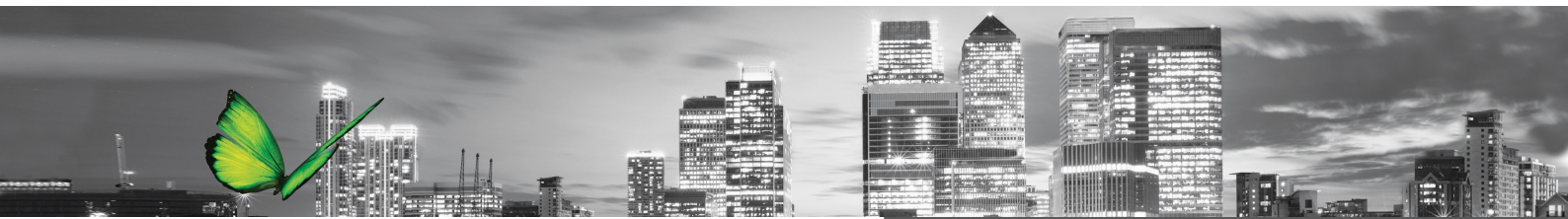


# Société Générale

## 5 Year FTSE 100 Autocall April 2021

### Factsheet



#### INVESTMENT DESCRIPTION

A 5 year investment linked to the performance of the FTSE 100 Index.

If on any semi-annual observation date (including the Final Observation date), starting at 12 months, the Underlying is at or above the Autocall Trigger, the investment will autocall. Initial capital plus the return for each semi-annual period which has elapsed is paid and the investment will end.

If the investment does not autocall then at the Final Observation date, if the Underlying is at or above 70% of its initial level, full capital is returned.

If the Underlying is below 70% of its initial level on the Final Observation date, capital return will be reduced by 0.15% for each business day the Underlying has been below the 70% Daily Loss Barrier throughout the term of the product. For example, if the final barrier is breached and the Underlying has been below the Daily Loss Barrier for 100 days, then capital will be reduced by 15% ( $100 \times 0.15\%$ ), meaning 85% of capital will be returned.

#### BENEFITS

- Autocall feature potentially shortens the investment term and is triggered by minimal market growth.
- Snowballing return.
- Early maturity provides an opportunity to re-assess client's wealth strategy.
- Minimal market growth needed to deliver enhanced returns.
- Daily pricing.

#### RISKS

- The return is limited to the pre-defined investment terms.
- **Investors could lose all capital if the protection barrier is breached and the Underlying has been below the Daily Loss Barrier level for more than 666 business days throughout the term of the product.**
- **If the Underlying Index declines sharply at inception or for a long period of time during the investment period, the capital loss may be significantly higher than the loss you would have suffered by a direct investment in the Index.**
- The payment of the return is conditional upon the Underlying performance.
- Investors will be exposed to the credit risk of the Issuer. If the Issuer becomes insolvent or cannot make the payments on the Product for any other reason, investors could lose some or all of their investment. A decline in the Issuers credit quality is likely to reduce the market value of the Product and therefore the price an investor may receive for the Product if they were to sell them in the market.
- Should investors need to sell their investment before maturity, the trading price will likely mean they get back less than they invested.

**The risks above are a summary of the main risks associated with this investment. Investors should refer to the Prospectus for the full risks associated with this investment.**

#### Product Facts & Features

<b>Issuer:</b>	SG Issuer
<b>Guarantor:</b>	Société Générale
<b>Credit Ratings:</b>	Fitch A-, Moody's A1, S&P A <b>Source:</b> Bloomberg 24.03.2021
<b>Maximum Term:</b>	5 years
<b>Investment Structure:</b>	Autocall
<b>Autocall Opportunities:</b>	Semi-Annual (First Observation at 12 months)
<b>Autocall Trigger:</b>	100% of initial level
<b>Conditional Return:</b>	GBP = 4.00% Semi-Annually
<b>Capital Risk:</b>	Not capital protected
<b>Capital Protection Barrier:</b>	70% Final level (European style)
<b>Daily Loss Barrier:</b>	70% of initial level if final barrier is breached
<b>Daily Loss Amount:</b>	0.15% per business day the index is below the Daily Loss Barrier
<b>Underlying Basket</b>	<b>Bloomberg Code</b>
UK: FTSE 100	UKX Index

#### Key Information

<b>Subscription Period:</b>	24 Mar 2021 – 22 Apr 2021 (4.30pm UK Time)
<b>Issue Price:</b>	100%
<b>Strike Date:</b>	23 April 2021
<b>Issue Date:</b>	30 April 2021
<b>1st Autocall Observation:</b>	25 April 2022
<b>Final Observation:</b>	23 April 2026
<b>Maturity Date:</b>	30 April 2026
<b>Denominations:</b>	1,000 then lots of 1,000
<b>ISIN:</b>	XS2278426957

**Societe Generale SA** attracts deposits and offers commercial, retail, investment, and private banking services. The Bank offers consumer credit, vehicle lease financing, information technology equipment leasing, life and non-life insurance, custodian services, trade and project financing, currency exchange, treasury services, and financial and commodities futures brokerage services.

