

Product List | Week commencing 16 May 2022

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 May 2022 - Option 1	9.25% for each year , from year 1 Annually 100% for each	Citigroup Global Markets Limited (CGML)	65% European	5	24 May	7
FTSE® Kick Out Plan May 2022 - Option 2	8.75% for each year , from year 1 Annually 100% for each	Citigroup Global Markets Limited (CGML)	60% European	5	24 May	7
FTSE® Daily Kick Out Plan June 2022	7.50% for each year, from year 2 Daily 100% for each	Goldman Sachs International	65% European	5	9 Jun	7
FTSE® Quarterly Defensive Kick Out Plan June 2022	1.625% for each quarter, from year 1 105%, 105%, 105%, 105%, 100%, 100%, 100%, 100%, 95%, 95%, 95%, 95%, 90%, 90%, 90%, 90%, 85%	HSBC Bank plc	65% European	5	8 Jun	5
FTSE® Semi-Annual Kick Out Plan (Y2 65) June 2022	4.125% for each six month period , from year 2 Semi-annually 100% for each	HSBC Bank plc	65% European	5	22 Jun	5
FTSE® Defensive Kick Out Plan June 2022	7.35% for each year, from year 1 Annually 105%, 100%, 100%, 100%, 95%, 95%, 90%, 85%	Credit Agricole CIB	65% European	5	7 Jun	8
FTSE® Super Defensive Kick Out Plan May 2022	6.75% for each year, from year 2 Annually 105%, 100%, 95%, 90%, 85%, 75%	Citigroup Global Markets Limited (CGML)	65% European	5	24 May	7
FTSE® Super Defensive Kick Out Plan June 2022	5.75% for each year, from year 2 Annually 100%, 95%, 90%, 85%, 75%, 65%	Morgan Stanley & Co International PLC	65% European	5	31 May	7
FTSE® Step Down Kick Out Plan June 2022 - Option 1	8% for each year, from year 2 Annually 100%, 100%, 95%, 95%, 90%, 85%	Morgan Stanley & Co International PLC	65% European	5	24 Jun	7
FTSE® Step Down Kick Out Plan June 2022 - Option 2	7.50% for each year, from year 2 Annually 100%, 100%, 95%, 95%, 90%, 85%	Morgan Stanley & Co International PLC	60% European	5	24 Jun	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 16 May 2022

Kick Out/Growth	Potential gross return on investment Frequency % of Opening Level	Counterparty	Capital Protection Barrier	SRI*	Close Date	Term (Years)
FTSE® Step Down Kick Out Plan June 2022 (BNP) - Option 1	7.75% for each year, from year 2 Annually 100%, 95%, 90%, 85%	BNP Paribas	65% European	5	21 Jun	5
FTSE® Step Down Kick Out Plan June 2022 (BNP) - Option 2	7.50% for each year, from year 2 Annually 100%, 95%, 90%, 85%	BNP Paribas	60% European	5	21 Jun	5
FTSE 150 EWDR Kick Out Plan May 2022	12.50% for each year, from year 1 Annually 100% for each	Citigroup Global Markets Limited (CGML)	65% European	5	18 May	8
FTSE 150 EWDR Defensive Kick Out Plan May 2022	10% for each year, from year 1 Annually 105%, 100%, 100%, 95%, 95%, 90%, 90% 85%	Citigroup Global Markets Limited (CGML)	65% European	5	18 May	8
FTSE®/STOXX Kick Out Plan May 2022	11.50% for each year, from year 1 Annually 100% for each	Citigroup Global Markets Limited (CGML)	65% European	5	24 May	7
FTSE®/STOXX Step Down Kick Out Plan May 2022	9.50% for each year, from year 1 Annually 105%, 100%, 100%, 100%, 95%, 90%, 85%	Citigroup Global Markets Limited (CGML)	65% European	5	24 May	7
FTSE®/STOXX Defensive Kick Out Plan June 2022	9.25% for each year, from year 2 Annually 100%, 100%, 100%, 95%, 90%, 85%	Morgan Stanley & Co International PLC	65% European	5	24 Jun	7
FTSE®/STOXX Super Step Down Kick Out Plan May 2022	7% for each year, from year 1 Annually 105%, 100%, 100%, 95%, 85%, 75%, 65%	Citigroup Global Markets Limited (CGML)	65% European	5	24 May	7
Income	Potential gross return on investment Frequency % of Opening Level	Counterparty	Capital Protection Barrier	SRI*	Close Date	Term (Years)
FTSE® Quarterly Conditional Income Plan May 2022	1.875% for each quarter Quarterly 85% for each	Citigroup Global Markets Limited (CGML)	65% European	4	26 May	9
FTSE® Super Defensive Quarterly Conditional Income Plan May 2022	1.30% for each quarter Quarterly 65% for each	Citigroup Global Markets Limited (CGML)	65% European	4	26 May	9
FTSE®/STOXX Quarterly Conditional Income Plan May 2022	2% for each quarter Quarterly 80% for each	Citigroup Global Markets Limited (CGML)	65% European	5	24 May	8

