

# Product List | Week commencing 3 October 2022



| Product No. | Kick Out/Growth                                       | Potential gross return on investment<br>Frequency   % of Opening Level               | Counterparty                               | Capital Protection<br>Barrier | SRI* | Close Date | Term<br>(Years) |
|-------------|---|--|--|-------------------------------|------|------------|-----------------|
| 5460        | FTSE® Kick Out Plan October 2022 (Credit Agricole)    | 10% for each year, from year 1<br>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<br>Annually   100% for each                           | Citigroup Global<br>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<br>Annually   100% for each                         | Citigroup Global<br>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<br>Annually   90% for each                          | Morgan Stanley                             | 65% European                  | 5    | 27 Oct     | 7               |
| 5466        | FTSE® Daily Kick Out Plan October 2022 - Option 1     | 8.60% for each year, from year 2<br>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<br>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<br>Daily   100% for each                            | Goldman Sachs<br>International             | 65% European                  | 4    | 6 Oct      | 7               |
| Product No. | Kick Out/Growth                                       | Potential gross return on investment<br>Frequency   % of Opening Level               | Counterparty                               | Capital Protection<br>Barrier | SRI* | Close Date | Term<br>(Years) |
| 5417        | FTSE®/STOXX Defensive Kick Out Plan October 2022 (MS) | 9.75% for each year, from year 2<br>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<br>Annually   100% for each                        | Citigroup Global<br>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<br>Annually   105%, 100%, 100%, 100%, 95%, 90%, 85% | Citigroup Global<br>Markets Limited (CGML) | 65% European                  | 5    | 26 Oct     | 7               |

**\*\*More products overleaf**

**\*Summary Risk Indicator**

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

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

## Product List | Week commencing 3 October 2022

| 5465        | FTSE®/STOXX Super Step Down Kick Out Plan October 2022                | 8.25% for each year, from year 1<br>Annually   105%, 100%, 100%, 95%, 85%, 75%, 65% | Citigroup Global<br>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<br>Annually   105%, 100%, 95%, 90%, 85%            | Credit Agricole                            | 65% European                  | 5    | 12 Oct     | 5               |
| Product No. | Income  | Potential gross return on investment<br>Frequency   % of Opening Level              | Counterparty                               | Capital Protection<br>Barrier | SRI* | Close Date | Term<br>(Years) |
| 5500        | FTSE® Quarterly Conditional Income Plan November 2022 - Option 1      | 2.125% for each quarter<br>Quarterly   85% for each                                 | Citigroup Global<br>Markets Limited (CGML) | 65% European                  | 4    | 4 Nov      | 9               |
| 5501        | FTSE® Quarterly Conditional Income Plan November 2022 - Option 2      | 1.94% for each quarter<br>Quarterly   80% for each                                  | Citigroup Global<br>Markets Limited (CGML) | 65% European                  | 4    | 4 Nov      | 9               |
| 5502        | FTSE® Super Defensive Quarterly Conditional Income Plan November 2022 | 1.625% for each quarter<br>Quarterly   65% for each                                 | Citigroup Global<br>Markets Limited (CGML) | 65% European                  | 4    | 4 Nov      | 9               |
| 5503        | FTSE®/STOXX Quarterly Conditional Income Plan November 2022           | 2.625% for each quarter<br>Quarterly   85% for each                                 | Citigroup Global<br>Markets Limited (CGML) | 65% European                  | 5    | 4 Nov      | 8               |
| Product No. | Deposit   | Potential gross interest<br>Frequency   % of Opening Level                          | Deposit Taker                              | Capital Protection<br>Barrier | SRI* | Close Date | Term<br>(Years) |
| 5523        | FTSE® Growth Deposit Plan November 2022 - Option 1                    | 16.65% at end of term<br>Final Level   90%  | Royal Bank of Canada                       | Capital Protected             | 2    | 2 Nov      | 3               |
| 5524        | FTSE® Growth Deposit Plan November 2022 - Option 2                    | 20% at end of term<br>Final Level   100%  | Royal Bank of Canada                       | Capital Protected             | 2    | 2 Nov      | 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% 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

|   |   |
|---|---|
| ISIN  | XS2317963713  |
| Issuer                                      | Credit Agricole Corporate & Investment Bank<br>(Credit Agricole CIB) (the 'Counterparty') |
| Issuer Credit Ratings (Fitch, Moody's, S&P) | AA-, Aa3, A+  |
| Underlying(s)                               | FTSE 100 Index  |
| Start Date                                  | 24 October 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                            | 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

|                                   |  |
|-----------------------------------|--|
| Primary client type               | Retail clients                                 |
| Primary distribution strategy     | Advised only                                   |
| Investor knowledge and experience | Advanced                                       |
| Financial situation               | Willing and able to bear total loss of capital |
| Summary Risk Indicator            | 5  |
| Time horizon                      | Long term (5+ years)                           |
| Investment objective              | Growth   |

## Investment Return

If the Closing Level of the Index on any Measurement Date before the Final Measurement Date is at least equal to its 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.

