

# Product List | Week commencing 20 June 2022

Product No.	Kick Out/Growth	Potential gross return on investment Frequency   % of Opening Level	Counterparty	Capital Protection Barrier	SRI*	Close Date	Term (Years)
4969	FTSE® Kick Out Plan July 2022 - Option 1	10.50% for each year, from year 1 Annually   100% for each	Citigroup Global Markets Limited (CGML)	65% European	5	12 Jul	7
4970	FTSE® Kick Out Plan July 2022 - Option 2	10% for each year, from year 1 Annually   100% for each	Citigroup Global Markets Limited (CGML)	60% European	5	12 Jul	7
4964	FTSE® Kick Out Plan July 2022 (Credit Agricole)	9.75% for each year, from year 1 Annually   100% for each	Credit Agricole	65% European	5	6 Jul	8
4952	FTSE® Daily Kick Out Plan July 2022 - Opt 1	8.25% for each year, from year 2 Daily   100% for each	BNP Paribas	65% European	5	29 Jun	6
4953	FTSE® Daily Kick Out Plan July 2022 - Opt 2	8.50% for each year, from year 2 Daily   100% for each	BNP Paribas	65% European	5	29 Jun	5
4900	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
5069	FTSE® Defensive Kick Out Plan July 2022	7.75% for each year, from year 1 Annually   105%, 100%, 100%, 100%, 95%, 90%, 85%	Credit Agricole CIB	65% European	5	27 Jul	7
4971	FTSE® Super Defensive Kick Out Plan July 2022	7.25% for each year, from year 2 Annually   105%, 100%, 95%, 90%, 85%, 75%	Citigroup Global Markets Limited (CGML)	65% European	5	12 Jul	7
4859	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
4860	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
4954	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
4955	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

**\*\*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 20 June 2022

Product No.	Kick Out/Growth	Potential gross return on investment Frequency   % of Opening Level	Counterparty	Capital Protection Barrier	SRI*	Close Date	Term (Years)
4947	FTSE 150 EWDR Kick Out Plan June 2022	12.75% for each year, from year 1 Annually   100% for each	Citigroup Global Markets Limited (CGML)	65% European	5	27 Jun	8
4948	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%	Citigroup Global Markets Limited (CGML)	65% European	5	27 Jun	8
4966	FTSE®/STOXX Kick Out Plan July 2022	12% for each year, from year 1 Annually   100% for each	Citigroup Global Markets Limited (CGML)	65% European	5	12 Jul	7
4967	FTSE®/STOXX Step Down Kick Out Plan July 2022	9.75% for each year, from year 1 Annually   105%, 100%, 100%, 100%, 95%, 90%, 85%	Citigroup Global Markets Limited (CGML)	65% European	5	12 Jul	7
4861	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
4968	FTSE®/STOXX Super Step Down Kick Out Plan July 2022	7.65% for each year, from year 1 Annually   105%, 100%, 100%, 95%, 85%, 75%, 65%	Citigroup Global Markets Limited (CGML)	65% European	5	12 Jul	7

**\*\*More products overleaf**

**\*Summary Risk Indicator**

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# Product List | Week commencing 20 June 2022

Product No.	Income	Potential gross return on investment Frequency   % of Opening Level	Counterparty	Capital Protection Barrier	SRI*	Close Date	Term (Years)
4949	FTSE® Quarterly Conditional Income Plan June 2022	2.10% for each quarter Quarterly   85% for each	Citigroup Global Markets Limited (CGML)	65% European	4	27 Jun	9
4950	FTSE® Super Defensive Quarterly Conditional Income Plan June 2022	1.50% for each quarter Quarterly   65% for each	Citigroup Global Markets Limited (CGML)	65% European	4	27 Jun	9
4951	FTSE®/STOXX Quarterly Conditional Income Plan June 2022	2.25% for each quarter Quarterly   80% for each	Citigroup Global Markets Limited (CGML)	65% European	5	27 Jun	8
5107	FTSE® Quarterly Conditional Income Plan July 2022	1.90% for each quarter Quarterly   85% for each	Citigroup Global Markets Limited (CGML)	65% European	4	20 Jul	9
5108	FTSE® Super Defensive Quarterly Conditional Income Plan July 2022	1.40% for each quarter Quarterly   65% for each	Citigroup Global Markets Limited (CGML)	65% European	4	20 Jul	9
5109	FTSE®/STOXX Quarterly Conditional Income Plan July 2022	2.01% for each quarter Quarterly   80% for each	Citigroup Global Markets Limited (CGML)	65% European	5	20 Jul	8
Product No.	Deposit	Potential gross interest Frequency   % of Opening Level	Deposit Taker	Capital Protection Barrier	SRI*	Close Date	Term (Years)
5059	FTSE® Growth Deposit Plan July 2022 - Option 1	11% at end of term Final Level   90%	Royal Bank of Canada	Capital Protected	2	13 Jul	3
5058	FTSE® Growth Deposit Plan July 2022 - Option 2	13.75% at end of term Final Level   100%	Royal Bank of Canada	Capital Protected	2	13 Jul	3