****More products overleaf**

***Summary Risk Indicator**

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Deposit	Potential gross interest Frequency % of Opening Level	Deposit Taker	Capital Protection Barrier	SRI*	Close Date	Term (Years)
FTSE® Growth Deposit Plan May 2022 - Option 1	12% at end of term Final Level 100%	Royal Bank of Canada	Capital Protected	2	18 May	3
FTSE® Growth Deposit Plan May 2022 - Option 2	18% at end of term Final Level 100%	Royal Bank of Canada	Capital Protected	2	18 May	4
Coming Soon	Potential gross return on investment Frequency % of Opening Level	Counterparty	Capital Protection Barrier	SRI*	Close Date	Term (Years)
FTSE 150 EWDR Kick Out Plan June 2022	12.75% for each year, from year 1 Annually 100% for each	S&P 'A+' rated	65% European	5	27 Jun	8
FTSE 150 EWDR Defensive Kick Out Plan June 2022	10.25% for each year, from year 1 Annually 105%, 100%, 100%, 95%, 95%, 90%, 90% 85%	S&P 'A+' rated	65% European	5	27 Jun	8

*Summary Risk Indicator

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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 9.25% of the money invested for each year that the Plan has been in force. The first Measurement Date will be on 26 May 2023, 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 64.75% 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

ISIN	XS2460057370
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	26 May 2022
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	8159
Sampling period	30/12/1983 to 08/04/2022
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	2.75%
Matured early at the end of year 1 with investment return	71.86%
Matured early at the end of year 2 with investment return	11.29%
Matured early at the end of year 3 with investment return	3.38%
Matured early at the end of year 4 with investment return	3.06%
Matured early at the end of year 5 with investment return	1.85%
Matured early at the end of year 6 with investment return	3.03%
Matured at the end of year 7 with investment return	2.78%

Meteor Research Department, 8 April 2022

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	5
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 8.75% of the money invested for each year that the Plan has been in force. The first Measurement Date will be on 26 May 2023, 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 61.25% 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 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

ISIN	XS2460067767
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	26 May 2022
Term	Max 7 yrs 3wks
Capital Protection	60% 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	8159
Sampling period	30/12/1983 to 08/04/2022
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	2.75%
Matured early at the end of year 1 with investment return	71.86%
Matured early at the end of year 2 with investment return	11.29%
Matured early at the end of year 3 with investment return	3.38%
Matured early at the end of year 4 with investment return	3.06%
Matured early at the end of year 5 with investment return	1.85%
Matured early at the end of year 6 with investment return	3.03%
Matured at the end of year 7 with investment return	2.78%

Meteor Research Department, 8 April 2022

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	5
Time horizon	Long term (5+ years)
Investment objective	Growth

Investment Return

If the Closing Level of the Index on 13 June 2024 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 7.50%.

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 52.50%. 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	XS2456975031
Issuer	Goldman, Sachs & Co. Wertpapier GmbH, Frankfurt, Germany
Counterparty	Goldman Sachs International, London, UK (the 'Guarantor')
Issuer Credit Ratings (Fitch, Moody's, S&P)	A+, A1, A+
Underlying(s)	FTSE 100 Index
Start Date	13 June 2022
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	8162
Sampling period	30/12/1983 to 13/04/2022
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	2.89%
Matured early during year 3 with investment return	84.38%
Matured early during year 4 with investment return	2.68%
Matured early during year 5 with investment return	2.56%
Matured early during year 6 with investment return	3.76%
Matured during year 7 with investment return	3.72%

Meteor Research Department, 13 April 2022

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

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 Reference Level, the Plan will kick out, i.e. mature early, and make a gross investment return for each quarter that the Plan has been in force.