**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 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.

**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                            | 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 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 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

|   |  |
|---|--|
| ISIN  | XS2517774548   |
| 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                                  | 28 October 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                            | 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

|                                   |  |
|-----------------------------------|--|
| 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 9.85% 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 2.125% 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 8 February 2023, 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 8 November 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>  | XS2517670845                                       |
| <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>                                      | 8 November 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              | 7748                     |
|---|--------------------------|
| Sampling period                             | 30/12/1983 to 12/09/2022 |
| Maturity scenario                           | Frequency                |
| Breached European Barrier                   | 0.37%                    |
| Matured in the 8th period                   | 78.79%                   |
| Matured after the 8th period                | 21.21%                   |
| Average time to maturity (years)            | 2.69                     |
| Frequency of number of income payments paid | Frequency                |
| Less than 8 income payments paid            | 5.94%                    |
| 8 income payments paid                      | 78.63%                   |
| More than 8 income payments paid            | 15.44%                   |
| Maximum number of income payments           | 25                       |
| Average number of income payments           | 8.68                     |

Meteor Research Department, 12 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>            | 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 80% of its Opening Level, the Plan will pay a gross income of 1.94% for that quarter. No income will be payable for a quarter if the Closing Level of the Index is below 80% of its Opening Level on the Quarterly Measurement Date.

The first Quarterly Measurement Date will be on 8 February 2023, 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 8 November 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>  | XS2517680992                                       |
| <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>                                      | 8 November 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              | 7748                     |
|---|--------------------------|
| Sampling period                             | 30/12/1983 to 12/09/2022 |
| Maturity scenario                           | Frequency                |
| Breached European Barrier                   | 0.37%                    |
| Matured in the 8th period                   | 78.79%                   |
| Matured after the 8th period                | 21.21%                   |
| Average time to maturity (years)            | 2.69                     |
| Frequency of number of income payments paid | Frequency                |
| Less than 8 income payments paid            | 2.74%                    |
| 8 income payments paid                      | 78.34%                   |
| More than 8 income payments paid            | 18.92%                   |
| Maximum number of income payments           | 25                       |
| Average number of income payments           | 9.27                     |

Meteor Research Department, 12 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>            | 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 1.625% 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 8 February 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 8 November 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>  | XS2517683079                                       |
| <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>                                      | 8 November 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                     | 7748                     |
| Sampling period                                    | 30/12/1983 to 12/09/2022 |
| <b>Maturity scenario</b>                           | <b>Frequency</b>         |
| Breached European Barrier                          | 0.37%                    |
| Matured in the 8th period                          | 78.79%                   |
| Matured after the 8th period                       | 21.21%                   |
| Average time to maturity (years)                   | 2.69                     |
| <b>Frequency of number of income payments paid</b> | <b>Frequency</b>         |
| Less than 8 income payments paid                   | 0.00%                    |
| 8 income payments paid                             | 78.83%                   |
| More than 8 income payments paid                   | 21.17%                   |
| Maximum number of income payments                  | 32                       |
| Average number of income payments                  | 10.46                    |

Meteor Research Department, 12 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>            | 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 2.625% 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 8 February 2023, 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 8 November 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>  | XS2517679473   |
| <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>                                      | 8 November 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                     | 7226                     |
| Sampling period                                    | 31/12/1986 to 12/09/2022 |
| <b>Maturity scenario</b>                           | <b>Frequency</b>         |
| Breached European Barrier                          | 2.99%                    |
| Matured in the 4th period                          | 52.02%                   |
| Matured after the 4th period                       | 47.98%                   |
| 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                   | 4.73%                    |
| 4 income payments paid                             | 52.91%                   |
| More than 4 income payments paid                   | 42.36%                   |
| Maximum number of income payments                  | 18                       |
| Average number of income payments                  | 5.73                     |

Meteor Research Department, 12 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>              | Income   |



## Interest

At the Maturity Date, the Plan will pay a fixed gross interest amount of 16.65% 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 16.65% 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-DIGX2-04NOV25                    |
| 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                           | 4 November 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                      | 9317                     |
|---|--------------------------|
| Sampling period                                     | 30/12/1983 to 16/09/2022 |
| Maturity scenario                                   | Frequency                |
| Initial capital returned only                       | 16.48%                   |
| Matured at the end of year 3 with investment return | 83.52%                   |

Meteor Research Department, 16 September 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 20% 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 20% 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-04NOV25                     |
| 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                           | 4 November 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                      | 9317                     |
|---|--------------------------|
| Sampling period                                     | 30/12/1983 to 16/09/2022 |
| Maturity scenario                                   | Frequency                |
| Initial capital returned only                       | 26.47%                   |
| Matured at the end of year 3 with investment return | 73.53%                   |

Meteor Research Department, 16 September 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 30 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+                | IG10<br>Investment Grade             |
| Citigroup Global Markets Limited (CGML)     | A+                  | A1                    | A+                | HY4<br>High Yield                    |
| Credit Agricole Corporate & Investment Bank | AA-                 | Aa3                   | A+                | IG2<br>Investment Grade              |
| Goldman Sachs International                 | A+                  | A1                    | A+                | HY3<br>High Yield                    |
| HSBC Bank plc                               | AA-                 | A1                    | A+                | IG2<br>Investment Grade              |
| Morgan Stanley & Co International           | N/A                 | Aa3                   | A+                | HY4<br>High Yield                    |
| Royal Bank of Canada (London Branch)        | AA                  | Aa1                   | AA-               | IG2<br>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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