

## Product List | Week commencing 19 October 2020



Kick Out/Growth	Potential gross return on investment Frequency   % of Opening Level	Counterparty	Capital Protection Barrier	SRI*	Close Date	Term (Years)
FTSE® Quarterly Kick Out Plan November 2020	1.75% for each quarter, from year 1 Quarterly   100% for each	HSBC Bank plc	65% European	4	4 Nov	7
Income	Potential gross return on investment Frequency   % of Opening Level	Counterparty	Capital Protection Barrier	SRI*	Close Date	Term (Years)
FTSE® Quarterly Contingent Income Plan October 2020 - Option 1	1.25% for each quarter Quarterly   80%	Credit Agricole	65% European	4	28 Oct	10
FTSE® Quarterly Contingent Income Plan October 2020 - Option 2	1.45% for each quarter Quarterly   85%	Credit Agricole	65% European	4	28 Oct	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 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 1.75% of the money you invest for each quarter that the Plan has been in force. The first Quarterly Measurement Date will be on 8 November 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 49% 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

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

<b>ISIN</b>	XS2242899529
<b>Issuer</b>	HSBC Bank plc (the 'Counterparty')
<b>Issuer Credit Ratings (Fitch, Moody's, S&amp;P)</b>	AA-, Aa3, A+
<b>Underlying(s)</b>	FTSE 100 Index
<b>Start Date</b>	6 November 2020
<b>Term</b>	Max 7yrs 3wks
<b>Capital Protection</b>	65% European
<b>Tax Treatment</b>	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	7764
Sampling period	30/12/1983 to 02/10/2020
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	1.76%
Matured in the 4th quarter	73.67%
Matured after the 4th quarter	26.33%

Meteor Research Department, 2 October 2020

## Risk and Target Market

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

## Income

If the Closing Level of the Index on any Quarterly Measurement Date is at least equal to 80% of its Opening Level, the Plan will pay a gross income of 1.25% for that quarter. No income will be payable for a quarter if the Closing Level of the Index is below 80% of its Opening Level on the Quarterly Measurement Date.

The first Quarterly Measurement Date will be on 1 February 2021, three months after the Start Date. Thereafter, the performance of the Index will be measured quarterly. If the kick-out condition is met (see below), income will be paid in respect of that quarter and the Plan will mature early. No further income payments will then be payable.

## Kick-out Condition

From year 1, 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 quarter. The first Quarterly Measurement Date on which an early maturity could be triggered will be on 1 November 2021, one year after the Start Date.

## 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

<b>ISIN</b>	XS2149701638
<b>Issuer</b>	Credit Agricole CIB Financial Solutions
<b>Counterparty</b>	Credit Agricole Corporate & Investment Bank (Credit Agricole CIB) (the 'Guarantor')
<b>Issuer Credit Ratings (Fitch, Moody's, S&amp;P)</b>	AA-, Aa3, A+
<b>Underlying(s)</b>	FTSE 100 Index
<b>Start Date</b>	30 October 2020
<b>Term</b>	Up to 10yrs 3wks
<b>Capital Protection</b>	65% European
<b>Tax Treatment</b>	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	6971
Sampling period	30/12/1983 to 17/09/2020
<b>Maturity scenario</b>	<b>Frequency</b>
Breached European Barrier	0.49%
Matured in the 4th period	65.89%
Matured after the 4th period	34.11%
Average time to maturity (years)	2.15
<b>Frequency of number of income payments paid</b>	<b>Frequency</b>
Less than 4 income payments paid	0.29%
4 income payments paid	66%
More than 4 income payments paid	33.71%
Maximum number of income payments	33
Average number of income payments	6.91

Meteor Research Department, 17 September 2020

## Risk and Target Market

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

## Income

If the Closing Level of the Index on any Quarterly Measurement Date is at least equal to 85% of its Opening Level, the Plan will pay a gross income of 1.45% for that quarter. No income will be payable for a quarter if the Closing Level of the Index is below 85% of its Opening Level on the Quarterly Measurement Date.

The first Quarterly Measurement Date will be on 1 February 2021, three months after the Start Date. Thereafter, the performance of the Index will be measured quarterly. If the kick-out condition is met (see below), income will be paid in respect of that quarter and the Plan will mature early. No further income payments will then be payable.

## Kick-out Condition

From year 1, 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 quarter. The first Quarterly Measurement Date on which an early maturity could be triggered will be on 1 November 2021, one year after the Start Date.

## 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

<b>ISIN</b>	XS2149701711
<b>Issuer</b>	Credit Agricole CIB Financial Solutions
<b>Counterparty</b>	Credit Agricole Corporate & Investment Bank (Credit Agricole CIB) (the 'Guarantor')
<b>Issuer Credit Ratings (Fitch, Moody's, S&amp;P)</b>	AA-, Aa3, A+
<b>Underlying(s)</b>	FTSE 100 Index
<b>Start Date</b>	30 October 2020
<b>Term</b>	Up to 10yrs 3wks
<b>Capital Protection</b>	65% European
<b>Tax Treatment</b>	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	6971
Sampling period	30/12/1983 to 17/09/2020
<b>Maturity scenario</b>	<b>Frequency</b>
Breached European Barrier	0.49%
Matured in the 4th period	65.89%
Matured after the 4th period	34.11%
Average time to maturity (years)	2.15
<b>Frequency of number of income payments paid</b>	<b>Frequency</b>
Less than 4 income payments paid	1.12%
4 income payments paid	66.03%
More than 4 income payments paid	32.85%
Maximum number of income payments	28
Average number of income payments	6.24

Meteor Research Department, 17 September 2020

## Risk and Target Market

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

## Default Risk Metrics

Below are default metrics taken from Bloomberg as of 8 October 2020. The table below shows the Bloomberg default risk classification of the relevant counterparties in our current product range. We also show relevant credit ratings of the counterparties from Fitch, Moody's and S&P.

	Fitch Credit Rating	Moody's Credit Rating	S&P Credit Rating	Bloomberg Default Rating
Credit Agricole Corporate & Investment Bank	AA-	Aa3	A+	IG8 Investment Grade
HSBC Bank PLC	AA-	Aa3	A+	IG9 Investment Grade

## Available through



## 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.

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