

Product List | Week commencing 8 August 2022

Product No.	Kick Out/Growth	Potential gross return on investment Frequency % of Opening Level	Counterparty	Capital Protection Barrier	SRI*	Close Date	Term (Years)
5178	FTSE® Kick Out Plan August 2022 - Option 1	10.25% for each year, from year 1 Annually 100% for each	Citigroup Global Markets Limited (CGML)	65% European	5	26 Aug	6
5179	FTSE® Kick Out Plan August 2022 - Option 2	9.75% for each year, from year 1 Annually 100% for each	Citigroup Global Markets Limited (CGML)	60% European	5	26 Aug	6
5202	FTSE® Kick Out Plan September 2022 (Credit Agricole)	10.25% for each year, from year 1 Annually 100% for each	Credit Agricole	65% European	5	6 Sept	6
5250	FTSE® Daily Kick Out Plan September 2022 - Option 1	8% for each year, from year 2 Daily 100% for each	BNP Paribas	65% European	5	12 Sept	6
5251	FTSE® Daily Kick Out Plan September 2022 - Option 2	8.25% for each year, from year 2 Daily 100% for each	BNP Paribas	65% European	4	12 Sept	5
5180	FTSE® Super Defensive Kick Out Plan August 2022	7.50% for each year, from year 2 Annually 105%, 100%, 95%, 90%, 85%, 75%	Citigroup Global Markets Limited (CGML)	65% European	5	26 Aug	7
5181	FTSE®/STOXX Kick Out Plan August 2022	11.75% for each year, from year 1 Annually 100% for each	Citigroup Global Markets Limited (CGML)	65% European	5	23 Aug	7
5182	FTSE®/STOXX Step Down Kick Out Plan August 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	23 Aug	7
5183	FTSE®/STOXX Super Step Down Kick Out Plan August 2022	7.75% for each year, from year 1 Annually 105%, 100%, 100%, 95%, 85%, 75%, 65%	Citigroup Global Markets Limited (CGML)	65% European	5	23 Aug	7
5130	FTSE®/S&P Defensive Kick Out Plan August 2022	9.75% for each year, from year 1 Annually 105%, 100%, 95%, 90%, 85%	Credit Agricole CIB	65% European	5	11 Aug	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 8 August 2022



Product No.	Income	Potential gross return on investment Frequency % of Opening Level	Counterparty	Capital Protection Barrier	SRI*	Close Date	Term (Years)
5242	FTSE® Quarterly Conditional Income Plan August 2022	2% for each quarter Quarterly 85% for each	Citigroup Global Markets Limited (CGML)	65% European	4	25 Aug	9
5243	FTSE® Super Defensive Quarterly Conditional Income Plan August 2022	1.50% for each quarter Quarterly 65% for each	Citigroup Global Markets Limited (CGML)	65% European	4	25 Aug	9
5244	FTSE®/STOXX Quarterly Conditional Income Plan August 2022	2.50% for each quarter Quarterly 85% for each	Citigroup Global Markets Limited (CGML)	65% European	5	25 Aug	6
Product No.	Deposit	Potential gross interest Frequency % of Opening Level	Deposit Taker	Capital Protection Barrier	SRI*	Close Date	Term (Years)
5268	FTSE® Growth Deposit Plan September 2022 - Option 1	13% at end of term Final Level 90%	Royal Bank of Canada	Capital Protected	2	14 Sept	3
5269	FTSE® Growth Deposit Plan September 2022 - Option 2	15.75% at end of term Final Level 100%	Royal Bank of Canada	Capital Protected	2	14 Sept	3

****More products overleaf**

***Summary Risk Indicator**

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

Investment Return

If the Closing Level of the Index on any Measurement Date before the Final Measurement Date is at least equal to its Opening Level the Plan will kick out, i.e. mature early, and make a gross investment return of 10.25% of the money invested for each year that the Plan has been in force. The first Measurement Date will be on 31 August 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 61.50% 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

ISIN	XS2493965169
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	31 August 2022
Term	Max 6 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 6 year cycles tested	8480
Sampling period	30/12/1983 to 30/06/2022
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	5.32%
Matured early at the end of year 1 with investment return	72.08%
Matured early at the end of year 2 with investment return	11.71%
Matured early at the end of year 3 with investment return	3.25%
Matured early at the end of year 4 with investment return	2.95%
Matured early at the end of year 5 with investment return	1.78%
Matured at the end of year 6 with investment return	2.91%

