Issuer	BNP Paribas Issuance B.V. a subsidiary of BNP Paribas
Counterparty	BNP Paribas (the 'Guarantor')
Issuer Credit Ratings (Fitch, Moody's, S&P)	A+, Aa3, A+
Underlying(s)	FTSE 100 Index
Start Date	1 April 2020
Term	Max 8yrs 2wks
Capital Protection	65% European
Tax Treatment	Capital Gains Tax

Historical Simulation

We have simulated the product based on the actual historical price evolution for the underlying asset(s). Changing economic conditions, however, may not have allowed for this structure to exist at all in the past.

This simulation is not a reliable indicator of future performance and should not be used to assess the future returns or risks associated with this structure.

Number of 8 year cycles tested	7338
Sampling period	30/12/1983 to 14/02/2020
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	0.00%
Matured early at the end of year 1 with investment return	64.36%
Matured early at the end of year 2 with investment return	16.01%
Matured early at the end of year 3 with investment return	4.28%
Matured early at the end of year 4 with investment return	5.33%
Matured early at the end of year 5 with investment return	4.22%
Matured early at the end of year 6 with investment return	4.78%
Matured early at the end of year 7 with investment return	1.01%
Matured at the end of year 8 with investment return	0.00%

Meteor Research Department, 14 February 2020

Risk and Target Market

Primary client type	Retail clients
Primary distribution strategy	Advised Only
Investor knowledge and experience	Advanced
Financial situation	Willing and able to bear total loss of capital
Summary Risk Indicator	4
Time horizon	Long term (5+ years)
Investment objective	Growth

This information is for financial advisers only and should not be presented to, or relied upon by, private investors.

Investment Return

If the Closing Level of the Index on any Measurement Date before the Final Measurement Date is at least equal to its Reference Level the Plan will kick out, i.e. mature early, and make a gross investment return of 5.75% of the money you invest for each year that the Plan has been in force. The first Measurement Date will be on 29 March 2021, one year after the Start Date.

If the Plan has not matured early, and the Closing Level of the Index on the Final Measurement Date (the 'Final Level') is at least equal to its Reference Level, the Plan will provide an investment return at the Maturity Date equal to 46% of the money you invest. If the Final Level of the Index is below its Reference Level, no investment return will be payable at the Maturity Date.

The Reference Levels are as follows: Measurement Date 1 at 105%; Measurement Date 2 at 100%; Measurement Date 3 at 95%; Measurement Date 4 at 90%; Measurement Date 5 at 85%; Measurement Date 6 at 80%; Measurement Date 7 at 75% and Measurement Date 8 at 65%.

Repayment of Capital

An investor will lose money if the Final Level of the Index is below 65% of its Opening Level and the amount of their money that they would lose will be the percentage by which the Final Level of the Index is below its Opening Level. In extreme circumstances they could lose all of their money. If the Final Level of the Index is at least equal to 65% of its Opening Level an investor will get back the amount they invested.

Product Summary

ISIN	XS2118467716
Issuer	Morgan Stanley & Co. International plc (the 'Counterparty')
Issuer Credit Ratings (Fitch, Moody's, S&P)	A1, A+ (Fitch do not issue credit ratings for Morgan Stanley & Co. International plc.)
Underlying(s)	FTSE 100 Index
Start Date	27 March 2020
Term	Max 8yrs 3wks
Capital Protection	65% European
Tax Treatment	Capital Gains Tax

Historical Simulation

We have simulated the product based on the actual historical price evolution for the underlying asset(s). Changing economic conditions, however, may not have allowed for this structure to exist at all in the past.

This simulation is not a reliable indicator of future performance and should not be used to assess the future returns or risks associated with this structure.

Number of 8 year cycles tested	7317
Sampling period	30/12/1983 to 13/02/2020
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	0.00%
Matured early at the end of year 1 with investment return	64.36%
Matured early at the end of year 2 with investment return	16.01%
Matured early at the end of year 3 with investment return	4.28%
Matured early at the end of year 4 with investment return	5.33%
Matured early at the end of year 5 with investment return	4.23%
Matured early at the end of year 6 with investment return	4.78%
Matured early at the end of year 7 with investment return	1.01%
Matured at the end of year 8 with investment return	0.00%

Meteor Research Department, 13 February 2020

Risk and Target Market

Primary client type	Retail clients
Primary distribution strategy	Advised Only
Investor knowledge and experience	Advanced
Financial situation	Willing and able to bear total loss of capital
Summary Risk Indicator	4
Time horizon	Long term (5+ years)
Investment objective	Growth

This information is for financial advisers only and should not be presented to, or relied upon by, private investors.

