

# Product List | Week commencing 26 September 2022



Product No.	Kick Out/Growth	Potential gross return on investment Frequency   % of Opening Level	Counterparty	Capital Protection Barrier	SRI*	Close Date	Term (Years)
5460	FTSE® Kick Out Plan October 2022 (Credit Agricole)	10% for each year, from year 1 Annually   100% for each	Credit Agricole	65% European	5	20 Oct	6
5461	FTSE® Annual Kick Out Plan October 2022 - Opt 1	10% for each year, from year 1 Annually   100% for each	Citigroup Global Markets Limited (CGML)	65% European	5	27 Oct	6
5462	FTSE® Annual Kick Out Plan October 2022 - Opt 2	9.65% for each year, from year 1 Annually   100% for each	Citigroup Global Markets Limited (CGML)	60% European	5	27 Oct	6
5504	FTSE Annual Kick Out 90 Plan October 2022	7.75% for each year, from year 2 Annually   90% for each	Morgan Stanley	65% European	5	27 Oct	7
5405	FTSE® Step Down Kick Out Plan September 2022 (BNP) - Option 1	7.75% for each year, from year 2 Annually   100%, 95%, 90%, 85%	BNP Paribas	65% European	5	27 Sept	5
5406	FTSE® Step Down Kick Out Plan September 2022 (BNP) - Option 2	7.45% for each year, from year 2 Annually   100%, 95%, 90%, 85%	BNP Paribas	60% European	5	27 Sept	5
5466	FTSE® Daily Kick Out Plan October 2022 - Option 1	8.60% for each year, from year 2 Daily   100% for each	BNP Paribas	65% European	5	27 Oct	6
5467	FTSE® Daily Kick Out Plan October 2022 - Option 2	9% for each year, from year 2 Daily   100% for each	BNP Paribas	65% European	5	27 Oct	5
5428	FTSE® Daily Kick Out Plan October 2022 (GS)	7.75% for each year, from year 2 Daily   100% for each	Goldman Sachs International	65% European	4	6 Oct	7
5360	FTSE® Quarterly Defensive Kick Out Plan September 2022	1.75% for each quarter, from year 1 Quarterly   105%, 105%, 105%, 105%, 100%, 100%, 100%, 100%, 95%, 95%, 95%, 95%, 90%, 90%, 90%, 90%, 85%	HSBC Bank plc	65% European	5	28 Sept	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 26 September 2022



Product No.	Kick Out/Growth	Potential gross return on investment Frequency   % of Opening Level	Counterparty	Capital Protection Barrier	SRI*	Close Date	Term (Years)
5404	FTSE® Super Defensive Kick Out Plan September 2022 (BNP)	6.40% for each year, from year 2 Annually   100%, 90%, 80%, 65%	BNP Paribas	65% European	5	27 Sept	5
5417	FTSE®/STOXX Defensive Kick Out Plan October 2022 (MS)	9.75% for each year, from year 2 Annually   100%, 100%, 95%, 95%, 90%, 85%	Morgan Stanley	65% European	5	3 Oct	7
5463	FTSE®/STOXX Kick Out Plan October 2022	11.45% for each year, from year 1 Annually   100% for each	Citigroup Global Markets Limited (CGML)	65% European	5	26 Oct	7
5464	FTSE®/STOXX Step Down Kick Out Plan October 2022	9.85% for each year, from year 1 Annually   105%, 100%, 100%, 100%, 95%, 90%, 85%	Citigroup Global Markets Limited (CGML)	65% European	5	26 Oct	7
5465	FTSE®/STOXX Super Step Down Kick Out Plan October 2022	8.25% for each year, from year 1 Annually   105%, 100%, 100%, 95%, 85%, 75%, 65%	Citigroup Global Markets Limited (CGML)	65% European	5	26 Oct	7
5419	FTSE®/S&P Step Down Kick Out Plan October 2022	9.40% for each year, from year 1 Annually   105%, 100%, 95%, 90%, 85%	Credit Agricole	65% European	5	12 Oct	5