\*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 10.50% of the money invested for each year that the Plan has been in force. The first Measurement Date will be on 14 July 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 73.50% 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>	XS2472276109
<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 100 Index
<b>Start Date</b>	14 July 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	8183
Sampling period	30/12/1983 to 12/05/2022
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	2.74%
Matured early at the end of year 1 with investment return	71.65%
Matured early at the end of year 2 with investment return	11.55%
Matured early at the end of year 3 with investment return	3.37%
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	3.02%
Matured at the end of year 7 with investment return	2.77%

Meteor Research Department, 12 May 2022

## 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 Opening 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 14 July 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 70% 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

<b>ISIN</b>	XS2472325831
<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 100 Index
<b>Start Date</b>	14 July 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	8183
Sampling period	30/12/1983 to 12/05/2022
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	2.74%
Matured early at the end of year 1 with investment return	71.65%
Matured early at the end of year 2 with investment return	11.55%
Matured early at the end of year 3 with investment return	3.37%
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	3.02%
Matured at the end of year 7 with investment return	2.77%

Meteor Research Department, 12 May 2022

## 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 Opening Level the Plan will kick out, i.e. mature early, and make a gross investment return of 9.75% of the money invested for each year that the Plan has been in force. The first Measurement Date will be on 10 July 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 78% 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>	XS2317946114
<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>	8 July 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.

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Number of 8 year cycles tested	7922
Sampling period	30/12/1983 to 12/05/2022

Maturity scenario	Frequency
Incurred capital loss	0.08%
Initial capital returned only	2.08%
Matured early at the end of year 1 with investment return	73.42%
Matured early at the end of year 2 with investment return	9.72%
Matured early at the end of year 3 with investment return	2.99%
Matured early at the end of year 4 with investment return	3.16%
Matured early at the end of year 5 with investment return	1.91%
Matured early at the end of year 6 with investment return	3.12%
Matured early at the end of year 7 with investment return	2.87%
Matured at the end of year 8 with investment return	0.67%

Meteor Research Department, 12 May 2022

## 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 1 July 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 8.25%.

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 49.50%. 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

<b>ISIN</b>	XS2379662799
<b>Issuer</b>	BNP Paribas Issuance B.V., a subsidiary of BNP Paribas
<b>Counterparty</b>	BNP Paribas Issuance B.V. in its capacity as the Issuer and BNP Paribas ('the Guarantor')
<b>Issuer Credit Ratings (Fitch, Moody's, S&amp;P)</b>	AA-, Aa3, A+
<b>Underlying(s)</b>	FTSE 100 Index
<b>Start Date</b>	1 July 2022
<b>Term</b>	Max 6yrs 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 6 year cycles tested	8443
Sampling period	30/12/1983 to 10/05/2022
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	6.40%
Matured early during year 3 with investment return	84.90%
Matured early during year 4 with investment return	2.59%
Matured early during year 5 with investment return	2.48%
Matured during year 6 with investment return	3.64%

Meteor Research Department, 10 May 2022

### 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 1 July 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 8.50%.

