

Product List | Week commencing 16 January 2023



Product No.	Kick Out/Growth	Potential gross return on investment Frequency % of Opening Level	Counterparty	Capital Protection Barrier	SRI*	Close Date	Term (Years)
5866	FTSE® Kick Out Plan January 2023 (Credit Agricole)	10.25% for each year, from year 1 Annually 100% for each	Credit Agricole (CIB)	65% European	5	18 Jan	6
6964	FTSE® Super Defensive Kick Out Plan January 2023 (Citi)	7.80% for each year, from year 2 Annually 105%, 100%, 95%, 90%, 85%, 75%.	Citigroup Global Markets Limited (CGML)	65% European	4	27 Jan	7
5864	FTSE® Super Defensive Kick Out Plan January 2023 (HSBC)	7% for each year, from year 1 Annually 105%, 100%, 90%, 80%, 70%	HSBC Bank plc	65% European	5	18 Jan	5
5862	FTSE® Reinforced Step Down Kick Out Plan January 2023	7.40% for each year, from year 1 Annually 105%, 100%, 95%, 90%, 85%	HSBC Bank plc	65% European	5	18 Jan	5
5863	FTSE® Quarterly Defensive Kick Out Plan January 2023	2% 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	18 Jan	5
5921	FTSE® Daily Kick Out Plan January 2023	9% for each year, from year 2 Daily 100% for each	BNP Paribas	65% European	5	23 Jan	5
5923	FTSE® Daily Kick Out 90 Plan January 2023	7.50% for each year, from year 2 Daily 90% for each	BNP Paribas	65% European	5	23 Jan	5
Product No.	Income	Potential gross return on investment Frequency % of Opening Level	Counterparty	Capital Protection Barrier	SRI*	Close Date	Term (Years)
6948	FTSE® Quarterly Conditional Income Plan January 2023 - Option 1	2.10% for each quarter Quarterly 85% for each	Citigroup Global Markets Limited (CGML)	65% European	4	27 Jan	9
6949	FTSE® Quarterly Conditional Income Plan January 2023 - Option 2	1.7125% for each quarter Quarterly 65% for each	Citigroup Global Markets Limited (CGML)	65% European	4	27 Jan	9

****More products overleaf**

***Summary Risk Indicator**

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

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

Product List | Week commencing 16 January 2023

Product No.	Deposit	Potential gross interest Frequency % of Opening Level	Deposit Taker	Capital Protection Barrier	SRI*	Close Date	Term (Years)
6975	FTSE® Growth Deposit Plan February 2023 - Option 1	17.50% at end of term Final Level 90%	Royal Bank of Canada	Capital Protected	2	8 Feb	3
6976	FTSE® Growth Deposit Plan February 2023 - Option 2	21% at end of term Final Level 100%	Royal Bank of Canada	Capital Protected	2	8 Feb	3

*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. vww

Investment Return

If the Closing Level of the Index on any Measurement Date before the Final Measurement Date is at least equal to its Opening Level the Plan will kick out, i.e. mature early, and make a gross investment return of 10.25% of the money invested for each year that the Plan has been in force. The first Measurement Date will be on 22 January 2024, one year after the Start Date.

If the Plan has not matured early, and the Closing Level of the Index on the Final Measurement Date (the 'Final Level') is at least equal to its Opening Level, the Plan will provide an investment return at the Maturity Date equal to 61.25% of the money invested. If the Final Level of the Index is below its Opening Level, no investment return will be payable at the Maturity Date.

