

# Product List | Week commencing 29 November 2021

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 December 2021	7.75% for each year , from year 1 Annually   100% for each	Credit Agricole CIB	65% European	5	15 Dec	8
FTSE® Defensive Kick Out Plan December 2021	6.25% for each year, from year 1 Annually   105%, 100%, 100%, 100%, 95%, 95%, 90%, 85%	Credit Agricole CIB	65% European	5	15 Dec	8
FTSE® Step Down Kick Out Plan January 2022 - Option 1	6.50% for each year, from year 2 Annually   100%, 100%, 95%, 95%, 90%, 85%	Morgan Stanley & Co International PLC	65% European	5	19 Jan	7
FTSE® Step Down Kick Out Plan January 2022 - Option 2	5.75% for each year, from year 2 Annually   100%, 100%, 95%, 95%, 90%, 85%	Morgan Stanley & Co International PLC	60% European	5	19 Jan	7
FTSE® Growth Kick Out Plan December 2021	9% for each year, from year 1 Annually   105% for each	Credit Agricole CIB	65% European	5	8 Dec	8
FTSE® Daily Kick Out Plan December 2021	6.25% for each year, from year 2 Daily   100% for each	Goldman Sachs International	65% European	5	15 Dec	7
FTSE 150 EWDR Kick Out Plan January 2022	11% for each year, from year 2 Annually   100% for each	Natixis	65% European	5	12 Jan	8
FTSE 150 EWDR Defensive Kick Out Plan December 2021	7.50% for each year, from year 2 Annually   100%, 100%, 95%, 95%, 90%, 85%	Citigroup Global Markets Limited (CGML)	65% European	5	15 Dec	7
FTSE 150 EWDR Super Defensive Kick Out Plan December 2021	6% for each year, from year 2 Annually   100%, 95%, 90%, 85%, 80%, 75%	Citigroup Global Markets Limited (CGML)	65% European	5	15 Dec	7
FTSE®/STOXX Step Down Kick Out Plan December 2021	8% for each year, from year 1 Annually   105%, 100%, 100%, 100%, 95%, 90%, 85%	Morgan Stanley & Co International PLC	65% European	5	15 Dec	7

**\*\*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 29 November 2021

Income	Potential gross return on investment Frequency   % of Opening Level	Counterparty	Capital Protection Barrier	SRI*	Close Date	Term (Years)
FTSE® Quarterly Conditional Income Plan January 2022	1.375% for each quarter, from year 1 Quarterly   85% for each	Credit Agricole CIB	65% European	4	24 Jan	8
Coming Soon	Potential gross return on investment Frequency   % of Opening Level	Counterparty	Capital Protection Barrier	SRI*	Close Date	Term (Years)
FTSE® Kick Out Plan (Y2 65) January 2022	7% for each year , from year 2 Annually   100% for each	S&P 'A+' rated	65% European	4	18 Jan	5
FTSE® Semi-Annual Kick Out Plan (Y2 65) January 2022	14% from year 2, 3.50% for each subsequent half year Annually   100% for each	S&P 'A+' rated	65% European	4	18 Jan	5
FTSE® Growth Kick Out Plan January 2022	9% for each year, from year 1 Annually   105% for each	S&P 'A+' rated	65% European	5	27 Jan	8

**\*Summary Risk Indicator**

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**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 7.75% of the money invested for each year that the Plan has been in force. The first Measurement Date will be on 19 December 2022, 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 62% of the money invested. 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. 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

<b>ISIN</b>	XS2185434052
<b>Issuer</b>	Credit Agricole Corporate & Investment Bank (Credit Agricole CIB) (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>	17 December 2021
<b>Term</b>	Max 8 yrs 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 8 year cycles tested	7782
Sampling period	30/12/1983 to 28/10/2021
Maturity scenario	Frequency
Incurred capital loss	0.08%
Initial capital returned only	2.12%
Matured early at the end of year 1 with investment return	73.57%
Matured early at the end of year 2 with investment return	9.89%
Matured early at the end of year 3 with investment return	2.43%
Matured early at the end of year 4 with investment return	3.20%
Matured early at the end of year 5 with investment return	1.94%
Matured early at the end of year 6 with investment return	3.17%
Matured early at the end of year 7 with investment return	2.92%
Matured at the end of year 8 with investment return	0.68%