If the Plan has not matured early, and the Closing Level of the Index on the Final Measurement Date (the 'Final Level') is at least equal to its Opening Level, the Plan will provide an investment return at the Maturity Date equal to 42.50%. 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

<b>ISIN</b>	XS2379662955
<b>Issuer</b>	BNP Paribas Issuance B.V., a subsidiary of BNP Paribas
<b>Counterparty</b>	BNP Paribas Issuance B.V. in its capacity as the Issuer and BNP Paribas ('the Guarantor')
<b>Issuer Credit Ratings (Fitch, Moody's, S&amp;P)</b>	AA-, Aa3, A+
<b>Underlying(s)</b>	FTSE 100 Index
<b>Start Date</b>	1 July 2022
<b>Term</b>	Max 5yrs 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.

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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	9.73%
Matured early during year 3 with investment return	85.35%
Matured early during year 4 with investment return	2.52%
Matured during year 5 with investment return	2.40%

Meteor Research Department, 10 May 2022

## 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 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

<b>ISIN</b>	XS2476271973
<b>Issuer</b>	HSBC Bank plc (the 'Counterparty')
<b>Issuer Credit Ratings (Fitch, Moody's, S&amp;P)</b>	AA-, A1, A+
<b>Underlying(s)</b>	FTSE 100 Index
<b>Start Date</b>	24 June 2022
<b>Term</b>	Max 5 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 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

<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>	Medium term (3 to 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 7.75% of the money invested for each year that the Plan has been in force. The first Measurement Date will be on 31 July 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 54.25% 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: 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

<b>ISIN</b>	XS2317946460
<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>	29 July 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	8194
Sampling period	30/12/1983 to 27/05/2022
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	61.70%
Matured early at the end of year 2 with investment return	17.92%
Matured early at the end of year 3 with investment return	5.08%
Matured early at the end of year 4 with investment return	3.05%
Matured early at the end of year 5 with investment return	2.76%
Matured early at the end of year 6 with investment return	6.48%
Matured at the end of year 7 with investment return	3.01%

Meteor Research Department, 27 May 2022

## 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 7.25% of the money invested for each year that the Plan has been in force. The first Measurement Date will be on 15 July 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 50.75% 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

<b>ISIN</b>	XS2472278147
<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 100 Index
<b>Start Date</b>	14 July 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	8183
Sampling period	30/12/1983 to 12/05/2022
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	69.44%
Matured early at the end of year 3 with investment return	11.46%
Matured early at the end of year 4 with investment return	5.24%
Matured early at the end of year 5 with investment return	5.27%
Matured early at the end of year 6 with investment return	6.06%
Matured at the end of year 7 with investment return	2.53%

Meteor Research Department, 12 May 2022

## 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 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

<b>ISIN</b>	XS2425170755
<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>	28 June 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	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

<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 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

<b>ISIN</b>	XS2425171217
<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>	28 June 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	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

<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 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

<b>ISIN</b>	XS2379661718
<b>Issuer</b>	BNP Paribas Issuance B.V., a subsidiary of BNP Paribas
<b>Counterparty</b>	BNP Paribas Issuance B.V. in its capacity as the Issuer and BNP Paribas ('the Guarantor')
<b>Issuer Credit Ratings (Fitch, Moody's, S&amp;P)</b>	AA-, Aa3, A+
<b>Underlying(s)</b>	FTSE 100 Index
<b>Start Date</b>	23 June 2022
<b>Term</b>	Max 5 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 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

<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 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

<b>ISIN</b>	XS2379662013
<b>Issuer</b>	BNP Paribas Issuance B.V., a subsidiary of BNP Paribas
<b>Counterparty</b>	BNP Paribas Issuance B.V. in its capacity as the Issuer and BNP Paribas ('the Guarantor')
<b>Issuer Credit Ratings (Fitch, Moody's, S&amp;P)</b>	AA-, Aa3, A+
<b>Underlying(s)</b>	FTSE 100 Index
<b>Start Date</b>	23 June 2022
<b>Term</b>	Max 5 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 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