Repayment of Capital

An investor will lose money if the Final Level of the Index is below 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	XS2317971732
Issuer	Credit Agricole Corporate & Investment Bank (Credit Agricole CIB) (the 'Counterparty')
Issuer Credit Ratings (Fitch, Moody's, S&P)	AA-, Aa3, A+
Underlying(s)	FTSE 100 Index
Start Date	20 January 2023
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	8582
Sampling period	30/12/1983 to 21/11/2022
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	5.26%
Matured early at the end of year 1 with investment return	72.41%
Matured early at the end of year 2 with investment return	11.57%
Matured early at the end of year 3 with investment return	3.22%
Matured early at the end of year 4 with investment return	2.91%
Matured early at the end of year 5 with investment return	1.76%
Matured at the end of year 6 with investment return	2.88%

Meteor Research Department, 21 November 2022

Risk and Target Market

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

Investment Return

If the Closing Level of the Index on any Measurement Date before the Final Measurement Date is at least equal to its Reference Level the Plan will kick out, i.e. mature early, and make a gross investment return of 7.80% of the money invested for each year that the Plan has been in force. The first Measurement Date will be on 31 January 2025, 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 54.60% of the money invested. If the Final Level of the Index is below its Reference Level, no investment return will be payable at the Maturity Date.

The Reference Levels are as follows: Measurement Date 1: 105%, Measurement Date 2: 100%, Measurement Date 3: 95%, Measurement Date 4: 90%, Measurement Date 5: 85% and Measurement Date 6: 75%.

Repayment of Capital

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

Product Summary

ISIN	XS2550412584
Issuer	Citigroup Global Markets Funding Luxembourg S.C.A.
Counterparty	Citigroup Global Markets Limited ('the Guarantor')
Issuer Credit Ratings (Fitch, Moody's, S&P)	A+, A1, A+
Underlying(s)	FTSE 100 Index
Start Date	31 January 2023
Term	Max 7yrs 3wks
Capital Protection	65% European
Tax Treatment	Capital Gains Tax

Historical Simulation

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

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

Number of 7 year cycles tested	8337
Sampling period	30/12/1983 to 13/12/2022
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	70.00%
Matured early at the end of year 3 with investment return	11.25%
Matured early at the end of year 4 with investment return	5.15%
Matured early at the end of year 5 with investment return	5.17%
Matured early at the end of year 6 with investment return	5.95%
Matured at the end of year 7 with investment return	2.48%

Meteor Research Department, 13 December 2022

Risk and Target Market

Primary client type	Retail clients
Primary distribution strategy	Advised
Investor knowledge and experience	Informed or Advanced
Financial situation	Willing and able to bear total loss of capital
Summary Risk Indicator	4
Time horizon	Long term (5+ years)
Investment objective	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% of the money invested for each year that the Plan has been in force. The first Measurement Date will be on 22 January 2024, one year after the Start Date.

If the Plan has not matured early, and the Closing Level of the Index on the Final Measurement Date (the 'Final Level') is at least equal to its Reference Level, the Plan will provide an investment return at the Maturity Date equal to 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: Measurement Date 1: 105%, Measurement Date 2: 100%, Measurement Date 3: 90%, Measurement Date 4: 80% and Measurement Date 5: 70%.

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	XS2560498300
Issuer	HSBC Bank plc (the 'Counterparty')
Issuer Credit Ratings (Fitch, Moody's, S&P)	AA-, A1, A+
Underlying(s)	FTSE 100 Index
Start Date	20 January 2023
Term	Max 5 yrs 3wks
Capital Protection	65% European
Tax Treatment	Capital Gains Tax

Historical Simulation

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

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

Number of 5 year cycles tested	8842
Sampling period	30/12/1983 to 18/11/2022
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	0.74%
Matured early at the end of year 1 with investment return	61.55%
Matured early at the end of year 2 with investment return	17.93%
Matured early at the end of year 3 with investment return	8.75%
Matured early at the end of year 4 with investment return	6.37%
Matured at the end of year 5 with investment return	4.67%

Meteor Research Department, 18 November 2022

Risk and Target Market

Primary client type	Retail clients
Primary distribution strategy	Advised only
Investor knowledge and experience	Advanced
Financial situation	Willing and able to bear total loss of capital
Summary Risk Indicator	5
Time horizon	Medium term (3-5 years)
Investment objective	Growth

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 7.40% of the money invested for each year that the Plan has been in force. The first Measurement Date will be on 22 January 2024, one year after the Start Date.