Meteor Research Department, 28 October 2021

## 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>	5
<b>Time horizon</b>	Long term (5+ years)
<b>Investment objective</b>	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 Reference Level the Plan will kick out, i.e. mature early, and make a gross investment return of 6.25% of the money you invest for each year that the Plan has been in force. The first Measurement Date will be on 19 December 2022, 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 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: 100%, Measurement Date 5: 95%, Measurement Date 6: 95%, Measurement Date 7: 90% and Measurement Date 8: 85%.

## Repayment of Capital

An investor will lose money if the Final Level of the Index is below 65% of its Opening Level. 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

<b>ISIN</b>	XS2185433914
<b>Issuer</b>	Credit Agricole Corporate & Investment Bank (Credit Agricole CIB) (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>	17 December 2021
<b>Term</b>	Max 8 yrs 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 8 year cycles tested	7782
Sampling period	30/12/1983 to 28/10/2021
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	64.66%
Matured early at the end of year 2 with investment return	16.26%
Matured early at the end of year 3 with investment return	2.98%
Matured early at the end of year 4 with investment return	3.20%
Matured early at the end of year 5 with investment return	2.90%
Matured early at the end of year 6 with investment return	5.06%
Matured early at the end of year 7 with investment return	4.52%
Matured at the end of year 8 with investment return	0.40%

**Meteor Research Department, 28 October 2021**

## 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>	5
<b>Time horizon</b>	Long term (5+ years)
<b>Investment objective</b>	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 Reference Level the Plan will kick out, i.e. mature early, and make a gross investment return of 6.50% of the money invested for each year that the Plan has been in force. The first Measurement Date will be on 22 January 2024, two years 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 45.50% of the money invested. 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: 100%, Measurement Date 2: 100%, Measurement Date 3: 95%, Measurement Date 4: 95%, Measurement Date 5: 90%, and Measurement Date 7: 85%.

## Repayment of Capital

An investor will lose money if the Final Level of the Index is below 65% of its Opening Level. 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

<b>ISIN</b>	XS2385926402
<b>Issuer</b>	Morgan Stanley & Co International plc (the 'Counterparty')
<b>Issuer Credit Ratings (Fitch, Moody's, S&amp;P)</b>	NA, Aa3, A+
<b>Underlying(s)</b>	FTSE 100 Index
<b>Start Date</b>	21 January 2022
<b>Term</b>	Max 7 yrs 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	8044
Sampling period	30/12/1983 to 29/10/2021
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	0.02%
Matured early at the end of year 2 with investment return	76.59%
Matured early at the end of year 3 with investment return	5.74%
Matured early at the end of year 4 with investment return	4.65%
Matured early at the end of year 5 with investment return	2.64%
Matured early at the end of year 6 with investment return	6.76%
Matured at the end of year 7 with investment return	3.59%

Meteor Research Department, 29 October 2021

## 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>	5
<b>Time horizon</b>	Long term (5+ years)
<b>Investment objective</b>	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 Reference Level the Plan will kick out, i.e. mature early, and make a gross investment return of 5.75% of the money invested for each year that the Plan has been in force. The first Measurement Date will be on 22 January 2024, two years 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 40.25% of the money invested. 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: 100%, Measurement Date 2: 100%, Measurement Date 3: 95%, Measurement Date 4: 95%, Measurement Date 5: 90%, and Measurement Date 7: 85%.

## Repayment of Capital

An investor will lose money if the Final Level of the Index is below 60% of its Opening Level. 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 60% of its Opening Level an investor will get back the amount invested.