The first Quarterly Measurement Date will be on 12 June 2023, one year after the Start Date. In the event an early maturity is triggered at this point the investment return payable will be 6.50%. The potential investment return will then increase by 1.625% for each subsequent quarter.

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 32.50% 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: Quarterly Measurement Dates 1 – 4 inclusive: 105%, Quarterly Measurement Dates 5 – 8 inclusive: 100%, Quarterly Measurement Dates 9 - 12 inclusive: 95%, Quarterly Measurement Dates 13 - 16 inclusive: 90%, Final Measurement Date: 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

ISIN	XS2471235395
Issuer	HSBC Bank plc (the 'Counterparty')
Issuer Credit Ratings (Fitch, Moody's, S&P)	AA-, A1, A+
Underlying(s)	FTSE 100 Index
Start Date	10 June 2022
Term	Max 5 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 5 year cycles tested	8684
Sampling period	30/12/1983 to 12/04/2022
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	4.59%
Matured at the end of quarter 4 with investment return	62.63%
Matured at the end of quarter 5 to the end of quarter 8 with investment return	19.44%
Matured at the end of quarter 9 to the end of quarter 12 with investment return	5.80%
Matured at the end of quarter 13 to the end of quarter 16 with investment return	4.46%
Matured at the end of quarter 17 to the end of quarter 20 with investment return	3.08%

Meteor Research Department, 12 April 2022

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	Medium term (3 to 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 for each half year that the Plan has been in force.

The first Measurement Date will be on 24 June 2024, two years after the Start Date. In the event an early maturity is triggered at this point the investment return payable will be 16.50%. The potential investment return will then increase by 4.125% for each subsequent half year.

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 41.25% 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

ISIN	XS2476271973
Issuer	HSBC Bank plc (the 'Counterparty')
Issuer Credit Ratings (Fitch, Moody's, S&P)	AA-, A1, A+
Underlying(s)	FTSE 100 Index
Start Date	24 June 2022
Term	Max 5 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 5 year cycles tested	8695
Sampling period	30/12/1983 to 27/04/2022
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	10.93%
Matured early at the end of year 2 with investment return	77.32%
Matured early at the end of year 2.5 with investment return	4.01%
Matured early at the end of year 3 with investment return	2.51%
Matured early at the end of year 3.5 with investment return	1.53%
Matured early at the end of year 4 with investment return	1.04%
Matured early at the end of year 4.5 with investment return	1.31%
Matured at the end of year 5 with investment return	1.36%

Meteor Research Department, 27 April 2022

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	Medium term (3 to 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 Reference Level the Plan will kick out, i.e. mature early, and make a gross investment return of 7.35% of the money invested for each year that the Plan has been in force. The first Measurement Date will be on 9 June 2023, 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 58.80% 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: 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

ISIN	XS2317945223
Issuer	Credit Agricole Corporate & Investment Bank (Credit Agricole CIB) (the 'Counterparty')
Issuer Credit Ratings (Fitch, Moody's, S&P)	AA-, Aa3, A+
Underlying(s)	FTSE 100 Index
Start Date	9 June 2022
Term	Max 8 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 8 year cycles tested	7898
Sampling period	30/12/1983 to 08/04/2022
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	63.85%
Matured early at the end of year 2 with investment return	16.02%
Matured early at the end of year 3 with investment return	4.25%
Matured early at the end of year 4 with investment return	3.17%
Matured early at the end of year 5 with investment return	2.86%
Matured early at the end of year 6 with investment return	4.99%
Matured early at the end of year 7 with investment return	4.46%
Matured at the end of year 8 with investment return	0.39%

Meteor Research Department, 8 April 2022

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

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 6.75% of the money invested for each year that the Plan has been in force. The first Measurement Date will be on 28 May 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 47.25% 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: 105%, Measurement Date 2: 100%, Measurement Date 3: 95%, Measurement Date 4: 90%, Measurement Date 5: 85%, 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

ISIN	XS2460083459
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	26 May 2022
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	8159
Sampling period	30/12/1983 to 08/04/2022
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	69.58%
Matured early at the end of year 3 with investment return	11.26%
Matured early at the end of year 4 with investment return	5.26%
Matured early at the end of year 5 with investment return	5.28%
Matured early at the end of year 6 with investment return	6.08%
Matured at the end of year 7 with investment return	2.54%

Meteor Research Department, 8 April 2022

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	5
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 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 6 June 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: 95%, Measurement Date 3: 90%, Measurement Date 4: 85%, Measurement Date 5: 75%, and Measurement Date 7: 65%.