**Source:** Bloomberg 24.03.2021

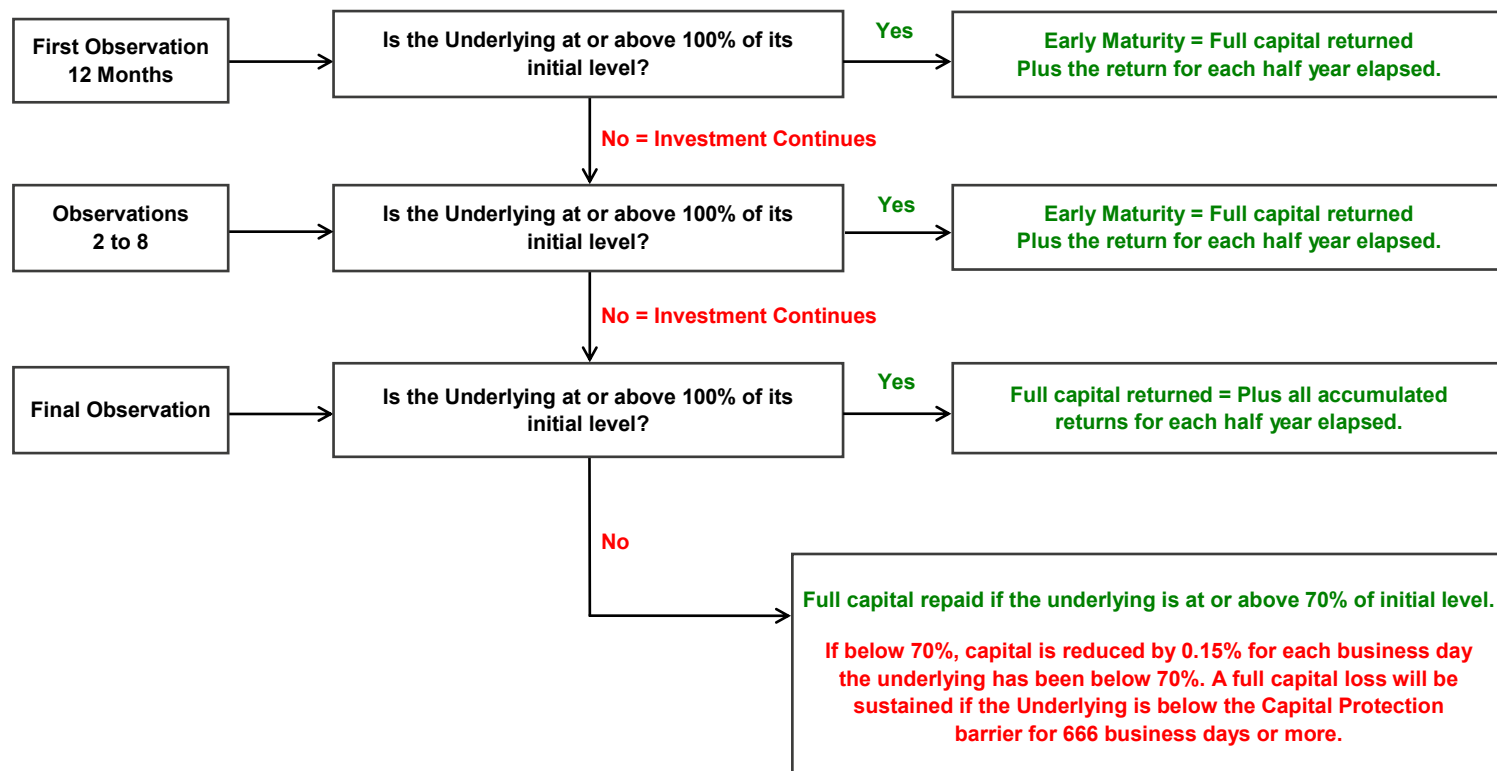
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#### HOW THE INVESTMENT WORKS



IDAD was established in 2002 and our approach from the outset, is what we call the "IDAD Difference". The selection of the investments we offer is not decided in terms of profitability alone and when developing investment products, we favour evidence over dogma. We are happy to work with advisers and product providers alike to deliver a range of investment options to suit differing client wealth strategies. We're proud of our approach to business as well as the investments delivered as a result of the "IDAD Difference". We are committed to building upon our reputation for bringing benefits to all involved in the investment process, but most importantly to the clients.