Investment Return

If the Closing Levels of both Indices on any Measurement Date before the Final Measurement Date are at least equal to their respective Reference Levels, the Plan will kick out, i.e. mature early, and make a gross investment return of 10.50% for each year that the Plan has been in force. The first Measurement Date will be on 30 March 2021, one year after the Start Date.

If the Plan has not matured early, and the Closing Levels of both Indices on the Final Measurement Date (the 'Final Levels') are at least equal to their respective Reference Levels, the Plan will provide an investment return at the Maturity Date equal to 73.50% of the money you invested. If the Final Level of one or both Indices is below its Reference Level, no investment return will be payable at the Maturity Date.

The Reference Levels are as follows: Measurement Date 1: 100%, Measurement Date 2: 100%, Measurement Date 3: 100%, Measurement Date 4: 95%, Measurement Date 5: 95%, Measurement Date 6: 90% and Measurement Date 7: 85%.

Repayment of Capital

An investor will lose money if the Final Level of the lower performing Index is below 65% of its Opening Level and the amount of their money that they would lose will be the percentage by which the Final Level of that Index is below its Opening Level. In extreme circumstances they could lose all of their money. If the Final Level of the lower performing Index is at least equal to 65% of its Opening Level an investor will get back the amount they invested.

Product Summary

ISIN	XS2123262326
Issuer	HSBC Bank plc (the 'Counterparty')
Issuer Credit Ratings (Fitch, Moody's, S&P)	A+, Aa3, AA-
Underlying(s)	FTSE 100 Index & EURO STOXX 50 Index
Start Date	30 March 2020
Term	Max 7yrs 3wks
Capital Protection	65% European
Tax Treatment	Capital Gains Tax

Historical Simulation

We have simulated the product based on the actual historical price evolution for the underlying asset(s). Changing economic conditions, however, may not have allowed for this structure to exist at all in the past.

This simulation is not a reliable indicator of future performance and should not be used to assess the future returns or risks associated with this structure.

Number of 7 year cycles tested	6816
Sampling period	31/12/1986 to 13/02/2020
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	5.93%
Matured early at the end of year 1 with investment return	64.08%
Matured early at the end of year 2 with investment return	7.50%
Matured early at the end of year 3 with investment return	6.46%
Matured early at the end of year 4 with investment return	6.88%
Matured early at the end of year 5 with investment return	0.92%
Matured early at the end of year 6 with investment return	3.02%
Matured at the end of year 7 with investment return	5.21%

Meteor Research Department, 13 February 2020

Risk and Target Market

Primary client type	Retail clients
Primary distribution strategy	Advised Only
Investor knowledge and experience	Advanced
Financial situation	Willing and able to bear total loss of capital
Summary Risk Indicator	5
Time horizon	Long term (5+ years)
Investment objective	Growth

This information is for financial advisers only and should not be presented to, or relied upon by, private investors.

Investment Return

If the Closing Levels of both Indices on any Measurement Date before the Final Measurement Date are at least equal to their respective Reference Levels, the Plan will kick out, i.e. mature early, and make a gross investment return of 6.75% for each year that the Plan has been in force. The first Measurement Date will be on 12 March 2021, one year after the Start Date.

If the Plan has not matured early, and the Closing Levels of both Indices on the Final Measurement Date (the 'Final Levels') are at least equal to their respective Reference Levels, the Plan will provide an investment return at the Maturity Date equal to 54% of the money you invested. If the Final Level of one or both Indices is below its Reference Level, no investment return will be payable at the Maturity Date.

The Reference Levels are as follows: Measurement Date 1: 105%, Measurement Date 2: 100%, Measurement Date 3: 95%, Measurement Date 4: 90%, Measurement Date 5: 85%, Measurement Date 6: 80%; Measurement Date 7: 75% and Measurement Date 8: 65% .