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

ISIN	GB00BW6SHL19
Issuer	Morgan Stanley & Co International plc (the 'Counterparty')
Issuer Credit Ratings (Fitch, Moody's, S&P)	NA, Aa3, A+
Underlying(s)	FTSE 100 Index
Start Date	6 June 2022
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	8158
Sampling period	30/12/1983 to 07/04/2022
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	76.91%
Matured early at the end of year 3 with investment return	7.26%
Matured early at the end of year 4 with investment return	6.01%
Matured early at the end of year 5 with investment return	4.07%
Matured early at the end of year 6 with investment return	5.65%
Matured at the end of year 7 with investment return	0.11%

Meteor Research Department, 7 April 2022

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	5
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 Reference Level the Plan will kick out, i.e. mature early, and make a gross investment return of 8% of the money invested for each year that the Plan has been in force. The first Measurement Date will be on 28 June 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 56% 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 6: 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

ISIN	XS2425170755
Issuer	Morgan Stanley & Co International plc (the 'Counterparty')
Issuer Credit Ratings (Fitch, Moody's, S&P)	NA, Aa3, A+
Underlying(s)	FTSE 100 Index
Start Date	28 June 2022
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	8169
Sampling period	30/12/1983 to 22/04/2022
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	76.94%
Matured early at the end of year 3 with investment return	5.67%
Matured early at the end of year 4 with investment return	4.58%
Matured early at the end of year 5 with investment return	2.60%
Matured early at the end of year 6 with investment return	6.66%
Matured at the end of year 7 with investment return	3.54%

Meteor Research Department, 22 April 2022

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	5
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 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 28 June 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 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 6: 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

ISIN	XS2425171217
Issuer	Morgan Stanley & Co International plc (the 'Counterparty')
Issuer Credit Ratings (Fitch, Moody's, S&P)	NA, Aa3, A+
Underlying(s)	FTSE 100 Index
Start Date	28 June 2022
Term	Max 7 yrs 3wks
Capital Protection	60% 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	8169
Sampling period	30/12/1983 to 22/04/2022
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	76.94%
Matured early at the end of year 3 with investment return	5.67%
Matured early at the end of year 4 with investment return	4.58%
Matured early at the end of year 5 with investment return	2.60%
Matured early at the end of year 6 with investment return	6.66%
Matured at the end of year 7 with investment return	3.54%

Meteor Research Department, 22 April 2022

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	5
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 Reference 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 24 June 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 38.50% 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: 95%, Measurement Date 3: 90% and Measurement Date 4: 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

ISIN	XS2379661718
Issuer	BNP Paribas Issuance B.V., a subsidiary of BNP Paribas
Counterparty	BNP Paribas Issuance B.V. in its capacity as the Issuer and BNP Paribas ('the Guarantor')
Issuer Credit Ratings (Fitch, Moody's, S&P)	AA-, Aa3, A+
Underlying(s)	FTSE 100 Index
Start Date	23 June 2022
Term	Max 5 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 5 year cycles tested	8704
Sampling period	30/12/1983 to 10/05/2022
Maturity scenario	Frequency
Incurred capital loss	0.01%
Initial capital returned only	5.39%
Matured early at the end of year 2 with investment return	77.30%
Matured early at the end of year 3 with investment return	7.53%
Matured early at the end of year 4 with investment return	5.94%
Matured at the end of year 5 with investment return	3.84%

Meteor Research Department, 10 May 2022

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	5
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 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 24 June 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 37.50% 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: 95%, Measurement Date 3: 90% and Measurement Date 4: 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

ISIN	XS2379662013
Issuer	BNP Paribas Issuance B.V., a subsidiary of BNP Paribas
Counterparty	BNP Paribas Issuance B.V. in its capacity as the Issuer and BNP Paribas ('the Guarantor')
Issuer Credit Ratings (Fitch, Moody's, S&P)	AA-, Aa3, A+
Underlying(s)	FTSE 100 Index
Start Date	23 June 2022
Term	Max 5 yrs 3wks
Capital Protection	60% 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 5 year cycles tested	8704
Sampling period	30/12/1983 to 10/05/2022
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	5.40%
Matured early at the end of year 2 with investment return	77.30%
Matured early at the end of year 3 with investment return	7.53%
Matured early at the end of year 4 with investment return	5.94%
Matured at the end of year 5 with investment return	3.84%