# Société Générale

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#### OBSERVATION DATES (some dates may vary if a bank holiday or non-business day occurs)

	Observation Date	Payment Date	Autocall Trigger
Observation 1	25 April 2022	02 May 2022	100%
Observation 2	24 October 2022	31 October 2022	100%
Observation 3	24 April 2023	01 May 2023	100%
Observation 4	23 October 2023	30 October 2023	100%
Observation 5	23 April 2024	30 April 2024	100%
Observation 6	23 October 2024	30 October 2024	100%
Observation 7	23 April 2025	02 May 2025	100%
Observation 8	23 October 2025	30 October 2025	100%
Final Observation	23 April 2026	30 April 2026	100%
Final Observation	23 April 2026	30 April 2026	70% European Barrier

#### RATIONALE

Structured products are becoming increasingly popular for investors due to the wide variety of payoffs and levels of protection that can be achieved by the different types of structures that are available.

Autocalls have been one of the most popular structures over the years. With an autocall payoff, returns are paid if the Underlying is at or above the autocall trigger on an observation date.

The Underlying detailed overleaf have been selected in order to support the anticipated delivery of the returns.

The autocall payoff can bring an early return of capital allowing the opportunity for a re-assessment of investment strategy. The value of this feature cannot be underestimated as it brings with it the opportunity to secure capital value, as well as the chance to take advantage of future market trends.

To manage the capital risk, a final level barrier set at 70% means the Underlying must fall by more than 30% over 5 years before capital is at risk.

Investors could lose a significant amount of their initial investment if the Underlying is below 70% of their initial level at maturity.

#### SUITABILITY

This product may be suitable for investors who:

- Have received advice from their investment advisor prior to investing in the plan.
- Are seeking the opportunity for higher returns than current cash rates at the time this product was launched.
- Are seeking growth rather than income.
- Understand and accept there is a risk to capital and how the Capital Protection Barrier works.
- Understand the impact of global economic issues and how they will affect the product.
- Understand the criteria which will determine the conditional return.
- Are looking to invest for the medium to long term, being happy to remain invested until maturity.
- Can afford to have their cash invested for the full term of the Product and understand that returns may not be paid until the maturity date.
- Wish to use this investment as part of a well-diversified portfolio.
- Understand that all their investment may be at risk if the Underlying falls by more than 30% its opening level for a prolonged period of time.
- Understand that the returns are pre-defined and that they will forgo any growth in the Underlyings which exceeds the fixed level available with this investment product.
- Understand the risk to capital in the event of a counterparty default.
- Should they need to sell their investment before maturity, accept that the trading price will likely mean they get back less than they invested.

#### Placing Trades

Trade orders should be sent to [orders@idad.com](mailto:orders@idad.com)

All trades will be settled direct with Societe Generale's Euroclear a/c 20995

#### Secondary Market

Under normal market conditions, the issuer or an entity of its group ensures a daily secondary market during the life of the product by providing bid and offer prices expressed as percentages of the nominal value and the difference between the bid and offer prices (the spread) will not be more than 1% of such nominal value. If investors want to sell the product before the Maturity Date, the price of the product will depend on market parameters at the time they wish to sell and they may sustain a partial or total capital loss. In unusual market condition, the resale of the product may be temporarily or permanently suspended.