If the Plan has not matured early, and the Closing Level of the Index on the Final Measurement Date (the 'Final Level') is at least equal to its Reference Level, the Plan will provide an investment return at the Maturity Date equal to 37% of the money invested. If the Final Level of the Index is below its Reference Level, but at least equal to 65% of its Opening Level, the Plan will provide an investment return at the Maturity Date equal to 18.50% of the money invested. If the Final Level of the Index is below 65% of its Opening 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 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	XS2560498565
Issuer	HSBC Bank plc (the 'Counterparty')
Issuer Credit Ratings (Fitch, Moody's, S&P)	AA-, A1, A+
Underlying(s)	FTSE 100 Index
Start Date	20 January 2023
Term	Max 5 yrs 3wks
Capital Protection	65% European
Tax Treatment	Capital Gains Tax

Historical Simulation

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

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

Number of 5 year cycles tested	8842
Sampling period	30/12/1983 to 18/11/2022
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	0.00%
Matured early at the end of year 1 with investment return	61.55%
Matured early at the end of year 2 with investment return	17.93%
Matured early at the end of year 3 with investment return	6.33%
Matured early at the end of year 4 with investment return	5.86%
Matured at the end of year 5 with 37.50% investment return	8.34%
Matured at the end of year 5 with 18.75% investment return	4.81%

Meteor Research Department, 18 November 2022

Risk and Target Market

Primary client type	Retail clients
Primary distribution strategy	Advised only
Investor knowledge and experience	Advanced
Financial situation	Willing and able to bear total loss of capital
Summary Risk Indicator	5
Time horizon	Medium term (3-5 years)
Investment objective	Growth

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 22 January 2024, one year after the Start Date. In the event an early maturity is triggered at this point the investment return payable will be 8%. The potential investment return will then increase by 2% 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 40% of the money invested. If the Final Level of the Index is below its Reference Level, no investment return will be payable at the Maturity Date.

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

Repayment of Capital

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

Product Summary

ISIN	XS2560498219
Issuer	HSBC Bank plc (the 'Counterparty')
Issuer Credit Ratings (Fitch, Moody's, S&P)	AA-, A1, A+
Underlying(s)	FTSE 100 Index
Start Date	20 January 2023
Term	Max 5 yrs 3wks
Capital Protection	65% European
Tax Treatment	Capital Gains Tax

Historical Simulation

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

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

Number of 5 year cycles tested	8842
Sampling period	30/12/1983 to 18/11/2022
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	4.51%
Matured at the end of quarter 4 with investment return	61.55%
Matured at end of quarter 5 to end of quarter 8 with investment return	19.70%
Matured at end of quarter 9 to end of quarter 12 with investment return	6.24%
Matured at end of quarter 13 to end of quarter 16 with investment return	4.99%
Matured at end of quarter 17 to end of quarter 20 with investment return	3.02%

Meteor Research Department, 18 November 2022

Risk and Target Market

Primary client type	Retail clients
Primary distribution strategy	Advised only
Investor knowledge and experience	Advanced
Financial situation	Willing and able to bear total loss of capital
Summary Risk Indicator	5
Time horizon	Medium term (3-5 years)
Investment objective	Growth



Investment Return

If the Closing Level of the Index on 27 January 2025 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

ISIN	XS2451628395
Issuer	BNP Paribas Issuance B.V., a subsidiary of BNP Paribas
Counterparty	BNP Paribas Issuance B.V. in its capacity as the Issuer and BNP Paribas ('the Guarantor')
Issuer Credit Ratings (Fitch, Moody's, S&P)	A+ Aa3, A+
Underlying(s)	FTSE 100 Index
Start Date	25 January 2023
Term	Max 5yrs 3wks
Capital Protection	65% European
Tax Treatment	Capital Gains Tax