Meteor Research Department, 30 June 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 9.75% of the money invested for each year that the Plan has been in force. The first Measurement Date will be on 31 August 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 58.50% 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 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	XS2493955525
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	31 August 2022
Term	Max 6 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 6 year cycles tested	8480
Sampling period	30/12/1983 to 30/06/2022
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	5.32%
Matured early at the end of year 1 with investment return	72.08%
Matured early at the end of year 2 with investment return	11.71%
Matured early at the end of year 3 with investment return	3.25%
Matured early at the end of year 4 with investment return	2.95%
Matured early at the end of year 5 with investment return	1.78%
Matured at the end of year 6 with investment return	2.91%

Meteor Research Department, 30 June 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 10.25% of the money invested for each year that the Plan has been in force. The first Measurement Date will be on 8 September 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 61.50% 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

ISIN	XS2317962665
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	8 September 2022
Term	Max 6 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 6 year cycles tested	8483
Sampling period	30/12/1983 to 05/07/2022
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	5.32%
Matured early at the end of year 1 with investment return	72.09%
Matured early at the end of year 2 with investment return	11.71%
Matured early at the end of year 3 with investment return	3.25%
Matured early at the end of year 4 with investment return	2.95%
Matured early at the end of year 5 with investment return	1.78%
Matured at the end of year 6 with investment return	2.91%

Meteor Research Department, 5 July 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 16 September 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%.

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 48%. 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	XS2368236019
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	14 September 2022
Term	Max 6yrs 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 6 year cycles tested	8489
Sampling period	30/12/1983 to 13/07/2022
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	6.36%
Matured early during year 3 with investment return	84.98%
Matured early during year 4 with investment return	2.58%
Matured early during year 5 with investment return	2.46%
Matured during year 6 with investment return	3.62%

Meteor Research Department, 13 July 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 16 September 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 41.25%. 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	XS2368235987
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	14 September 2022
Term	Max 5yrs 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	8750
Sampling period	30/12/1983 to 13/07/2022
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	9.68%
Matured early during year 3 with investment return	85.43%
Matured early during year 4 with investment return	2.50%
Matured during year 5 with investment return	2.39%

Meteor Research Department, 13 July 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	Medium term (3-5 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 2 September 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: 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	XS2494007342
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	31 August 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	8218
Sampling period	30/12/1983 to 30/06/2022
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	69.57%
Matured early at the end of year 3 with investment return	11.41%
Matured early at the end of year 4 with investment return	5.22%
Matured early at the end of year 5 with investment return	5.24%
Matured early at the end of year 6 with investment return	6.04%
Matured at the end of year 7 with investment return	2.52%

Meteor Research Department, 30 June 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 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 11.75% of the money invested for each year that the Plan has been in force. The first Measurement Date will be on 25 August 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 82.25% 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

ISIN	XS2493966050
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	25 August 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	7435
Sampling period	31/12/1986 to 30/06/2022
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	11.11%
Matured early at the end of year 1 with investment return	62.85%
Matured early at the end of year 2 with investment return	7.73%
Matured early at the end of year 3 with investment return	7.99%
Matured early at the end of year 4 with investment return	5.77%
Matured early at the end of year 5 with investment return	1.51%
Matured early at the end of year 6 with investment return	1.67%
Matured at the end of year 7 with investment return	1.37%

Meteor Research Department, 30 June 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 9.75% of the money invested for each year that the Plan has been in force. The first Measurement Date will be on 25 August 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

ISIN	XS2493960103
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	25 August 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	7435
Sampling period	31/12/1986 to 30/06/2022
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	6.33%
Matured early at the end of year 1 with investment return	50.56%
Matured early at the end of year 2 with investment return	15.27%
Matured early at the end of year 3 with investment return	9.89%
Matured early at the end of year 4 with investment return	6.62%
Matured early at the end of year 5 with investment return	1.83%
Matured early at the end of year 6 with investment return	3.67%
Matured at the end of year 7 with investment return	5.84%

Meteor Research Department, 30 June 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 7.75% of the money invested for each year that the Plan has been in force. The first Measurement Date will be on 25 August 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 54.25% 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: 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