Meteor Research Department, 10 May 2022

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	5
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 12.50% of the money invested for each year that the Plan has been in force. The first Measurement Date will be on 22 May 2023, 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 100% 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

ISIN	XS2460122372
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 150 Equally Weighted Discounted Return Custom Index (or 'FTSE 150 EWDR Index' or the 'Index')
Start Date	20 May 2022
Term	Max 8 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. 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	3453
Sampling period	29/12/2000 to 25/03/2022
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	0.06%
Matured early at the end of year 1 with investment return	65.54%
Matured early at the end of year 2 with investment return	10.80%
Matured early at the end of year 3 with investment return	7.65%
Matured early at the end of year 4 with investment return	3.27%
Matured early at the end of year 5 with investment return	3.94%
Matured early at the end of year 6 with investment return	3.01%
Matured early at the end of year 7 with investment return	3.16%
Matured at the end of year 8 with investment return	2.58%

Meteor Research Department, 25 March 2022

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	5
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 Reference Level the Plan will kick out, i.e. mature early, and make a gross investment return of 10% of the money invested for each year that the Plan has been in force. The first Measurement Date will be on 22 May 2023, 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 80% 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: 105%, Measurement Date 2: 100%, Measurement Date 3: 100%, Measurement Date 4: 95%, Measurement Date 5: 95%, Measurement Date 6: 90%; 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

ISIN	XS2460140432
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 150 Equally Weighted Discounted Return Custom Index (or 'FTSE 150 EWDR Index' or the 'Index')
Start Date	20 May 2022
Term	Max 8 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. 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	3453
Sampling period	29/12/2000 to 25/03/2022
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	60.15%
Matured early at the end of year 2 with investment return	14.80%
Matured early at the end of year 3 with investment return	8.63%
Matured early at the end of year 4 with investment return	4.11%
Matured early at the end of year 5 with investment return	3.33%
Matured early at the end of year 6 with investment return	7.30%
Matured early at the end of year 7 with investment return	1.68%
Matured at the end of year 8 with investment return	0.00%

Meteor Research Department, 25 May 2022

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	5
Time horizon	Long term (5+ years)
Investment objective	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 Opening Levels, the Plan will kick out, i.e. mature early, and make a gross investment return of 11.50% of the money invested for each year that the Plan has been in force. The first Measurement Date will be on 26 May 2023, 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 Opening Levels, the Plan will provide an investment return at the Maturity Date equal to 80.50% of the money invested. If the Final Level of one or both Indices 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

ISIN	XS2460080190
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 and EURO STOXX 50 Index (each an 'Index', collectively the 'Indices')
Start Date	26 May 2022
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	7374
Sampling period	31/12/1986 to 06/04/2022
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	11.16%
Matured early at the end of year 1 with investment return	63.37%
Matured early at the end of year 2 with investment return	7.50%
Matured early at the end of year 3 with investment return	8.06%
Matured early at the end of year 4 with investment return	5.82%
Matured early at the end of year 5 with investment return	1.52%
Matured early at the end of year 6 with investment return	1.42%
Matured at the end of year 7 with investment return	1.15%

Meteor Research Department, 6 April 2022

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	5
Time horizon	Long term (5+ years)
Investment objective	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 9.50% of the money invested for each year that the Plan has been in force. The first Measurement Date will be on 26 May 2023, 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 66.50% of the money 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

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

ISIN	XS2460097756
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 and EURO STOXX 50 Index (each an 'Index', collectively the 'Indices')
Start Date	26 May 2022
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	7374
Sampling period	31/12/1986 to 06/04/2022

Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	6.39%
Matured early at the end of year 1 with investment return	50.98%
Matured early at the end of year 2 with investment return	15.09%
Matured early at the end of year 3 with investment return	9.97%
Matured early at the end of year 4 with investment return	6.67%
Matured early at the end of year 5 with investment return	1.84%
Matured early at the end of year 6 with investment return	3.17%
Matured at the end of year 7 with investment return	5.89%

Meteor Research Department, 6 April 2022

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	5
Time horizon	Long term (5+ years)
Investment objective	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 9.25% of the money invested for each year that the Plan has been in force. The first Measurement Date will be on 28 June 2024, two years 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 64.75% of the money 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: 90% and Measurement Date 6: 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. The amount of 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 an investor 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 invested.

