



FTSE™ 100 Kick Out Plan – Issue 2

Investment Summary

Product Facts and Features

Issuer: SG Issuer

Guarantor: Societe Generale

(*Credit Ratings: Standard & Poor's; A, Moody's; A1, Fitch; A)

Administrator and Custodian: James Brearley & Sons Limited

Underlying Index: FTSE™ 100

Term: 5 years 2 weeks

Investment Type: Structured Plan

Conditional Return: 8.50% p.a.

Initial Levels: The Closing Level of the Underlying Index on the Strike Date.

Capital Protection Barrier: 65% of the Initial Level. A capital loss will be sustained at maturity if the Underlying Index is below the Capital Protection Barrier at maturity. The capital loss is accrued at a rate of 0.10% per day, for each day the Underlying Index closes below the Capital Protection Barrier during the life of the Plan. For example, if the Underlying has fallen below 65% of its Initial Level for 50 days during the life of the Plan, 5% of capital will be deducted from the initial investment (0.10% x 50 days = 5%). A full capital loss may be sustained if the Underlying Index is below the Capital Protection Barrier for 1000 days or more.

However, if on the Final Valuation Date, the Underlying Index is at or above 65% of its Initial Level, capital is protected in full.

Availability: Direct; ISA/ISA Transfers; Pensions; Companies; Trusts; Charities; Offshore Bonds

Taxation: Capital Gains Tax

Key Dates

Plan Opening Date: 31 March 2021

ISA transfer deadline date: 23 April 2021

Cheque application deadline: 30 April 2021

All other application form deadlines: 7 May 2021

Strike Date: 14 May 2021

Plan Start date: 25 May 2021

Minimum Investment: £10,000

Identifier Reference: GB00BKG6Z064

Investment Description

This Plan provides investors with the opportunity to earn 8.50% p.a. if the Underlying market Index remains flat or rises. If the closing level of the Underlying Index on any early Observation Date before the Final Valuation Date is at least equal to or above the Kick Out Trigger Level, the Plan will kick out, i.e. mature early and make a gross investment return of 8.50% for each year since the start of the Plan. The first early Observation Date will be on 16th May 2022, one year after the Start Date. If the Plan has not matured early, and the Closing Level of the Underlying Index on the Final Valuation Date (the 'Final Levels') is at least equal to or above Kick Out Trigger Level, the Plan will provide an investment return at the Maturity Date equal to 142.50% made up of 100% of your investment plus a 42.50% return, (5 x 8.50%) of the money you invested.

Societe Generale is one of the largest European financial services groups with more than 31 million customers in 67 different countries.

Based on a diversified and integrated banking model, the Group combines financial strength and proven expertise in innovation with a strategy of sustainable growth, aiming to be the trusted partner for its clients, committed to positively transforming the world across 3 complementary core businesses, Financial Retail Banking, International Retail Banking Financial Services and Global Banking Investor Solutions.

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SG Issuer is a 100% owned subsidiary of Societe Generale and will act as Issuer of the "FTSE 100 Index Kick Out Plan - Issue 2".

The return of your invested capital and any growth due is dependent on Societe Generale paying back the amounts due under its obligations on the product. Consequently, the investor bears a credit risk on the Guarantor. This is called Counterparty Risk or Credit Risk.

SG Issuer is the flagship issuer of Societe Generale with over €30 billion in outstanding notes and bonds.

The Underlying*

The **FTSE™ 100** Index represents the performance of shares in the most valuable companies listed on the London Stock Exchange. The components are the largest companies by Market Capitalisation (which measures the value of all the shares outstanding in that company, regardless of where they're held). The Index weights companies by size, so the largest companies in the Index have the greatest effect on its performance and most of these have strong international exposure, which means the Index isn't solely representative of the UK economy. The FTSE 100 Index is a Price Return Index and as such does not include the dividends paid by the individual companies.



*Source: Bloomberg/23.03.2021; date range 01.03.2006 – 01.03.2021

*Source: Bloomberg/iDAD/Societe Generale 23.03.2021. Credit ratings should not be relied upon or considered to be an assurance of a financial institution's stability or its ability to meet its obligations.