Historical Simulation

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

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

Number of 5 year cycles tested	8855
Sampling period	30/12/1983 to 07/12/2022
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	9.57%
Matured early during year 3 with investment return	85.60%
Matured early during year 4 with investment return	2.47%
Matured during year 5 with investment return	2.36%

Meteor Research Department, 7 December 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	Medium term (3-5 years)
Investment objective	Growth

Investment Return

If the Closing Level of the Index on 27 January 2025 or any subsequent Business Day before the Final Measurement Date is at or above 90% of its Opening Level the Plan will kick out, i.e. mature early, and make a gross investment return based on how long the Plan has been in force. The investment return will equal the number of days since the Start Date divided by 365 and multiplied by 7.50%.

If the Plan has not matured early, and the Closing Level of the Index on the Final Measurement Date (the 'Final Level') is at or above 90% of its Opening Level, the Plan will provide an investment return at the Maturity Date equal to 37.50%. If the Final Level of the Index is below 90% of Opening Level, no investment return will be payable at the Maturity Date.

Repayment of Capital

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

Product Summary

ISIN	XS2451628478
Issuer	BNP Paribas Issuance B.V., a subsidiary of BNP Paribas
Counterparty	BNP Paribas Issuance B.V. in its capacity as the Issuer and BNP Paribas ('the Guarantor')
Issuer Credit Ratings (Fitch, Moody's, S&P)	A+, Aa3, A+
Underlying(s)	FTSE 100 Index
Start Date	25 January 2023
Term	Max 5yrs 3wks
Capital Protection	65% European
Tax Treatment	Capital Gains Tax

Historical Simulation

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

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

Number of 5 year cycles tested	8855
Sampling period	30/12/1983 to 07/12/2022
Maturity scenario	Frequency
Incurred capital loss	0.00%
Initial capital returned only	4.33%
Matured early during year 3 with investment return	91.12%
Matured early during year 4 with investment return	3.22%
Matured during year 5 with investment return	1.33%

Meteor Research Department, 7 December 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	Medium term (3-5 years)
Investment objective	Growth

Income

If the Closing Level of the Index on any Quarterly Measurement Date is at least equal to 85% of its Opening Level, the Plan will pay a gross income of 2.10% for that quarter. No income will be payable for a quarter if the Closing Level of the Index is below 85% of its Opening Level on the Quarterly Measurement Date.

The first Quarterly Measurement Date will be on 2 May 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 31 January 2025, two years after the Start Date.

Repayment of Capital

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

Product Summary

ISIN	XS2550408988
Issuer	Citigroup Global Markets Funding Luxembourg S.C.A.
Counterparty	Citigroup Global Markets Limited ('the Guarantor')
Issuer Credit Ratings (Fitch, Moody's, S&P)	A+, A1, A+
Underlying(s)	FTSE® 100 Index (the 'Index')
Start Date	31 January 2023
Term	Max 9yrs 3wks
Capital Protection	65% European
Tax Treatment	Income Tax

Historical Simulation

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

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

Number of 9 year cycles tested	7813
Sampling period	30/12/1983 to 12/12/2022
Maturity scenario	Frequency
Breached European Barrier	0.37%
Matured in the 8th period	78.16%
Matured after the 8th period	21.84%
Average time to maturity (years)	2.69
Frequency of number of income payments paid	Frequency
Less than 8 income payments paid	5.89%
8 income payments paid	78.00%
More than 8 income payments paid	16.11%
Maximum number of income payments	25
Average number of income payments	8.70

Meteor Research Department, 12 December 2022

Risk and Target Market

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

Income

If the Closing Level of the Index on any Quarterly Measurement Date is at least equal to 65% of its Opening Level, the Plan will pay a gross income of 1.7125% 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 2 May 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 31 January 2025, two years after the Start Date.