Product No.	Income	Potential gross return on investment Frequency   % of Opening Level	Counterparty	Capital Protection Barrier	SRI*	Close Date	Term (Years)
5382	FTSE® Quarterly Conditional Income Plan September 2022	1.925% for each quarter Quarterly   85% for each	Citigroup Global Markets Limited (CGML)	65% European	4	27 Sept	9
5383	FTSE® Super Defensive Quarterly Conditional Income Plan September 2022	1.45% for each quarter Quarterly   65% for each	Citigroup Global Markets Limited (CGML)	65% European	4	27 Sept	9
5384	FTSE®/STOXX Quarterly Conditional Income Plan September 2022	2.40% for each quarter Quarterly   85% for each	Citigroup Global Markets Limited (CGML)	65% European	5	27 Sept	8

**\*\*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% of the money invested for each year that the Plan has been in force. The first Measurement Date will be on 24 October 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 60% 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>	XS2317963713
<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>	24 October 2022
<b>Term</b>	Max 6 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 6 year cycles tested	8525
Sampling period	30/12/1983 to 01/09/2022
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	5.29%
Matured early at the end of year 1 with investment return	72.22%
Matured early at the end of year 2 with investment return	11.65%
Matured early at the end of year 3 with investment return	3.24%
Matured early at the end of year 4 with investment return	2.93%
Matured early at the end of year 5 with investment return	1.77%
Matured at the end of year 6 with investment return	2.90%

Meteor Research Department, 1 September 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 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 31 October 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 60% 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>	XS2517718636
<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>	31 October 2022
<b>Term</b>	Max 6 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 6 year cycles tested	8525
Sampling period	30/12/1983 to 01/09/2022
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	5.29%
Matured early at the end of year 1 with investment return	72.22%
Matured early at the end of year 2 with investment return	11.65%
Matured early at the end of year 3 with investment return	3.24%
Matured early at the end of year 4 with investment return	2.93%
Matured early at the end of year 5 with investment return	1.77%
Matured at the end of year 6 with investment return	2.90%

Meteor Research Department, 1 September 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 9.65% of the money invested for each year that the Plan has been in force. The first Measurement Date will be on 31 October 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 57.90% 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>	XS2517711201
<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>	31 October 2022
<b>Term</b>	Max 6 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.

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Number of 6 year cycles tested	8525
Sampling period	30/12/1983 to 01/09/2022
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	5.29%
Matured early at the end of year 1 with investment return	72.22%
Matured early at the end of year 2 with investment return	11.65%
Matured early at the end of year 3 with investment return	3.24%
Matured early at the end of year 4 with investment return	2.93%
Matured early at the end of year 5 with investment return	1.77%
Matured at the end of year 6 with investment return	2.90%

Meteor Research Department, 1 September 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 90% of its Opening Level the Plan will kick out, i.e. mature early, and make a gross investment return of 7.75% of the money invested for each year that the Plan has been in force. The first Measurement Date will be on 31 October 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 90% of its Opening 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 90% of 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>	XS2477689041
<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>	31 October 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.

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Number of 7 year cycles tested	8270
Sampling period	30/12/1983 to 12/09/2022
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	0.28%
Matured early at the end of year 2 with investment return	84.84%
Matured early at the end of year 3 with investment return	4.21%
Matured early at the end of year 4 with investment return	2.95%
Matured early at the end of year 5 with investment return	2.18%
Matured early at the end of year 6 with investment return	3.12%
Matured at the end of year 7 with investment return	2.43%

Meteor Research Department, 12 September 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 7.75% of the money invested for each year that the Plan has been in force. The first Measurement Date will be on 30 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 38.75% 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: 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>	XS2414019443
<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>	29 September 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	8776
Sampling period	30/12/1983 to 18/08/2022
Maturity scenario	Frequency
Incurred capital loss	0.01%
Initial capital returned only	5.34%
Matured early at the end of year 2 with investment return	76.95%
Matured early at the end of year 3 with investment return	7.46%
Matured early at the end of year 4 with investment return	6.43%
Matured at the end of year 5 with investment return	3.81%

Meteor Research Department, 18 August 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>	Medium term (3-5 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 7.45% of the money invested for each year that the Plan has been in force. The first Measurement Date will be on 30 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 37.25% of the money invested. If the Final Level of the Index is below its Reference Level, no investment return will be payable at the Maturity Date.

