



# Product Summary - 14 September 2023

For Professional Advisers and Eligible Counterparties only.  
Commission levels vary by product and can also vary depending on the Life Company or Custodian used, please contact your Sales Manager to clarify.

ISSUER	CCY	LINKED TO	TRADES BY	RETURNS	PRODUCT PROFILE	ANNUALISED RETURN	ISIN	PRODUCT DETAILS
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## CAPITAL PROTECTED

Morgan Stanley	GBP USD	<b>Capital Protected Classic Autocall</b> Europe: Euro Stoxx 50 Australia: S&P/ASX 200 Japan: Nikkei 225	27 September 2023 (16:30 BST)	GBP: 4.77% Semi-Annually  USD: 4.20% Semi-Annually	Semi-Annual Classic Autocall (First Observation at 36 months) Investment Term: 6 Years Autocall Trigger: 100% of initial level 100% Capital Protected	<b>GBP: 9.54%</b>  <b>USD: 8.40%</b>	GBP: XS2655173669  USD: XS2655173586	<a href="#">Factsheet</a> <a href="#">KID (GBP)</a> <a href="#">KID (USD)</a>
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## GROWTH

BBVA	GBP	<b>Low Hurdle Autocall</b> Australia: S&P/ASX 200 Europe: Euro Stoxx 50 Japan: Nikkei 225 US: S&P 500	28 September 2023 (16:30 BST)	GBP: 2.625% Quarterly	Quarterly Classic Autocall (First Observation at 12 months) Investment Term: 6 Years Autocall Trigger: 100% of initial level, reduced to 75% on the Final Observation 60% Final level (European style) barrier	<b>GBP: 10.50%</b>	GBP: XS2580093982	<a href="#">Factsheet</a> <a href="#">KID (GBP)</a>
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## INCOME

Société Générale	USD	<b>Green Energy Enhanced 50-50 Memory Income</b> Enphase Energy Inc Plug Power Inc Sunrun Inc Solaredge Technologies Inc	26 September 2023 (16:30 BST)	USD: 5.15% Quarterly	Quarterly Memory Income Autocall (First observation at 12 months) Investment term: 4 years Knock-Out Trigger: 90% of initial level then reduced by 5% quarterly (floored at 50%)  Income Trigger: 50% of initial level 50% Strike with Geared Put (at maturity)	<b>USD: 20.60%</b>	USD: XS2659578541	<a href="#">Factsheet</a> <a href="#">KID (USD)</a>
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## INCOME

Citigroup	USD	<b>European Banks 1 Year Fixed Income</b> Commerzbank UniCredit SPA BBVA	25 September 2023 (16:30 BST)	USD: 11.252% p.a. Paid Quarterly	Quarterly Fixed Income Investment term: 1 year Capital Risk: Not Capital Protected 50% Final Level (European Style)	<b>USD: 11.252%</b>	USD: XS2663092521	<a href="#">Factsheet</a> <a href="#">KID (USD)</a>
Barclays	GBP USD	<b>3 Year Triple Index Fixed Income</b> UK: FTSE 100 US: S&P 500 Japan: Nikkei 225	21 September 2023 (16:30 BST)	GBP: 7.20% p.a. Paid Quarterly  USD: 6.70 p.a. Paid Quarterly	Quarterly Fixed Income Investment term: 3 years Capital Risk: Not Capital Protected 65% Final Level (European Style)	<b>GBP: 7.20%</b>  <b>USD: 6.70%</b>	GBP: XS2581071102  USD: XS2581071284	<a href="#">Factsheet</a> <a href="#">KID (GBP)</a> <a href="#">KID (USD)</a>
BBVA	GBP USD EUR	<b>85-60 Memory Income Autocall</b> Australia: S&P/ASX 200 Europe: Euro Stoxx 50 Japan: Nikkei 225 US: S&P 500	18 September 2023 (16:30 BST)	GBP: 4.00% Semi-Annually  USD: 4.05% Semi-Annually  EUR: 3.10% Semi-Annually	Semi-Annual Memory Income Autocall (First Observation 12 months) Investment Term: 6 Years Autocall Trigger: 100% of initial level Income Trigger: 85% of initial level Capital Risk: Not capital protected 60% Final Level (European style)	<b>GBP: 8.00%</b>  <b>USD: 8.10%</b>  <b>EUR: 6.20%</b>	GBP: XS2580064298  USD: XS2580064371  EUR: XS2580064025	<a href="#">Factsheet</a> <a href="#">KID (GBP)</a> <a href="#">KID (USD)</a> <a href="#">KID (EUR)</a>