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Suitability

This Plan may be suitable for investors who:

- Are seeking the opportunity for higher returns than current cash rates at the time this Plan is launched.
- Understand how the capital at risk works and that they could lose their investment in full.
- Wish to have exposure to the Underlying Index.
- Understand the Plan may mature early, returning 100% of your Initial Capital plus a return equivalent to 8.50% per annum.
- Are looking to invest for the medium term, being happy to remain invested until the Maturity Date.
- Can afford to have their cash invested for the full term of the Plan.
- Wish to use this investment as part of a well-diversified portfolio.
- Understand the risk to capital in the event of a Guarantor default and if the daily Capital Protection Barrier is breached on any closing day of the Underlying Index and remains below the Capital Protection Barrier at maturity.
- Should they need to sell their investment before maturity, accept that the trading price may mean they get back an amount less than they invested.
- Appreciate that the fixed rate of return is conditional on the performance of the Underlying Index.

This Plan is not suitable for investors who:

- Have not received advice from a financial adviser who deems the Plan appropriate for them.
- Don't understand the risks of the Plan and that capital is at risk.
- Require a guaranteed income.
- Don't want exposure to equity Index.
- Require access to their investment over the term.
- Are unsure how the Plan works.
- Do not have at least £10,000 to invest.
- Are not comfortable that their investment may be at risk if the Guarantor becomes insolvent or if the Underlying Index falls more than 65% from the Initial Level.
- Cannot make an informed decision based on the information within this brochure or from the Issuer's Key Investment Document (KID).

All investors should seek advice from a suitably authorised financial adviser.

Risks

All investments carry risk. Prior to investing in the Plan you need to make sure you fully understand the risks you are taking and accept these. Having read the Brochure and supporting material, if there are any areas that you are still unsure about, please consult with your financial adviser who will be able to help you.

Issuer/Guarantor Risk

There is a risk that the Issuer/Guarantor could go into administration, become bankrupt or collapse. This would mean that it could fail to make the payments due in relation to the Plan. In the event of this happening an Investor could lose some or all of their investment as well as any of the returns to which they may otherwise have been entitled.

Market Risk

Underlying Index performance may be volatile and subject to unpredictable changes over the investment term. The value of your investment is affected by movements in the price of the Indices and a fall may result in you not receiving any return on your Initial Capital. Your investment does not directly invest in the Underlying Indices; therefore you are not eligible for dividends.

Early Redemption Risk

You should be prepared to hold the Plan until maturity. It may be possible, subject to normal market conditions and regulatory, legal and financial or other conditions of the Issuer or its affiliates, to withdraw from the Plan before the Maturity Date. If you decide to sell the Plan early you may not get back your Initial Capital.

Market Disruption Events

It is possible that a market disruption event might occur, such as trading disruption, changes to the Indices, changes to Index providers or changes in tax legislation. In these circumstances, the Issuer has the right to determine whether any adjustments to the terms of the Plan are required. These adjustments may include but are not limited to: adjustments to the opening or final level of the Underlying Indices, postponing observation dates and substitution of the Underlying Indices. The Issuer is required to act in good faith when making any adjustments.

Reinvestment Risk

To invest in the Plan, you need to invest your capital for a set length of time. During this period, a rise or fall in interest rates may present other investment opportunities with a greater return. Should you decide to sell the Plan, you may get back less than your Initial Capital.

Inflation Risk

The value of your investment and any returns you may qualify for are not linked to inflation. If inflation is high over the term of the Plan, the real value of the Plan may decrease thus affecting the real value of any returns you may receive.

Concentration Risk

You should speak to your advisor to make sure that your investments are diversified. Investing too much into any single investment increases concentration risk.

Taxation Risk

Tax legislation may change during the life of the Plan. The tax treatment described of this Plan depends on the individual circumstances of each Investor and may be subject to change in the future. Neither IDAD nor James Brearley provide tax advice and you should seek independent tax advice if in doubt.





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IMPORTANT INFORMATION

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- Your capital is fully at risk when investing in this product.
- Investors should read this Investment Summary along with the Brochure in full and be sure they understand the terms of the product before investing.
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- Returns from the Plan are at risk in the event the Guarantor defaults on their financial obligations.
- All investors should seek advice from a suitably authorised financial adviser or complete appropriateness test where relevant.

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