The Reference Levels are as follows: Measurement Date 1: 100%, Measurement Date 2: 95%, Measurement Date 3: 90% 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>	XS2414019526
<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>	29 September 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	8776
Sampling period	30/12/1983 to 18/08/2022
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	5.36%
Matured early at the end of year 2 with investment return	76.95%
Matured early at the end of year 3 with investment return	7.46%
Matured early at the end of year 4 with investment return	6.43%
Matured at the end of year 5 with investment return	3.81%

Meteor Research Department, 18 August 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>	Medium term (3-5 years)
<b>Investment objective</b>	Growth



## Investment Return

If the Closing Level of the Index on 31 October 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 8.60%.

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 51.60%. 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>	XS2426334236
<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>	31 October 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	8525
Sampling period	30/12/1983 to 01/09/2022
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	6.33%
Matured early during year 3 with investment return	85.04%
Matured early during year 4 with investment return	2.57%
Matured early during year 5 with investment return	2.45%
Matured during year 6 with investment return	3.60%

Meteor Research Department, 1 September 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 31 October 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 9%.

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 45%. 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>	XS2426334152
<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>	31 October 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.

**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	8786
Sampling period	30/12/1983 to 01/09/2022
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	9.64%
Matured early during year 3 with investment return	85.49%
Matured early during year 4 with investment return	2.49%
Matured during year 5 with investment return	2.38%

Meteor Research Department, 1 September 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>	Medium term (3-5 years)
<b>Investment objective</b>	Growth

## Investment Return

If the Closing Level of the Index on 10 October 2024 or any subsequent Business Day before the Final Measurement Date is at least equal to its Opening Level the Plan will kick out, i.e. mature early, and make a gross investment return based on how long the Plan has been in force. The investment return will equal the number of days since the Start Date divided by 365 and multiplied by 7.75%.

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 54.25%. 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

<b>ISIN</b>	XS2444641653
<b>Issuer</b>	Goldman, Sachs & Co. Wertpapier GmbH, Frankfurt, Germany
<b>Counterparty</b>	Goldman Sachs International, London, UK (the 'Guarantor')
<b>Issuer Credit Ratings (Fitch, Moody's, S&amp;P)</b>	A+, A1, A+
<b>Underlying(s)</b>	FTSE 100 Index
<b>Start Date</b>	10 October 2022
<b>Term</b>	Max 7yrs 3wks
<b>Capital Protection</b>	65% European
<b>Tax Treatment</b>	Capital Gains Tax

## Historical Simulation

We have simulated the product based on the actual historical price evolution for the underlying asset(s). Changing economic conditions, however, may not have allowed for this structure to exist at all in the past.

**This simulation is not a reliable indicator of future performance and should not be used to assess the future returns or risks associated with this structure.**

Number of 6 year cycles tested	8257
Sampling period	30/12/1983 to 23/08/2022
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	2.86%
Matured early during year 3 with investment return	84.56%
Matured early during year 4 with investment return	2.65%
Matured early during year 5 with investment return	2.53%
Matured early during year 6 with investment return	3.72%
Matured during year 7 with investment return	3.68%

Meteor Research Department, 23 August 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>	4
<b>Time horizon</b>	Long term (5+ years)
<b>Investment objective</b>	Growth

## Investment Return

If the Closing Level of the Index on any Quarterly Measurement Date before the Final Measurement Date is at least equal to its Reference Level, the Plan will kick out, i.e. mature early, and make a gross investment return for each quarter that the Plan has been in force.

The first Quarterly Measurement Date will be on 29 September 2023, one year after the Start Date. In the event an early maturity is triggered at this point the investment return payable will be 7%. The potential investment return will then increase by 1.75% for each subsequent quarter.

