



INVESTMENT DESCRIPTION

A 6 year 95% Capital Protected investment linked to the performance of Solactive New World Trend Index AR 5%.

This Product offers growth participation linked to the performance of the index at maturity.

At the Final Observation date, if the Underlying index is above its Strike Level the client will receive 95% of their capital back plus the growth of the Underlying, starting at the Strike Level, multiplied by the Participation Rate. For example, if the Underlying is 20% above its Strike Level and the Participation Rate is 135% the client will receive 95% capital back plus a 27% growth coupon (a total of 120.65%) if the Underlying is below its strike level then 95% capital is returned.

BENEFITS

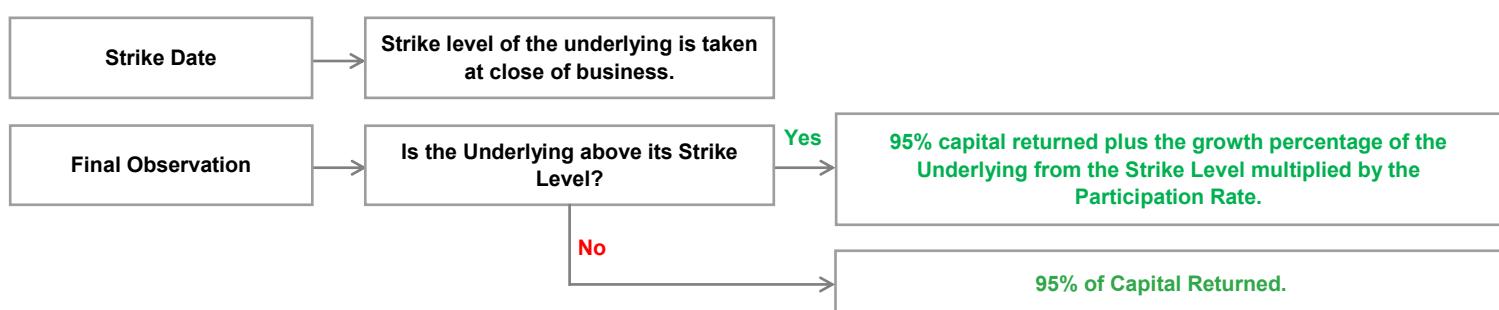
- Opportunity for enhanced growth if the Underlying shows gains above the Strike Level.
- Daily pricing under normal market conditions.
- 95% capital protected.

RISKS

- The return is limited to the pre-defined investment terms.
- The growth payments are 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 Issuer's 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.

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 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 22.04.2021

Product Facts & Features

Issuer:	SG Issuer
Guarantor:	Société Générale
Credit Ratings:	Fitch A-, Moody's A1, S&P A
Source:	Bloomberg 22.04.2021
Maximum Term:	6 years
Investment Structure:	Capital Protected Growth Participation Note
Participation Rate:	GBP = 135% USD = 215%
Strike Level:	95% of the closing level on the Strike Date
Capital Risk:	Max 5% capital at risk
Capital Protection:	95% Capital Protected
Underlying Solactive New World Trend Index AR 5%	Bloomberg Code SOLNWT Index

Key Information

Subscription Period:	22 Apr 2021 – 20 May 2021 (4.30pm UK Time)
Issue Price:	100%
Strike Date:	21 May 2021
Issue Date:	28 May 2021
Final Observation:	21 May 2027
Maturity Date:	28 May 2027
Denominations:	1,000 then lots of 1,000
ISIN:	GBP = XS2278275727 USD = XS2278271221



THE UNDERLYING

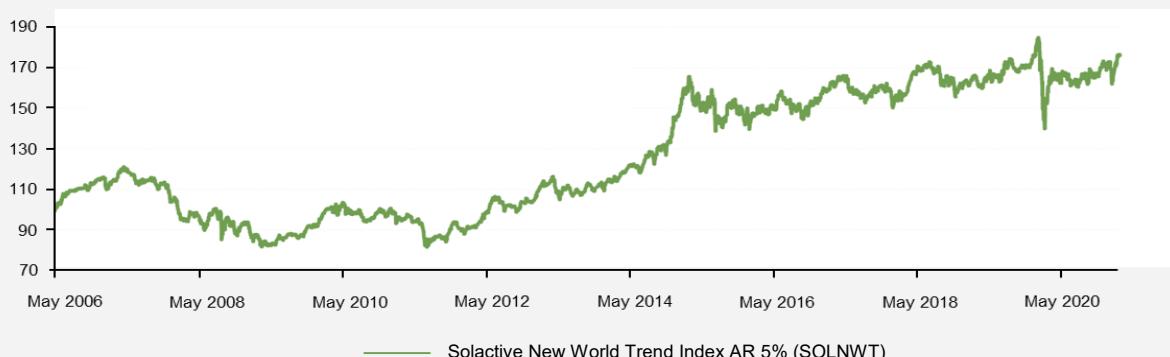
The COVID-19 pandemic has changed the world and its effects are likely to last and create permanent changes to global markets and the economy. Some new trends have emerged during the pandemic which will shape the next normal.