<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 Opening Level the Plan will kick out, i.e. mature early, and make a gross investment return of 12.75% of the money invested for each year that the Plan has been in force. The first Measurement Date will be on 29 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 Opening Level, the Plan will provide an investment return at the Maturity Date equal to 102% 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>	XS2472233985
<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>	29 June 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	3487
Sampling period	29/12/2000 to 10/05/2022
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	65.87%
Matured early at the end of year 2 with investment return	10.70%
Matured early at the end of year 3 with investment return	7.57%
Matured early at the end of year 4 with investment return	3.24%
Matured early at the end of year 5 with investment return	3.90%
Matured early at the end of year 6 with investment return	2.98%
Matured early at the end of year 7 with investment return	3.13%
Matured at the end of year 8 with investment return	2.55%

Meteor Research Department, 10 May 2022

## 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 10.25% of the money invested for each year that the Plan has been in force. The first Measurement Date will be on 29 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 82% 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

<b>ISIN</b>	XS2472298095
<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>	29 June 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	3487
Sampling period	29/12/2000 to 10/05/2022
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	60.45%
Matured early at the end of year 2 with investment return	14.65%
Matured early at the end of year 3 with investment return	8.63%
Matured early at the end of year 4 with investment return	4.07%
Matured early at the end of year 5 with investment return	3.30%
Matured early at the end of year 6 with investment return	7.23%
Matured early at the end of year 7 with investment return	1.66%
Matured at the end of year 8 with investment return	0.00%

Meteor Research Department, 10 May 2022

## 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 Opening Levels, the Plan will kick out, i.e. mature early, and make a gross investment return of 12% of the money invested for each year that the Plan has been in force. The first Measurement Date will be on 14 July 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 84% 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 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

<b>ISIN</b>	XS2472322739
<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 100 Index and EURO STOXX 50 Index (each an 'Index', collectively the 'Indices')
<b>Start Date</b>	14 July 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	7400
Sampling period	31/12/1986 to 12/05/2022
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	11.15%
Matured early at the end of year 1 with investment return	63.15%
Matured early at the end of year 2 with investment return	7.53%
Matured early at the end of year 3 with investment return	8.03%
Matured early at the end of year 4 with investment return	5.80%
Matured early at the end of year 5 with investment return	1.51%
Matured early at the end of year 6 with investment return	1.49%
Matured at the end of year 7 with investment return	1.35%

**Meteor Research Department, 12 May 2022**

## 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 9.75% of the money invested for each year that the Plan has been in force. The first Measurement Date will be on 14 July 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 68.25% 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 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

<b>ISIN</b>	XS2472280390
<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 100 Index and EURO STOXX 50 Index (each an 'Index', collectively the 'Indices')
<b>Start Date</b>	14 July 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	7400
Sampling period	31/12/1986 to 12/05/2022
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	6.36%
Matured early at the end of year 1 with investment return	50.80%
Matured early at the end of year 2 with investment return	15.09%
Matured early at the end of year 3 with investment return	9.93%
Matured early at the end of year 4 with investment return	6.65%
Matured early at the end of year 5 with investment return	1.84%
Matured early at the end of year 6 with investment return	3.46%
Matured at the end of year 7 with investment return	5.86%

Meteor Research Department, 12 May 2022

## 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 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

<b>ISIN</b>	XS2425170599
<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>	28 June 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	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

<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 7.65% of the money invested for each year that the Plan has been in force. The first Measurement Date will be on 14 July 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 53.55% 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 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

<b>ISIN</b>	XS2472323976
<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 100 Index and EURO STOXX 50 Index (each an 'Index', collectively the 'Indices')
<b>Start Date</b>	14 July 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	7400
Sampling period	31/12/1986 to 12/05/2022
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	50.80%
Matured early at the end of year 2 with investment return	15.09%
Matured early at the end of year 3 with investment return	9.93%
Matured early at the end of year 4 with investment return	7.45%
Matured early at the end of year 5 with investment return	2.53%
Matured early at the end of year 6 with investment return	7.43%
Matured at the end of year 7 with investment return	6.77%

Meteor Research Department, 12 May 2022

### 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 2.10% 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 29 September 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 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 1 July 2024, two years after the Start Date.