Repayment of Capital

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

Product Summary

ISIN	XS2550399203
Issuer	Citigroup Global Markets Funding Luxembourg S.C.A.
Counterparty	Citigroup Global Markets Limited ('the Guarantor')
Issuer Credit Ratings (Fitch, Moody's, S&P)	A+, A1, A+
Underlying(s)	FTSE® 100 Index (the 'Index')
Start Date	31 January 2023
Term	Max 9yrs 3wks
Capital Protection	65% European
Tax Treatment	Income Tax

Historical Simulation

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

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

Number of 9 year cycles tested	7813
Sampling period	30/12/1983 to 12/12/2022
Maturity scenario	Frequency
Breached European Barrier	0.37%
Matured in the 8th period	78.16%
Matured after the 8th period	21.84%
Average time to maturity (years)	2.69
Frequency of number of income payments paid	Frequency
Less than 8 income payments paid	0.00%
8 income payments paid	78.20%
More than 8 income payments paid	21.80%
Maximum number of income payments	32
Average number of income payments	10.46

Meteor Research Department, 12 December 2022

Risk and Target Market

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

Interest

At the Maturity Date, the Plan will pay a fixed gross interest amount of 17.50% 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 90% of its Opening Level, no growth payment will be payable at the Maturity Date.

If the Final Level of the Index is more than 17.50% above its Opening level an investor will not receive any additional interest above the fixed gross interest amount of 17.50% 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-10FEB26
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	10 February 2023
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	9382
Sampling period	30/12/1983 to 16/12/2022
Maturity scenario	Frequency
Initial capital returned only	16.36%
Matured at the end of year 3 with investment return	83.64%

Meteor Research Department, 16 December 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 21% 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 more than 21% above its Opening level an investor will not receive any additional interest above the fixed gross interest amount of 21% 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-DIGX2-10FEB26
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	10 February 2023
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	9382
Sampling period	30/12/1983 to 16/12/2022
Maturity scenario	Frequency
Initial capital returned only	26.72%
Matured at the end of year 3 with investment return	73.28%

Meteor Research Department, 16 December 2022

Risk and Target Market

Primary client type	Retail clients
Primary distribution strategy	Advised only
Investor knowledge and experience	Advanced
Financial situation	Willing and able to bear total loss of capital
Summary Risk Indicator	2
Time horizon	Medium term (3-5 years)
Investment objective	Preservation, Growth

Default Risk Metrics

Below are default metrics taken from Bloomberg as of 12 January 2023. The table below shows the Bloomberg default risk classification of the relevant counterparties in our current product range. We also show relevant credit ratings of the counterparties from Fitch, Moody's and S&P.

	Fitch Credit Rating	Moody's Credit Rating	S&P Credit Rating	Bloomberg 1-Year Default Risk Rating
BNP Paribas	AA-	Aa3	A+	IG9 Investment Grade
Citigroup Global Markets Limited (CGML)	A+	A1	A+	HY4 High Yield
Credit Agricole Corporate & Investment Bank	AA-	Aa3	A+	IG2 Investment Grade
Goldman Sachs International	A+	A1	A+	HY3 High Yield
HSBC Bank plc	AA-	A1	A+	IG3 Investment Grade
Morgan Stanley & Co International	N/A	Aa3	A+	HY4 High Yield
Royal Bank of Canada (London Branch)	AA	Aa1	AA-	IG2 Investment Grade

Available through



Important information

- ▶ Our Product List details the main specifications of our current product range.
- ▶ The plan summaries show any relevant kick out levels, capital protection barriers and potential return levels. All potential returns are quoted gross.
- ▶ This information is for financial advisers only and should not be presented to, or relied up by, private investors.
- ▶ Simulated/forecast performance is not a reliable indicator of potential future performance.
- ▶ The figures quoted in this document are for illustrative purposes only.
- ▶ The information provided does not constitute investment, legal or tax advice and is provided as guidance only.
- ▶ Reference Levels are a percentage of the Index/Indices Opening Level/Levels.

Approved and issued by Meteor Asset Management Limited. Meteor Asset Management is authorised and regulated by the Financial Conduct Authority, FCA Number 459325. Financial Conduct Authority: 12 Endeavour Square, London, E20 1JN.