

SOCIÉTÉ GÉNÉRALE 100% CAPITAL PROTECTED MEMORY INCOME

JULY 2022 FACTSHEET

TARGET RETURN: USD = 5.16% p.a.



INVESTMENT DESCRIPTION

A 6 year investment linked to the performance of the Euro Stoxx 50 Index.

If on any of the annual observation dates, including the Final Observation date, the closing level of the Underlying is at or above the Income Trigger, the income will be paid plus any previously missed income payments.

The Product is 100% Capital Protected so full capital will be returned to investors at maturity irrespective of the performance of the Underlying.

BENEFITS

- Opportunity for regular income payments even where the Underlying shows significant falls.
- A memory feature, whereby income previously unpaid, will be included when the Income Trigger is next activated.
- 100% Capital Protected at maturity.
- Daily pricing.

RISKS

- The return is limited to the pre-defined investment terms.
- The income payment 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 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.

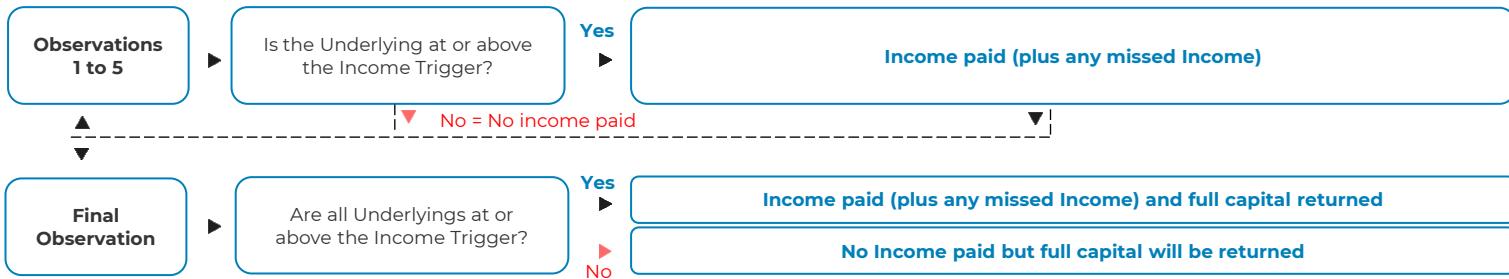
PRODUCT FACTS & FEATURES

Issuer:	SG Issuer
Guarantor:	Société Générale
Credit Ratings:	Fitch A, Moody's A1, S&P A
Source:	Société Générale 21.06.2022
Maximum Term:	6 years
Investment Structure:	Capital Protected Memory Income
Memory Income Rate:	USD: 5.16% Annually
Income Trigger:	90% of initial level
Capital Risk:	None
Capital Protection:	100% Capital Protected at maturity
Underlying Basket	Bloomberg Code
Europe: Euro Stoxx 50	SX5E Index

KEY INFORMATION

Subscription Period:	21 Jun 2022 – 26 Jul 2022 (4.30pm UK Time)
Issue Price:	100%
Strike Date:	27 July 2022
Issue Date:	03 August 2022
1st Coupon Observation:	27 July 2023
Final Observation:	27 July 2028
Maturity Date:	10 August 2028
Denominations:	1,000 then lots of 1,000
ISIN:	USD = XS2476465237

HOW THE INVESTMENT WORKS



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

	Observation Date	Payment Date	Income Trigger
Observation 1	27 July 2023	10 August 2023	90%
Observation 2	29 July 2024	12 August 2024	90%
Observation 3	28 July 2025	11 August 2025	90%
Observation 4	27 July 2026	10 August 2026	90%
Observation 5	27 July 2027	10 August 2027	90%
Final Observation	27 July 2028	10 August 2028	90%

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.

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 21.06.2022

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.

The opportunity for an income stream can be of key importance to investors as part of their wealth planning. The probability of an income payment being triggered is increased with this investment as the Underlying needs to show a fall of 10% from its initial level on any observation date before the income stream is disrupted. The investment also benefits from a memory feature so that if any income payments have missed being paid, they will catch-up the next time the Underlying is above the Income Trigger on an observation date. The Underlying has been selected in order to support the anticipated delivery of that income.

The Product is 100% Capital Protected so full capital will be returned to investors at maturity irrespective of the performance of the Underlying.

SUITABILITY

This product may be suitable for investors who:

- Are seeking the opportunity for higher returns than current cash rates at the time this product was launched.
- Are seeking income rather than growth.
- Are seeking 100% Capital Protection.
- Understand the impact of global economic issues and how they will affect the product.
- Understand the criteria which will determine the income payments.
- 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.
- 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.
- Appreciate that income payments are conditional but understand that the memory feature can deliver previously missed income payments.

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THE UNDERLYINGS

The **EURO STOXX 50** Index, Europe's leading blue-chip index for the Eurozone, provides a blue-chip representation of supersector leaders in the region. The index covers 50 stocks from 11 Eurozone countries. The index is licensed to financial institutions to serve as an underlying for a wide range of investment products such as exchange-traded funds (ETFs), futures, options and structured products.

Source: Bloomberg 21.06.2022

MOVEMENT IN THE UNDERLYINGS OVER A 12 YEAR PERIOD

Euro Stoxx 50



12 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 12 year back-test shows the historical data for a full 6 years of 6 year products that could reach the full term.

Every coupon observation has been tested, and out of all 1,501 product scenarios tested, 99.68% of coupons would have been paid.

Total Number Tested:	1501
% That Returned Full Capital:	100%
% Of Coupons Paid:	99.68%
Average Historic Return USD:	5.14% 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 21.06.2022 Data period: 01.06.2010 to 01.06.2022 - 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.

PLACING TRADES

Trade orders should be sent to orders@idad.com

All trades will be settled direct with IDAD's Euroclear a/c 44382

SECONDARY MARKET

The Issuing bank will endeavour to provide quotes under normal market conditions for trading purposes upon request, subject to a Bid-Offer spread of 1%. On the secondary market, traded prices will include any accrued interest ("dirty prices"). Sale trades will settle 2 days after the trade date. Trading details as above.

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Fees of up to 0.6667% 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.

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