## Repayment of Capital

An investor will lose money if the Final Level of the Index is below 65% of its Opening Level. 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>	XS2472293450
<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® 100 Index (the 'Index')
<b>Start Date</b>	29 June 2022
<b>Term</b>	Max 9yrs 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 9 year cycles tested	7661
Sampling period	30/12/1983 to 10/05/2022
<b>Maturity scenario</b>	<b>Frequency</b>
Breached European Barrier	0.38%
Matured in the 8th period	78.85%
Matured after the 8th period	21.15%
Average time to maturity (years)	2.70
<b>Frequency of number of income payments paid</b>	<b>Frequency</b>
Less than 8 income payments paid	6.00%
8 income payments paid	78.68%
More than 8 income payments paid	15.31%
Maximum number of income payments	25
Average number of income payments	8.68

Meteor Research Department, 10 May 2022

## Risk and Target Market

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

## Income

If the Closing Level of the Index on any Quarterly Measurement Date is at least equal to 65% of its Opening Level, the Plan will pay a gross income of 1.50% 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 29 September 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 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 1 July 2024, two years after the Start Date.

## Repayment of Capital

An investor will lose money if the Final Level of the Index is below 65% of its Opening Level. 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>	XS2472291918
<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® 100 Index (the 'Index')
<b>Start Date</b>	29 June 2022
<b>Term</b>	Max 9yrs 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 9 year cycles tested	7661
Sampling period	30/12/1983 to 10/05/2022
<b>Maturity scenario</b>	<b>Frequency</b>
Breached European Barrier	0.38%
Matured in the 8th period	78.85%
Matured after the 8th period	21.15%
Average time to maturity (years)	2.70
<b>Frequency of number of income payments paid</b>	<b>Frequency</b>
Less than 8 income payments paid	0.00%
8 income payments paid	78.89%
More than 8 income payments paid	21.11%
Maximum number of income payments	32
Average number of income payments	10.47

**Meteor Research Department, 10 May 2022**

## Risk and Target Market

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

## Income

If the Closing 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 2.25% 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 29 September 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 29 June 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

<b>ISIN</b>	XS2472226344
<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 100 Index and EURO STOXX 50 Index (each an 'Index', collectively the 'Indices')
<b>Start Date</b>	29 June 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	7139
Sampling period	31/12/1986 to 10/05/2022
<b>Maturity scenario</b>	<b>Frequency</b>
Breached European Barrier	3.03%
Matured in the 4th period	52.65%
Matured after the 4th period	47.35%
Average time to maturity (years)	2.51
<b>Frequency of number of income payments paid</b>	<b>Frequency</b>
Less than 4 income payments paid	1.30%
4 income payments paid	52.98%
More than 4 income payments paid	45.72%
Maximum number of income payments	21
Average number of income payments	6.35

**Meteor Research Department, 10 May 2022**

## 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>	Income

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



## Income

If the Closing Level of the Index on any Quarterly Measurement Date is at least equal to 85% of its Opening Level, the Plan will pay a gross income of 1.90% 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 24 October 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 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 22 July 2024, two years after the Start Date.

## Repayment of Capital

An investor will lose money if the Final Level of the Index is below 65% of its Opening Level. 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>	XS2482311573
<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® 100 Index (the 'Index')
<b>Start Date</b>	22 July 2022
<b>Term</b>	Max 9yrs 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 9 year cycles tested	7682
Sampling period	30/12/1983 to 08/06/2022
<b>Maturity scenario</b>	<b>Frequency</b>
Breached European Barrier	0.38%
Matured in the 8th period	78.91%
Matured after the 8th period	21.09%
Average time to maturity (years)	2.69
<b>Frequency of number of income payments paid</b>	<b>Frequency</b>
Less than 8 income payments paid	5.99%
8 income payments paid	78.74%
More than 8 income payments paid	15.27%
Maximum number of income payments	25
Average number of income payments	8.68

Meteor Research Department, 8 June 2022

## Risk and Target Market

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

## Income

If the Closing Level of the Index on any Quarterly Measurement Date is at least equal to 65% of its Opening Level, the Plan will pay a gross income of 1.40% 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 24 October 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 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 22 July 2024, two years after the Start Date.