Repayment of Capital

An investor will lose money if the Final Level of the lower performing Index is below 65% of its Opening Level and the amount of their money that they would lose will be the percentage by which the Final Level of that Index is below its Opening Level. In extreme circumstances they could lose all of their money. If the Final Level of the lower performing Index is at least equal to 65% of its Opening Level an investor will get back the amount they invested.

Product Summary

ISIN	XS2113120096
Issuer	HSBC Bank plc (the 'Counterparty')
Issuer Credit Ratings (Fitch, Moody's, S&P)	A+, Aa3, AA-
Underlying(s)	FTSE 100 Index & EURO STOXX 50 Index
Start Date	12 March 2020
Term	Max 8yrs 3wks
Capital Protection	65% European
Tax Treatment	Capital Gains Tax

Historical Simulation

We have simulated the product based on the actual historical price evolution for the underlying asset(s). Changing economic conditions, however, may not have allowed for this structure to exist at all in the past.

This simulation is not a reliable indicator of future performance and should not be used to assess the future returns or risks associated with this structure.

Number of 8 year cycles tested	6541
Sampling period	31/12/1986 to 27/01/2020
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	0.00%
Matured early at the end of year 1 with investment return	52.48%
Matured early at the end of year 2 with investment return	14.57%
Matured early at the end of year 3 with investment return	8.93%
Matured early at the end of year 4 with investment return	6.53%
Matured early at the end of year 5 with investment return	2.02%
Matured early at the end of year 6 with investment return	5.53%
Matured early at the end of year 7 with investment return	5.95%
Matured at the end of year 8 with investment return	3.99%

Meteor Research Department, 27 January 2020

Risk and Target Market

Primary client type	Retail clients
Primary distribution strategy	Advised Only
Investor knowledge and experience	Advanced
Financial situation	Willing and able to bear total loss of capital
Summary Risk Indicator	5
Time horizon	Long term (5+ years)
Investment objective	Growth

This information is for financial advisers only and should not be presented to, or relied upon by, private investors.

Investment Return

If the Closing Levels of both Indices on any Measurement Date before the Final Measurement Date are at least equal to their respective Reference Levels, the Plan will kick out, i.e. mature early, and make a gross investment return of 6.50% for each year that the Plan has been in force. The first Measurement Date will be on 15 March 2021, one year after the Start Date.

If the Plan has not matured early, and the Closing Levels of both Indices on the Final Measurement Date (the 'Final Levels') are at least equal to their respective Reference Levels, the Plan will provide an investment return at the Maturity Date equal to 52% of the money you invested. If the Final Level of one or both Indices is below its Reference Level, no investment return will be payable at the Maturity Date.

The Reference Levels are as follows: Measurement Date 1: 105%, Measurement Date 2: 100%, Measurement Date 3: 95%, Measurement Date 4: 90%, Measurement Date 5: 85%, Measurement Date 6: 80%; Measurement Date 7: 75% and Measurement Date 8: 65%.

Repayment of Capital

An investor will lose money if the Final Level of the lower performing Index is below 65% of its Opening Level and the amount of their money that they would lose will be the percentage by which the Final Level of that Index is below its Opening Level. In extreme circumstances they could lose all of their money. If the Final Level of the lower performing Index is at least equal to 65% of its Opening Level an investor will get back the amount they invested.

Product Summary

ISIN	XS2107400587
Issuer	Morgan Stanley & Co. International plc
Issuer Credit Ratings (Fitch, Moody's, S&P)	A+, A1 (Fitch do not issue credit ratings for Morgan Stanley & Co. International plc.)
Underlying(s)	FTSE 100 Index & S&P 500 Index
Start Date	13 March 2020
Term	Max 8yrs 3wks
Capital Protection	65% European
Tax Treatment	Capital Gains Tax

Historical Simulation

We have simulated the product based on the actual historical price evolution for the underlying asset(s). Changing economic conditions, however, may not have allowed for this structure to exist at all in the past.

This simulation is not a reliable indicator of future performance and should not be used to assess the future returns or risks associated with this structure.