## Product Summary

<b>ISIN</b>	XS2385926584
<b>Issuer</b>	Morgan Stanley & Co International plc (the 'Counterparty')
<b>Issuer Credit Ratings (Fitch, Moody's, S&amp;P)</b>	NA, Aa3, A+
<b>Underlying(s)</b>	FTSE 100 Index
<b>Start Date</b>	21 January 2022
<b>Term</b>	Max 7 yrs 3wks
<b>Capital Protection</b>	60% 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	8044
Sampling period	30/12/1983 to 29/10/2021
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	0.02%
Matured early at the end of year 2 with investment return	76.59%
Matured early at the end of year 3 with investment return	5.74%
Matured early at the end of year 4 with investment return	4.65%
Matured early at the end of year 5 with investment return	2.64%
Matured early at the end of year 6 with investment return	6.76%
Matured at the end of year 7 with investment return	3.59%

Meteor Research Department, 29 October 2021

## 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>	5
<b>Time horizon</b>	Long term (5+ years)
<b>Investment objective</b>	Growth

## Investment Return

If the Closing Level of the Index on any Measurement Date before the Final Measurement Date is 5% or more above its Opening Level the Plan will kick out, i.e. mature early, and make a gross investment return of 9% of the money invested for each year that the Plan has been in force. The first Measurement Date will be on 12 December 2022, 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 5% or more above its Opening Level, the Plan will provide an investment return at the Maturity Date equal to 72% of the money invested. If the Final Level of the Index is not 5% or more above 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. The amount of money that an investor 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

<b>ISIN</b>	XS2185433591
<b>Issuer</b>	Credit Agricole Corporate & Investment Bank (Credit Agricole CIB) (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>	10 December 2021
<b>Term</b>	Max 8 yrs 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 8 year cycles tested	7763
Sampling period	30/12/1983 to 01/10/2021
Maturity scenario	Frequency
Incurred capital loss	0.22%
Initial capital returned only	6.45%
Matured early at the end of year 1 with investment return	64.82%
Matured early at the end of year 2 with investment return	12.56%
Matured early at the end of year 3 with investment return	3.85%
Matured early at the end of year 4 with investment return	4.29%
Matured early at the end of year 5 with investment return	2.52%
Matured early at the end of year 6 with investment return	1.85%
Matured early at the end of year 7 with investment return	2.11%
Matured at the end of year 8 with investment return	1.31%

Meteor Research Department, 1 October 2021

## 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>	5
<b>Time horizon</b>	Long term (5+ years)
<b>Investment objective</b>	Growth

### Investment Return

If the Closing Level of the Index on 18 December 2023 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 6.25%.

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 43.75%. 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

<b>ISIN</b>	XS2396836228
<b>Issuer</b>	Goldman, Sachs & Co. Wertpapier GmbH, Frankfurt, Germany
<b>Counterparty</b>	Goldman Sachs International, London, UK (the 'Guarantor')
<b>Issuer Credit Ratings (Fitch, Moody's, S&amp;P)</b>	A+, A1, A+
<b>Underlying(s)</b>	FTSE 100 Index
<b>Start Date</b>	17 December 2021
<b>Term</b>	Max 7 yrs 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	8042
Sampling period	30/12/1983 to 27/10/2021
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	2.93%
Matured early during year 3 with investment return	84.15%
Matured early during year 4 with investment return	2.72%
Matured early during year 5 with investment return	2.60%
Matured early during year 6 with investment return	3.82%
Matured during year 7 with investment return	3.78%

Meteor Research Department, 27 October 2021

### 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>	5
<b>Time horizon</b>	Long term (5+ years)
<b>Investment objective</b>	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 11% of the money invested for each year that the Plan has been in force. The first Measurement Date will be on 15 January 2024, two years 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 88% of the money invested. 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. 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