## Repayment of Capital

An investor will lose money if the Final Level of the Index is below 65% of its Opening Level. 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>	XS2482317000
<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® 100 Index (the 'Index')
<b>Start Date</b>	22 July 2022
<b>Term</b>	Max 9yrs 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 9 year cycles tested	7682
Sampling period	30/12/1983 to 09/06/2022
<b>Maturity scenario</b>	<b>Frequency</b>
Breached European Barrier	0.38%
Matured in the 8th period	78.91%
Matured after the 8th period	21.09%
Average time to maturity (years)	2.69
<b>Frequency of number of income payments paid</b>	<b>Frequency</b>
Less than 8 income payments paid	0.00%
8 income payments paid	78.91%
More than 8 income payments paid	21.09%
Maximum number of income payments	32
Average number of income payments	10.47

**Meteor Research Department, 9 June 2022**

## Risk and Target Market

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

## Income

If the Closing 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 2.01% 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 24 October 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 24 July 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

<b>ISIN</b>	XS2482317935
<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 100 Index and EURO STOXX 50 Index (each an 'Index', collectively the 'Indices')
<b>Start Date</b>	24 July 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	7164
Sampling period	31/12/1986 to 14/06/2022
<b>Maturity scenario</b>	<b>Frequency</b>
Breached European Barrier	2.51%
Matured in the 4th period	64.82%
Matured after the 4th period	35.18%
Average time to maturity (years)	2.18
<b>Frequency of number of income payments paid</b>	<b>Frequency</b>
Less than 4 income payments paid	1.52%
4 income payments paid	65.51%
More than 4 income payments paid	32.97%
Maximum number of income payments	20
Average number of income payments	5.39

Meteor Research Department, 9 June 2022

## 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>	Income

## Interest

At the Maturity Date, the Plan will pay a fixed gross interest amount of 11% of the money invested if the Final Level of the Index is at least 90% of its Opening Level 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 11% 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

<b>ISIN</b>	UKX-DIGX2-15JUL25
<b>Deposit Taker</b>	Royal Bank of Canada (London Branch)
<b>Credit Ratings (Fitch, Moody's, S&amp;P)</b>	AA, Aa1, AA-
<b>Underlying(s)</b>	FTSE® 100 Index (the 'Index')
<b>Start Date</b>	15 July 2022
<b>Term</b>	3yrs 3wks
<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 3 year cycles tested	9232
Sampling period	30/12/1983 to 20/05/2022
<b>Maturity scenario</b>	<b>Frequency</b>
Initial capital returned only	16.63%
Matured at the end of year 3 with investment return	83.37%

Meteor Research Department, 20 May 2022

## 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>	2
<b>Time horizon</b>	Medium term (3-5 years)
<b>Investment objective</b>	Preservation, Growth

## Interest

At the Maturity Date, the Plan will pay a fixed gross interest amount of 13.75% 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 13.75% 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

<b>ISIN</b>	UKX-DIGX-15JUL25
<b>Deposit Taker</b>	Royal Bank of Canada (London Branch)
<b>Credit Ratings (Fitch, Moody's, S&amp;P)</b>	AA, Aa1, AA-
<b>Underlying(s)</b>	FTSE® 100 Index (the 'Index')
<b>Start Date</b>	15 July 2022
<b>Term</b>	3yrs 3wks
<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 3 year cycles tested	9232
Sampling period	30/12/1983 to 20/05/2022
<b>Maturity scenario</b>	<b>Frequency</b>
Initial capital returned only	26.26%
Matured at the end of year 3 with investment return	73.74%

Meteor Research Department, 20 May 2022

## 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>	2
<b>Time horizon</b>	Medium term (3-5 years)
<b>Investment objective</b>	Preservation, Growth

## Default Risk Metrics

Below are default metrics taken from Bloomberg as of 16 June 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+	<b>IG9</b> Investment Grade
Citigroup Global Markets Limited (CGML)	A+	A1	A+	<b>HY4</b> High Yield
Credit Agricole Corporate & Investment Bank	AA-	Aa3	A+	<b>IG2</b> Investment Grade
Goldman Sachs International	A+	A1	A+	<b>HY3</b> High Yield
HSBC Bank plc	AA-	A1	A+	<b>IG2</b> Investment Grade
Morgan Stanley & Co International	N/A	Aa3	A+	<b>HY4</b> High Yield
Royal Bank of Canada (London Branch)	AA	Aa1	AA-	<b>IG1</b> 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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