Product Summary

ISIN	XS2425170599
Issuer	Morgan Stanley & Co International plc (the 'Counterparty')
Issuer Credit Ratings (Fitch, Moody's, S&P)	NA, Aa3, A+
Underlying(s)	FTSE 100 Index and EURO STOXX 50 Index (each an 'Index', collectively the 'Indices')
Start Date	28 June 2022
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	7386
Sampling period	31/12/1986 to 22/04/2022
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	8.26%
Matured early at the end of year 2 with investment return	61.63%
Matured early at the end of year 3 with investment return	11.33%
Matured early at the end of year 4 with investment return	7.14%
Matured early at the end of year 5 with investment return	1.84%
Matured early at the end of year 6 with investment return	3.36%
Matured at the end of year 7 with investment return	6.44%

Meteor Research Department, 22 April 2022

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	5
Time horizon	Long term (5+ years)
Investment objective	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 7% of the money invested for each year that the Plan has been in force. The first Measurement Date will be on 26 May 2023, 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 49% of the money 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: 95%, Measurement Date 5: 85%, Measurement Date 6: 75% and Measurement Date 7: 65%.

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

ISIN	XS2460099372
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 and EURO STOXX 50 Index (each an 'Index', collectively the 'Indices')
Start Date	26 May 2022
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	7374
Sampling period	31/12/1986 to 06/04/2022
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	50.98%
Matured early at the end of year 2 with investment return	15.09%
Matured early at the end of year 3 with investment return	9.97%
Matured early at the end of year 4 with investment return	7.42%
Matured early at the end of year 5 with investment return	2.54%
Matured early at the end of year 6 with investment return	7.21%
Matured at the end of year 7 with investment return	6.79%

Meteor Research Department, 6 April 2022

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	5
Time horizon	Long term (5+ years)
Investment objective	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 1.875% 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 31 August 2022, three months and one day 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 2, 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 31 May 2024, two years and one day 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

ISIN	XS2460067254
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 (the 'Index')
Start Date	30 May 2022
Term	Max 9yrs 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 9 year cycles tested	7637
Sampling period	30/12/1983 to 08/04/2022
Maturity scenario	Frequency
Breached European Barrier	0.38%
Matured in the 8th period	78.79%
Matured after the 8th period	21.21%
Average time to maturity (years)	2.70
Frequency of number of income payments paid	Frequency
Less than 8 income payments paid	6.02%
8 income payments paid	78.62%
More than 8 income payments paid	15.36%
Maximum number of income payments	25
Average number of income payments	8.68

Meteor Research Department, 8 April 2022

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

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 1.30% for that quarter. No income will be payable for a quarter if the Closing Level of the Index is below 65% of its Opening Level on the Quarterly Measurement Date.

The first Quarterly Measurement Date will be on 31 August 2022, three months and one day 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 2, 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 31 May 2024, two years and one day 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

ISIN	XS2460066959
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 (the 'Index')
Start Date	30 May 2022
Term	Max 9yrs 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 9 year cycles tested	7637
Sampling period	30/12/1983 to 08/04/2022
Maturity scenario	Frequency
Breached European Barrier	0.38%
Matured in the 8th period	78.79%
Matured after the 8th period	21.21%
Average time to maturity (years)	2.70
Frequency of number of income payments paid	Frequency
Less than 8 income payments paid	0.00%
8 income payments paid	78.83%
More than 8 income payments paid	21.17%
Maximum number of income payments	32
Average number of income payments	10.48

Meteor Research Department, 8 April 2022

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

Income

If the Closing Levels of both Indices on any Quarterly Measurement Date are at least equal to 80% of their respective Opening Levels, the Plan will pay a gross income of 2% for that quarter. No income will be payable for a quarter if the Closing Level of one, or both, Indices is below 80% of its Opening Level on the Quarterly Measurement Date.

The first Quarterly Measurement Date will be on 26 August 2022, three months after the Start Date. Thereafter, the performance of the Indices 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 Levels of both Indices are at least 5% above their respective Opening Levels 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 May 2023, one year after the Start Date.