<b>ISIN</b>	XS2269744152
<b>Issuer</b>	Natixis Structured Issuance SA
<b>Counterparty</b>	Natixis (Guarantor)
<b>Issuer Credit Ratings (Fitch, Moody's, S&amp;P)</b>	A+, A1, A
<b>Underlying(s)</b>	FTSE 150 Equally Weighted Discounted Return Custom Index (or 'FTSE 150 EWDR Index' or the 'Index')
<b>Underlying(s)</b>	FTSE 100 Index
<b>Start Date</b>	14 January 2022
<b>Term</b>	Max 8 yrs 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. The FTSE 150 EWDR Index was launched on 3 May 2016. Past performance before this date reflects hypothetical historical performance.**

Number of 8 year cycles tested	3347
Sampling period	29/12/2000 to 28/10/2021
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	0.06%
Matured early at the end of year 2 with investment return	68.75%
Matured early at the end of year 3 with investment return	8.52%
Matured early at the end of year 4 with investment return	3.85%
Matured early at the end of year 5 with investment return	5.62%
Matured early at the end of year 6 with investment return	3.11%
Matured early at the end of year 7 with investment return	7.74%
Matured at the end of year 8 with investment return	2.84%

Meteor Research Department, 28 October 2021

## 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>	5
<b>Time horizon</b>	Long term (5+ years)
<b>Investment objective</b>	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 Reference Level the Plan will kick out, i.e. mature early, and make a gross investment return of 7.50% of the money invested for each year that the Plan has been in force. The first Measurement Date will be on 18 December 2023, two years 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 52.50% of the money invested. 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: 100%, Measurement Date 2: 100%, Measurement Date 3: 95%, Measurement Date 4: 95%, Measurement Date 5: 90%, and Measurement Date 7: 85%.

## Repayment of Capital

An investor will lose money if the Final Level of the Index is below 65% of its Opening Level. 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

<b>ISIN</b>	XS2398269972
<b>Issuer</b>	Citigroup Global Markets Funding Luxembourg S.C.A.
<b>Counterparty</b>	Citigroup Global Markets Limited ('the Guarantor')
<b>Issuer Credit Ratings (Fitch, Moody's, S&amp;P)</b>	A+, A1, A+
<b>Underlying(s)</b>	FTSE 150 Equally Weighted Discounted Return Custom Index (or 'FTSE 150 EWDR Index' or the 'Index')
<b>Start Date</b>	17 December 2021
<b>Term</b>	Max 7 yrs 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. The FTSE 150 EWDR Index was launched on 3 May 2016. Past performance before this date reflects hypothetical historical performance.**

Number of 7 year cycles tested	3599
Sampling period	29/12/2000 to 15/10/2021
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	0.00%
Matured early at the end of year 2 with investment return	68.02%
Matured early at the end of year 3 with investment return	10.84%
Matured early at the end of year 4 with investment return	3.95%
Matured early at the end of year 5 with investment return	6.06%
Matured early at the end of year 6 with investment return	8.53%
Matured at the end of year 7 with investment return	2.61%

Meteor Research Department, 15 October 2021

## 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>	5
<b>Time horizon</b>	Long term (5+ years)
<b>Investment objective</b>	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 Reference Level the Plan will kick out, i.e. mature early, and make a gross investment return of 6% of the money invested for each year that the Plan has been in force. The first Measurement Date will be on 18 December 2023, two years 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 42% of the money invested. 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: 100%, Measurement Date 2: 95%, Measurement Date 3: 90%, Measurement Date 4: 85%, Measurement Date 5: 80%, and Measurement Date 7: 75%.

## Repayment of Capital

An investor will lose money if the Final Level of the Index is below 65% of its Opening Level. 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

<b>ISIN</b>	XS2398269972
<b>Issuer</b>	Citigroup Global Markets Funding Luxembourg S.C.A.
<b>Counterparty</b>	Citigroup Global Markets Limited ('the Guarantor')
<b>Issuer Credit Ratings (Fitch, Moody's, S&amp;P)</b>	A+, A1, A+
<b>Underlying(s)</b>	FTSE 150 Equally Weighted Discounted Return Custom Index (or 'FTSE 150 EWDR Index' or the 'Index')
<b>Start Date</b>	17 December 2021
<b>Term</b>	Max 7 yrs 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. The FTSE 150 EWDR Index was launched on 3 May 2016. Past performance before this date reflects hypothetical historical performance.**