The Solactive New World Trend Index AR 5% aims to select stocks from certain sectors which can benefit from the effects of the Covid-19 crisis and can be identified as the "new world trends". Further information on the Index is available on request.

The Index reinvests all gross dividends paid by its constituent stocks and deducts an annual fixed dividend yield of 5%.

The Solactive New World Trend Index AR 5% is an index where all dividends paid by its constituent stocks are reinvested and a fixed and steady 5 percentage deduction is applied. If the actual dividends paid are lower than (or higher than) this percentage deduction, the net result will have a negative (or positive) impact on the performance of the index, compared to an index where the dividends are not reinvested.

SIMULATED PERFORMANCE



The Index was launched 26 March 2021 and the simulated performance is calculated based on the Index rule set.

Source: Société Générale, data from 31/05/2006 to 08/04/2021. The value of your investment may fluctuate. The figures relating to past performances and/or simulated past performances refer or relate to past periods and are not a reliable indicator of future results. This also applies to historical market data."

RATIONALE

The opportunity for capital protected growth is key to this investment. It is linked to an index that will benefit from growth across a range of developed market companies.

Current interest rates available to investors are exceptionally low, sometimes negative (meaning investors actually pay to leave their money in the bank).

The Strategy gives exposure to the performance of a portfolio comprising 40 stocks across different developed market sectors. It is designed to benefit from New World Trends and is rebalanced on a quarterly basis. Further information on the Strategy and Index methodology is available by following the link below.

Delivering 95% Capital Protection gives investors the security of knowing the maximum capital loss that could be suffered, while at the same time offering a sensible opportunity for growth over the investment period. **This capital protection applies only if the investment is held for the full term and the issuing bank doesn't default on its obligations.**

https://solactive.com/downloads/SOLNWT_Guideline.pdf

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 how the Capital Protection works.
- Understand the impact of global economic issues and how they will affect the product.
- Understand the criteria which will determine the growth payment.
- Are looking to invest for the long term, being happy to remain invested until maturity.
- Can afford to have their cash invested for the full term of the Product.
- Wish to use this investment as part of a well-diversified portfolio.
- Understand that the returns are pre-defined and that they will forgo any growth in the Underlying 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, 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

All trades will be settled direct with Société Générale'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.



SELLING RESTRICTIONS FOR SECURITIES

The purchaser ("Purchaser") of the securities ("Securities") represents and agrees that the Securities shall not be offered, advertised, sold or otherwise transferred, either directly or indirectly to any person in violation of economic sanctions or wider restrictions applicable to either the Purchaser or the Issuer. The information contained herein does not constitute an offer or invitation to purchase securities (the "Securities") by anyone in any jurisdiction in which such offer or invitation is not authorized or to any person to whom it is unlawful to make such offer or invitation. The distribution of this document and the offering or sale of the Securities may be prohibited or restricted by law in some jurisdictions. The Securities may not be publicly offered, sold or delivered within or from the jurisdiction of any country, except in accordance with the applicable laws and other legal provisions, and provided further that the Issuer does not incur any obligations. The Issuer has not undertaken any steps, nor will the Issuer undertake any steps, aimed at making the public offering of the Securities or their possession or the marketing of offering documents related to the Securities legal in such jurisdiction if this requires special measures to be taken.

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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
UTMOST WORLDWIDE LIMITED	Guernsey
SEB LIFE INTERNATIONAL ASSURANCE COMPANY LIMITED	Ireland
CREDO CAPITAL LIMITED	UK
NEDBANK PRIVATE WEALTH LIMITED	Isle of Man

DISCLAIMERS

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Fees of up to 0.8333% 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.

Any financial adviser shall fully disclose to its clients the existence, nature and amount of all fees and commissions it receives in respect of sales of the Note. They must also confirm any such fee or commission complies with all applicable laws and regulations in all relevant jurisdictions and its receipt does not conflict with applicable regulation or any duty to act in the best interest of any person to whom the professional financial adviser owes any such duty.

This sales brochure has not been prepared or reviewed by the Issuing Bank, the Issuer of the underlying securities or any of its affiliates and neither Issuing Bank nor any of its affiliates or any of its directors, officers or agents accept any responsibility or liability for the contents of this sales brochure.

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