If the Plan has not matured early, and the Closing Level of the Index on the Final Measurement Date (the 'Final Level') is at least equal to its Reference Level, the Plan will provide an investment return at the Maturity Date equal to 35% of the money invested. If the Final Level of the Index is below its Reference Level, no investment return will be payable at the Maturity Date.

The Reference Levels are as follows: Quarterly Measurement Dates 1 – 4 inclusive: 105%, Quarterly Measurement Dates 5 – 8 inclusive: 100%, Quarterly Measurement Dates 9 - 12 inclusive: 95%, Quarterly Measurement Dates 13 - 16 inclusive: 90%, Final Measurement Date: 85%.

## Repayment of Capital

An investor will lose money if the Final Level of the Index is below 65% of its Opening Level. The amount of money that they would lose will be the percentage by which the Final Level of the Index is below its Opening Level. In extreme circumstances an investor could lose all of their money. If the Final Level of the Index is at least equal to 65% of its Opening Level an investor will get back the amount invested.

## Product Summary

<b>ISIN</b>	XS2522445811
<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>	30 September 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	8770
Sampling period	30/12/1983 to 10/08/2022
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	4.55%
Matured at the end of quarter 4 with investment return	62.05%
Matured at end of quarter 5 to end of quarter 8 with investment return	19.74%
Matured at end of quarter 9 to end of quarter 12 with investment return	5.90%
Matured at end of quarter 13 to end of quarter 16 with investment return	4.70%
Matured at end of quarter 17 to end of quarter 20 with investment return	3.05%

**Meteor Research Department, 10 August 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 (3-5 years)
<b>Investment objective</b>	Growth

## Investment Return

If the Closing Level of the Index on any Measurement Date before the Final Measurement Date is at least equal to its Reference Level the Plan will kick out, i.e. mature early, and make a gross investment return of 6.40% of the money invested for each year that the Plan has been in force. The first Measurement Date will be on 30 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 32% 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: 90%, Measurement Date 3: 80% and Measurement Date 4: 65%.

## Repayment of Capital

An investor will lose money if the Final Level of the Index is below 65% of its Opening Level. The amount of money that they would lose will be the percentage by which the Final Level of the Index is below its Opening Level. In extreme circumstances an investor could lose all of their money. If the Final Level of the Index is at least equal to 65% of its Opening Level an investor will get back the amount invested.

## Product Summary

<b>ISIN</b>	XS2414019369
<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>	29 September 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	8776
Sampling period	30/12/1983 to 18/08/2022
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	0.00%
Matured early at the end of year 2 with investment return	76.95%
Matured early at the end of year 3 with investment return	9.91%
Matured early at the end of year 4 with investment return	7.19%
Matured at the end of year 5 with investment return	5.95%

Meteor Research Department, 18 August 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>	Medium term (3-5 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 7 October 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 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: 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 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>	XS2477559269
<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>	5 October 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	7470
Sampling period	31/12/1986 to 18/08/2022
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	8.17%
Matured early at the end of year 2 with investment return	61.31%
Matured early at the end of year 3 with investment return	11.22%
Matured early at the end of year 4 with investment return	8.18%
Matured early at the end of year 5 with investment return	1.08%
Matured early at the end of year 6 with investment return	3.67%
Matured at the end of year 7 with investment return	6.37%

Meteor Research Department, 18 August 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 11.45% of the money invested for each year that the Plan has been in force. The first Measurement Date will be on 30 October 2023, one year after the Start Date.