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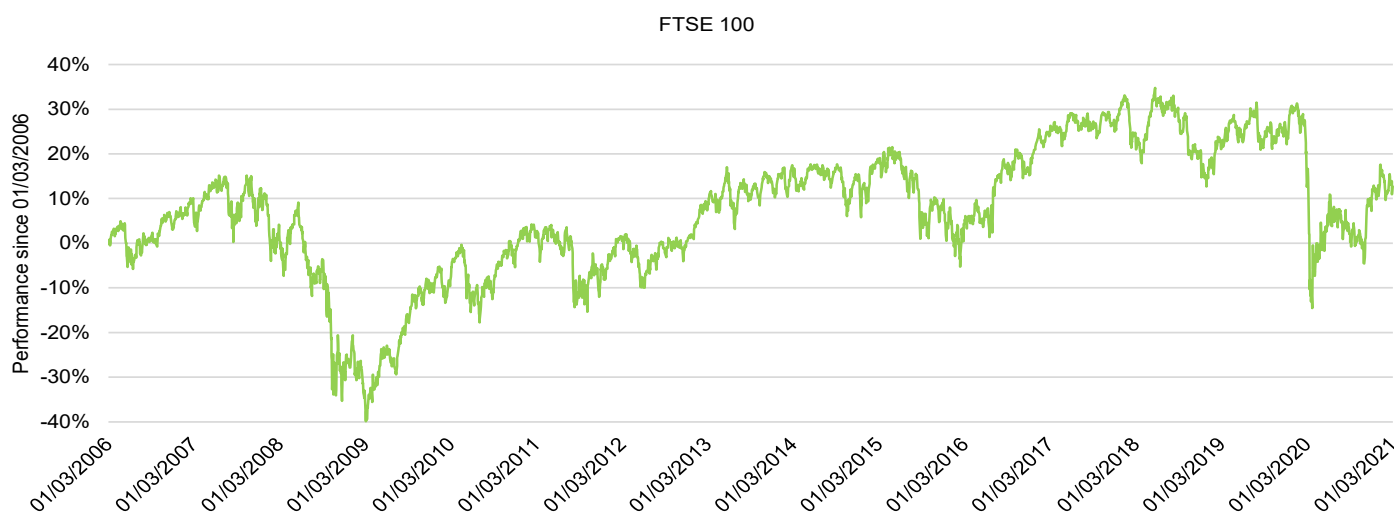
#### THE UNDERLYING

The **FTSE 100 Index** is a capitalization-weighted index of the 100 most highly capitalized companies traded on the London Stock Exchange. The equities use an investibility weighting in the index calculation. The index was developed with a base level of 1000 as of December 30, 1983.

Source: Bloomberg 24.03.2021

The FTSE 100 Index is a Price Return Index and as such does not include the dividends paid by the individual companies.

#### MOVEMENT IN THE UNDERLYING OVER A 15 YEAR PERIOD



#### 15 YEAR BACK-TESTING

Back-testing shows how the investment would have performed historically using data from previous potential strike dates and observations.

Although past performance is not an indication of future performance, it can give a factual insight into how the investment would have performed historically.

This 15 year back-test shows the historical data for a full 10 years of 5 year products that could reach the full term.

Of the 2,501 scenarios tested, 90.00% would have autocalled paying all available coupons. 10.00% would reach the full term without autocalling and none would have breached the 70% final level barrier.

Autocall Test	Autocalled	%	Autocall Test	Autocalled	%
12 Months	1,533	61.30%	42 Months	3	0.12%
18 Months	221	8.84%	48 Months	0	0.00%
24 Months	285	11.40%	54 Months	3	0.12%
30 Months	97	3.88%	60 Months	44	1.76%
36 Months	65	2.60%	Total	2,251	90.00%

Total Number Tested	% Autocalled	% Not Autocalled	% That Returned Full Capital	% Barrier Breach	Average Historic Return GBP
2501	90.00%	10.00%	100%	0.00%	7.20% p.a.

**Past performance is not a reliable indicator of future performance and should not be used to assess the future returns or risks**

Source: Bloomberg 24.03.2021, Data period: 01.03.2006 to 01.03.2021 - Assumptions shown are net of any initial fees or costs and describe the potential historic return that a client would have received based on the terms of this Product.

# Société Générale

## 5 Year FTSE 100 Autocall April 2021

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#### SELLING RESTRICTIONS FOR SECURITIES

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**AVAILABILITY** - This product is only available via the following counterparties:

NAME	COUNTRY
QUILTER INTERNATIONAL ISLE OF MAN LIMITED	Isle of Man
RL360 INSURANCE COMPANY LIMITED	Isle of Man
FRIENDS PROVIDENT INTERNATIONAL LTD	Isle of Man
CAPITAL INTERNATIONAL LIMITED (incl. HANSARD)	Isle of Man
CREDO CAPITAL LIMITED	UK
NEDBANK PRIVATE WEALTH LIMITED	Isle of Man

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Fees of up to 1% p.a. for the maximum term of the investment may be paid by the Issuer to cover marketing, distribution and advice costs. The fees have been fully accounted for in the calculation of the Product's structure. For example, this means that an investment of £10,000 will have any income growth payments and capital protection based on the full £10,000.

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