Number of 7 year cycles tested	3599
Sampling period	29/12/2000 to 15/10/2021
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	0.00%
Matured early at the end of year 2 with investment return	68.02%
Matured early at the end of year 3 with investment return	12.84%
Matured early at the end of year 4 with investment return	4.33%
Matured early at the end of year 5 with investment return	8.31%
Matured early at the end of year 6 with investment return	6.50%
Matured at the end of year 7 with investment return	0.00%

Meteor Research Department, 15 October 2021

## 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>	5
<b>Time horizon</b>	Long term (5+ years)
<b>Investment objective</b>	Growth

## 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 8% of the money you invest for each year that the Plan has been in force. The first Measurement Date will be on 19 December 2022, 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 56% 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: 100%, Measurement Date 4: 100%, 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 lower performing 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 that Index is below its Opening Level. In extreme circumstances you could lose all of your money. If the Final Level of the lower performing Index is at least equal to 65% of its Opening Level you will get back the amount you invested.

## Product Summary

<b>ISIN</b>	XS2385745950
<b>Issuer</b>	Morgan Stanley & Co International plc (the 'Counterparty')
<b>Issuer Credit Ratings (Fitch, Moody's, S&amp;P)</b>	NA, Aa3, A+
<b>Underlying(s)</b>	FTSE 100 Index and EURO STOXX 50 Index (each an 'Index', collectively the 'Indices')
<b>Start Date</b>	17 December 2021
<b>Term</b>	Max 7 yrs 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	7257
Sampling period	31/12/1986 to 25/10/2021
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	6.49%
Matured early at the end of year 1 with investment return	51.80%
Matured early at the end of year 2 with investment return	14.83%
Matured early at the end of year 3 with investment return	9.60%
Matured early at the end of year 4 with investment return	6.78%
Matured early at the end of year 5 with investment return	1.63%
Matured early at the end of year 6 with investment return	2.89%
Matured at the end of year 7 with investment return	5.98%

Meteor Research Department, 25 October 2021

## 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>	5
<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 85% of its Opening Level, the Plan will pay a gross income of 1.375% 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 26 April 2022, 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 equal to its Opening Level on any Quarterly Measurement Date. In this event an investor would receive a full return of their 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 26 January 2023, one year 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. The amount of money that an investor 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

<b>ISIN</b>	XS2185434995
<b>Issuer</b>	Credit Agricole Corporate & Investment Bank (Credit Agricole CIB) (the 'Counterparty')
<b>Issuer Credit Ratings (Fitch, Moody's, S&amp;P)</b>	AA-, Aa3, A+
<b>Underlying(s)</b>	FTSE® 100 Index (the 'Index')
<b>Start Date</b>	26 January 2022
<b>Term</b>	Max 8yrs 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 8 year cycles tested	7789
Sampling period	29/12/2000 to 08/11/2021
<b>Maturity scenario</b>	<b>Frequency</b>
Breached European Barrier	0.10%
Matured in the 4th period	64.60%
Matured after the 4th period	35.40%
Average time to maturity (years)	1.99
<b>Frequency of number of income payments paid</b>	<b>Frequency</b>
Less than 4 income payments paid	1.00%
4 income payments paid	64.73%
More than 4 income payments paid	34.27%
Maximum number of income payments	25
Average number of income payments	6.09

**Meteor Research Department, 8 November 2021**

## 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>	Income

## Default Risk Metrics

Below are default metrics taken from Bloomberg as of 26 November 2021. 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 1-Year Default Risk Rating
Citigroup Global Markets Limited (CGML)	A+	A1	A+	HY3 High Yield
Credit Agricole Corporate & Investment Bank	AA-	Aa3	A+	IG1 Investment Grade
Goldman Sachs International	A+	A1	A+	HY2 High Yield
Morgan Stanley & Co International	N/A	Aa3	A+	HY3 High Yield
Natixis SA	A+	A1	A	IG3 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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