If the Plan has not matured early, and the Closing Levels of both Indices on the Final Measurement Date (the 'Final Levels') are at least equal to their respective Opening Levels, the Plan will provide an investment return at the Maturity Date equal to 80.51% 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>	XS2517774548
<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>	28 October 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	7480
Sampling period	31/12/1986 to 01/09/2022
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	11.04%
Matured early at the end of year 1 with investment return	62.47%
Matured early at the end of year 2 with investment return	7.89%
Matured early at the end of year 3 with investment return	7.95%
Matured early at the end of year 4 with investment return	5.75%
Matured early at the end of year 5 with investment return	1.50%
Matured early at the end of year 6 with investment return	2.03%
Matured at the end of year 7 with investment return	1.36%

Meteor Research Department, 1 September 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 9.85% of the money invested for each year that the Plan has been in force. The first Measurement Date will be on 30 October 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 80.15% 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>	XS2517780941
<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>	28 October 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	7480
Sampling period	31/12/1986 to 01/09/2022
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	6.30%
Matured early at the end of year 1 with investment return	50.25%
Matured early at the end of year 2 with investment return	15.37%
Matured early at the end of year 3 with investment return	9.84%
Matured early at the end of year 4 with investment return	6.59%
Matured early at the end of year 5 with investment return	1.84%
Matured early at the end of year 6 with investment return	4.00%
Matured at the end of year 7 with investment return	5.80%

Meteor Research Department, 1 September 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 8.25% of the money invested for each year that the Plan has been in force. The first Measurement Date will be on 30 October 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 57.75% 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: 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>	XS2517774548
<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>	28 October 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	7480
Sampling period	31/12/1986 to 01/09/2022
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	50.25%
Matured early at the end of year 2 with investment return	15.37%
Matured early at the end of year 3 with investment return	9.84%
Matured early at the end of year 4 with investment return	7.71%
Matured early at the end of year 5 with investment return	2.65%
Matured early at the end of year 6 with investment return	7.47%
Matured at the end of year 7 with investment return	6.70%

Meteor Research Department, 1 September 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 9.40% of the money invested for each year that the Plan has been in force. The first Measurement Date will be on 16 October 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 47% 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

<b>ISIN</b>	XS2317963630
<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 and S&P 500 Index (each an 'Index', collectively the 'Indices')
<b>Start Date</b>	14 October 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	8776
Sampling period	30/12/1983 to 18/08/2022
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	5.16%
Matured early at the end of year 1 with investment return	58.38%
Matured early at the end of year 2 with investment return	21.07%
Matured early at the end of year 3 with investment return	6.37%
Matured early at the end of year 4 with investment return	4.60%
Matured at the end of year 5 with investment return	4.42%

Meteor Research Department, 18 August 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 (3-5 years)
<b>Investment objective</b>	Growth



## Income

If the Closing Level of the Index on any Quarterly Measurement Date is at least equal to 85% of its Opening Level, the Plan will pay a gross income of 1.925% 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 December 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 September 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>	XS2517734328
<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 September 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	7727
Sampling period	30/12/1983 to 12/08/2022
<b>Maturity scenario</b>	<b>Frequency</b>
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
<b>Frequency of number of income payments paid</b>	<b>Frequency</b>
Less than 8 income payments paid	5.95%
8 income payments paid	78.81%
More than 8 income payments paid	15.23%
Maximum number of income payments	25
Average number of income payments	8.67

Meteor Research Department, 12 August 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 1.45% 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 December 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 September 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>	XS2517730094
<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 September 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	7727
Sampling period	30/12/1983 to 12/08/2022
<b>Maturity scenario</b>	<b>Frequency</b>
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
<b>Frequency of number of income payments paid</b>	<b>Frequency</b>
Less than 8 income payments paid	0.00%
8 income payments paid	79.02%
More than 8 income payments paid	20.98%
Maximum number of income payments	32
Average number of income payments	10.45

Meteor Research Department, 12 August 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 85% of their respective Opening Levels, the Plan will pay a gross income of 2.40% 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 29 December 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 September 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>	XS2517769464
<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 September 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	7205
Sampling period	31/12/1986 to 12/08/2022
<b>Maturity scenario</b>	<b>Frequency</b>
Breached European Barrier	3.00%
Matured in the 4th period	52.17%
Matured after the 4th period	47.83%
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	4.75%
4 income payments paid	53.06%
More than 4 income payments paid	42.19%
Maximum number of income payments	18
Average number of income payments	5.72

**Meteor Research Department, 12 August 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

## Default Risk Metrics

Below are default metrics taken from Bloomberg as of 22 September 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>IG2</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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