Number of 7 year cycles tested	7322
Sampling period	30/12/19 to 22/01/2020
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	0.00%
Matured early at the end of year 1 with investment return	60.20%
Matured early at the end of year 2 with investment return	19.53%
Matured early at the end of year 3 with investment return	4.27%
Matured early at the end of year 4 with investment return	4.53%
Matured early at the end of year 5 with investment return	5.27%
Matured early at the end of year 6 with investment return	5.18%
Matured early at the end of year 7 with investment return	1.01%
Matured at the end of year 8 with investment return	0.00%

Meteor Research Department, 23 January 2020

Risk and Target Market

Primary client type	Retail clients
Primary distribution strategy	Advised
Investor knowledge and experience	Informed or Advanced
Financial situation	Willing and able to bear total loss of capital
Summary Risk Indicator	4
Time horizon	Long term (5+ years)
Investment objective	Growth

This information is for financial advisers only and should not be presented to, or relied upon by, private investors.

Income

If the Closing Level of the Index on any Monthly Measurement Date is at least equal to 65% of its Opening Level, the Plan will pay a gross income of 0.40% for that month. No income will be payable for a month if the Closing Level of the Index is below 65% of its Opening Level on the Monthly Measurement Date.

The first Monthly Measurement Date will be on 16 April 2020, one month after the Start Date. Thereafter, the performance of the Index will be measured monthly. If the kick-out condition is met (see below), income will be paid in respect of that month and the Plan will mature early. No further income payments will then be payable.

Kick-out Condition

From year 2, the Plan will kick-out, i.e. mature early, if the Closing Level of the Index is at least 5% above its Opening Level on any Quarterly Measurement Date. In this event you would receive a full return of your money, as well as the income due for that month. The first Quarterly Measurement Date on which an early maturity could be triggered will be on 16 March 2022, two years after the Start Date.

Repayment of Capital

An investor will lose money if the Final Level of the Index is below 65% of its Opening Level and the amount of money that they would lose will be the percentage by which the Final Level of the Index is below its Opening Level. In extreme circumstances an investor could lose all of their money. If the Final Level of the Index is at least equal to 65% of its Opening Level an investor will get back the amount invested.

Product Summary

ISIN	XS2108090585
Issuer	SG Issuer
Counterparty	Societe Generale ('the Guarantor')
Issuer Credit Ratings (Fitch, Moody's, S&P)	A, A1, A
Underlying(s)	FTSE 100 Index
Start Date	16 March 2020
Term	Up to 10yrs 3wks
Capital Protection	65% European
Tax Treatment	Income Tax

Historical Simulation

We have simulated the product based on the actual historical price evolution for the underlying asset(s). Changing economic conditions, however, may not have allowed for this structure to exist at all in the past.

This simulation is not a reliable indicator of future performance and should not be used to assess the future returns or risks associated with this structure.

Number of 10 year cycles tested	6805
Sampling period	30/12/1983 to 28/01/2020
Maturity scenario	Frequency
Breached European Barrier	0.50%
Matured in the 24th period	71.76%
Matured after the 24th period	28.24%
Average time to maturity (years)	3.10
Frequency of number of income payments paid	Frequency
Less than 24 income payments paid	0.00%
24 income payments paid	71.76%
More than 24 income payments paid	28.24%
Maximum number of income payments	112
Average number of income payments	36

Meteor Research Department, 28 January 2020

Risk and Target Market

Primary client type	Retail clients
Primary distribution strategy	Advised
Investor knowledge and experience	Informed or Advanced
Financial situation	Willing and able to bear total loss of capital
Summary Risk Indicator	4
Time horizon	Long term (5+ years)
Investment objective	Income

This information is for financial advisers only and should not be presented to, or relied upon by, private investors.

Income

If the Closing Level of the Index on any Monthly Measurement Date is at least equal to 80% of its Opening Level, the Plan will pay a gross income of 0.54% for that month. No income will be payable for a month if the Closing Level of the Index is below 80% of its Opening Level on the Monthly Measurement Date.

The first Monthly Measurement Date will be on 16 April 2020, one month after the Start Date. Thereafter, the performance of the Index will be measured monthly. If the kick-out condition is met (see below), income will be paid in respect of that month and the Plan will mature early. No further income payments will then be payable.