Repayment of Capital

An investor will lose money if the Final Level of the lower performing 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 that Index is below its Opening Level. In extreme circumstances an investor 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 invested.

Product Summary

ISIN	XS2460080356
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 and EURO STOXX 50 Index (each an 'Index', collectively the 'Indices')
Start Date	26 May 2022
Term	Max 8yrs 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 8 year cycles tested	7114
Sampling period	30/12/1983 to 06/04/2022
Maturity scenario	Frequency
Breached European Barrier	3.04%
Matured in the 4th period	52.64%
Matured after the 4th period	47.36%
Average time to maturity (years)	2.51
Frequency of number of income payments paid	Frequency
Less than 4 income payments paid	1.31%
4 income payments paid	52.97%
More than 4 income payments paid	45.73%
Maximum number of income payments	21
Average number of income payments	6.34

Meteor Research Department, 6 April 2022

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	5
Time horizon	Long term (5+ years)
Investment objective	Income



Interest

At the Maturity Date, the Plan will pay a fixed gross interest amount of 12% of the money invested if the Final Level of the Index is at least equal to its Opening Level. If the Final Level is below its Opening Level, no growth payment will be payable at the Maturity Date.

If the Final Level of the Index is equal to its Opening Level an investor will not receive any additional interest above the fixed gross interest amount of 12% provided by the Plan.

Repayment of Deposit

At the Maturity Date, the return of the amount placed in the Plan (an investor's 'Capital') is not dependent on the performance of the Index and, subject to Deposit Taker risk, will be returned in full.

Product Summary

ISIN	UKX-DIGX-20MAY25
Deposit Taker	Royal Bank of Canada (London Branch)
Credit Ratings (Fitch, Moody's, S&P)	AA, Aa1, AA-
Underlying(s)	FTSE® 100 Index (the 'Index')
Start Date	20 May 2022
Term	Max 3yrs 3wks
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 3 year cycles tested	9196
Sampling period	30/12/1983 to 29/03/2022
Maturity scenario	Frequency
Initial capital returned only	26.28%
Matured at the end of year 3 with investment return	73.72%

Meteor Research Department, 29 March 2022

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	2
Time horizon	Medium term (3-5 years)
Investment objective	Preservation, Growth

Interest

At the Maturity Date, the Plan will pay a fixed gross interest amount of 18% of the money invested if the Final Level of the Index is at least equal to its Opening Level. If the Final Level is below its Opening Level, no growth payment will be payable at the Maturity Date.

If the Final Level of the Index is equal to its Opening Level an investor will not receive any additional interest above the fixed gross interest amount of 18% provided by the Plan.

Repayment of Deposit

At the Maturity Date, the return of the amount placed in the Plan (an investor's 'Capital') is not dependent on the performance of the Index and, subject to Deposit Taker risk, will be returned in full.

Product Summary

ISIN	UKX-DIGX-20MAY26
Deposit Taker	Royal Bank of Canada (London Branch)
Credit Ratings (Fitch, Moody's, S&P)	AA, Aa1, AA-
Underlying(s)	FTSE® 100 Index (the `Index')
Start Date	20 May 2022
Term	Max 4yrs 3wks
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 4 year cycles tested	8935
Sampling period	30/12/1983 to 29/03/2022
Maturity scenario	Frequency
Initial capital returned only	27.06%
Matured at the end of year 4 with investment return	72.94%

Meteor Research Department, 29 March 2022

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	2
Time horizon	Medium term (3-5 years)
Investment objective	Preservation, Growth

Default Risk Metrics

Below are default metrics taken from Bloomberg as of 12 May 2022. 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
BNP Paribas	AA-	Aa3	A+	IG8 Investment Grade
Citigroup Global Markets Limited (CGML)	A+	A1	A+	HY4 High Yield
Credit Agricole Corporate & Investment Bank	AA-	Aa3	A+	IG2 Investment Grade
Goldman Sachs International	A+	A1	A+	HY2 High Yield
HSBC Bank plc	AA-	A1	A+	IG2 Investment Grade
Morgan Stanley & Co International	N/A	Aa3	A+	HY3 High Yield
Royal Bank of Canada (London Branch)	AA	Aa1	AA-	IG1 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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Financial Conduct Authority: 12 Endeavour Square, London, E20 1JN.