ISIN	XS2493961929
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	25 August 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	7435
Sampling period	31/12/1986 to 30/06/2022
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	50.56%
Matured early at the end of year 2 with investment return	15.27%
Matured early at the end of year 3 with investment return	9.89%
Matured early at the end of year 4 with investment return	7.49%
Matured early at the end of year 5 with investment return	2.54%
Matured early at the end of year 6 with investment return	7.52%
Matured at the end of year 7 with investment return	6.74%

Meteor Research Department, 30 June 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 9.75% of the money invested for each year that the Plan has been in force. The first Measurement Date will be on 15 August 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 48.75% 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: 105%, Measurement Date 2: 100%, Measurement Date 3: 95%, Measurement Date 4: 90% and Measurement Date 5: 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	XS2317961931
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 and S&P 500 Index (each an 'Index', collectively the 'Indices')
Start Date	15 August 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	8732
Sampling period	30/12/1983 to 17/06/2022
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	5.19%
Matured early at the end of year 1 with investment return	58.66%
Matured early at the end of year 2 with investment return	20.90%
Matured early at the end of year 3 with investment return	6.40%
Matured early at the end of year 4 with investment return	4.41%
Matured at the end of year 5 with investment return	4.44%

Meteor Research Department, 17 June 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 (3-5 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 2% 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 30 November 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 30 August 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

ISIN	XS2493944594
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 August 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	7707
Sampling period	30/12/1983 to 13/07/2022
Maturity scenario	Frequency
Breached European Barrier	0.38%
Matured in the 8th period	78.98%
Matured after the 8th period	21.02%
Average time to maturity (years)	2.69
Frequency of number of income payments paid	Frequency
Less than 8 income payments paid	5.97%
8 income payments paid	78.81%
More than 8 income payments paid	15.22%
Maximum number of income payments	25
Average number of income payments	8.67

Meteor Research Department, 13 July 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 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 30 November 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 30 August 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

ISIN	XS2493939594
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 August 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	7707
Sampling period	30/12/1983 to 13/07/2022
Maturity scenario	Frequency
Breached European Barrier	0.38%
Matured in the 8th period	78.98%
Matured after the 8th period	21.02%
Average time to maturity (years)	2.69
Frequency of number of income payments paid	Frequency
Less than 8 income payments paid	5.97%
8 income payments paid	78.81%
More than 8 income payments paid	15.22%
Maximum number of income payments	25
Average number of income payments	8.76

Meteor Research Department, 13 July 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 85% of their respective Opening Levels, the Plan will pay a gross income of 2.50% for that quarter. No income will be payable for a quarter if the Closing Level of one, or both, Indices is below 85% of its Opening Level on the Quarterly Measurement Date.

The first Quarterly Measurement Date will be on 30 November 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 30 August 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	XS2493934280
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	30 August 2022
Term	Max 6yrs 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 6 year cycles tested	7706
Sampling period	31/12/1986 to 13/07/2022
Maturity scenario	Frequency
Breached European Barrier	2.10%
Matured in the 4th period	50.55%
Matured after the 4th period	49.45%
Average time to maturity (years)	2.27
Frequency of number of income payments paid	Frequency
Less than 4 income payments paid	8.10%
4 income payments paid	51.62%
More than 4 income payments paid	40.28%
Maximum number of income payments	24
Average number of income payments	5.61

Meteor Research Department, 13 July 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 13% 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 13% 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-DIGX2-16SEP25
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	16 September 2022
Term	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	9276
Sampling period	30/12/1983 to 19/07/2022
Maturity scenario	Frequency
Initial capital returned only	16.55%
Matured at the end of year 3 with investment return	83.45%

Meteor Research Department, 19 July 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 15.75% 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 15.75% 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

ISIN	UKX-DIGX-16SEP25
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	16 September 2022
Term	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	9276
Sampling period	30/12/1983 to 19/07/2022
Maturity scenario	Frequency
Initial capital returned only	26.46%
Matured at the end of year 3 with investment return	73.54%

Meteor Research Department, 19 July 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 4 August 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+	IG9 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+	HY3 High Yield
HSBC Bank plc	AA-	A1	A+	IG2 Investment Grade
Morgan Stanley & Co International	N/A	Aa3	A+	HY4 High Yield
Royal Bank of Canada (London Branch)	AA	Aa1	AA-	IG2 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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