Kick-out Condition

From year 2, the Plan will kick-out, i.e. mature early, if the Closing Level of the Index is at least 5% above its Opening Level on any Quarterly Measurement Date. In this event you would receive a full return of your money, as well as the income due for that month. The first Quarterly Measurement Date on which an early maturity could be triggered will be on 16 March 2022, two years after the Start Date.

Repayment of Capital

An investor will lose money if the Final Level of the Index is below 65% of its Opening Level and the amount of money that they would lose will be the percentage by which the Final Level of the Index is below its Opening Level. In extreme circumstances an investor could lose all of their money. If the Final Level of the Index is at least equal to 65% of its Opening Level an investor will get back the amount invested.

Product Summary

ISIN	XS2108085403
Issuer	SG Issuer
Counterparty	Societe Generale ('the Guarantor')
Issuer Credit Ratings (Fitch, Moody's, S&P)	A, A1, A
Underlying(s)	FTSE 100 Index
Start Date	16 March 2020
Term	Up to 10yrs 3wks
Capital Protection	65% European
Tax Treatment	Income Tax

Historical Simulation

We have simulated the product based on the actual historical price evolution for the underlying asset(s). Changing economic conditions, however, may not have allowed for this structure to exist at all in the past.

This simulation is not a reliable indicator of future performance and should not be used to assess the future returns or risks associated with this structure.

Number of 10 year cycles tested	6805
Sampling period	30/12/1983 to 28/01/2020
Maturity scenario	Frequency
Breached European Barrier	0.50%
Matured in the 24th period	71.76%
Matured after the 24th period	28.24%
Average time to maturity (years)	3.10
Frequency of number of income payments paid	Frequency
Less than 24 income payments paid	1.97%
24 income payments paid	71.09%
More than 24 income payments paid	26.94%
Maximum number of income payments	98
Average number of income payments	31

Meteor Research Department, 28 January 2020

Risk and Target Market

Primary client type	Retail clients
Primary distribution strategy	Advised
Investor knowledge and experience	Informed or Advanced
Financial situation	Willing and able to bear total loss of capital
Summary Risk Indicator	4
Time horizon	Long term (5+ years)
Investment objective	Income

This information is for financial advisers only and should not be presented to, or relied upon by, private investors.

Default Risk Metrics

Below are default metrics taken from Bloomberg as of 6 March 2020. The table below shows the Bloomberg default risk classification of the relevant counterparties in our current product range. We also show long term credit ratings of the counterparties from Fitch, Moody's and S&P.

	Fitch Issuer Default Rating	Moody's Issuer Credit Rating	S&P Local Currency Issuer Credit Rating	Bloomberg Default Rating
BNP Paribas	A+	Aa3	A+	IG10 Investment Grade
HSBC Bank plc	A+	Aa3	AA-	IG8 Investment Grade
Morgan Stanley & Co International plc	Fitch do not issue credit ratings for Morgan Stanley & Co International plc	A1	A+	IG10 Investment Grade
Societe Generale	A	A1	A	HY1 High Yield
Citigroup Global Markets Limited	A	A1	A+	IG10 Investment Grade

Available through

transact take control

novia

ascentric CHOICE THROUGH TECHNOLOGY

nucleus

AJBell

JAMES HAY PARTNERSHIP

Pershing A BNY MELLON COMPANY℠

SUFFOLKLIFE

Standard Life

Important information

- Our Product List details the main specifications of our current product range.
- The plan summaries show any relevant kick out levels, capital protection barriers and potential return levels. All potential returns are quoted gross.
- This information is for financial advisers only and should not be presented to, or relied up by, private investors.
- Simulated/forecast performance is not a reliable indicator of potential future performance.
- The figures quoted in this document are for illustrative purposes only.
- The information provided does not constitute investment, legal or tax advice and is provided as guidance only.
- Reference Levels are a percentage of the Index/Indices Opening Level/Levels.

Approved and issued by Meteor Asset Management Limited. Meteor Asset Management is authorised and regulated by the Financial Conduct Authority, FCA Number 459325.
Financial Conduct Authority: 12 Endeavour Square, London, E20 1JN.