

CANTOR FITZGERALD IRELAND US \$ CAPITAL PROTECTED DIVIDEND ARISTOCRATS BOND 3



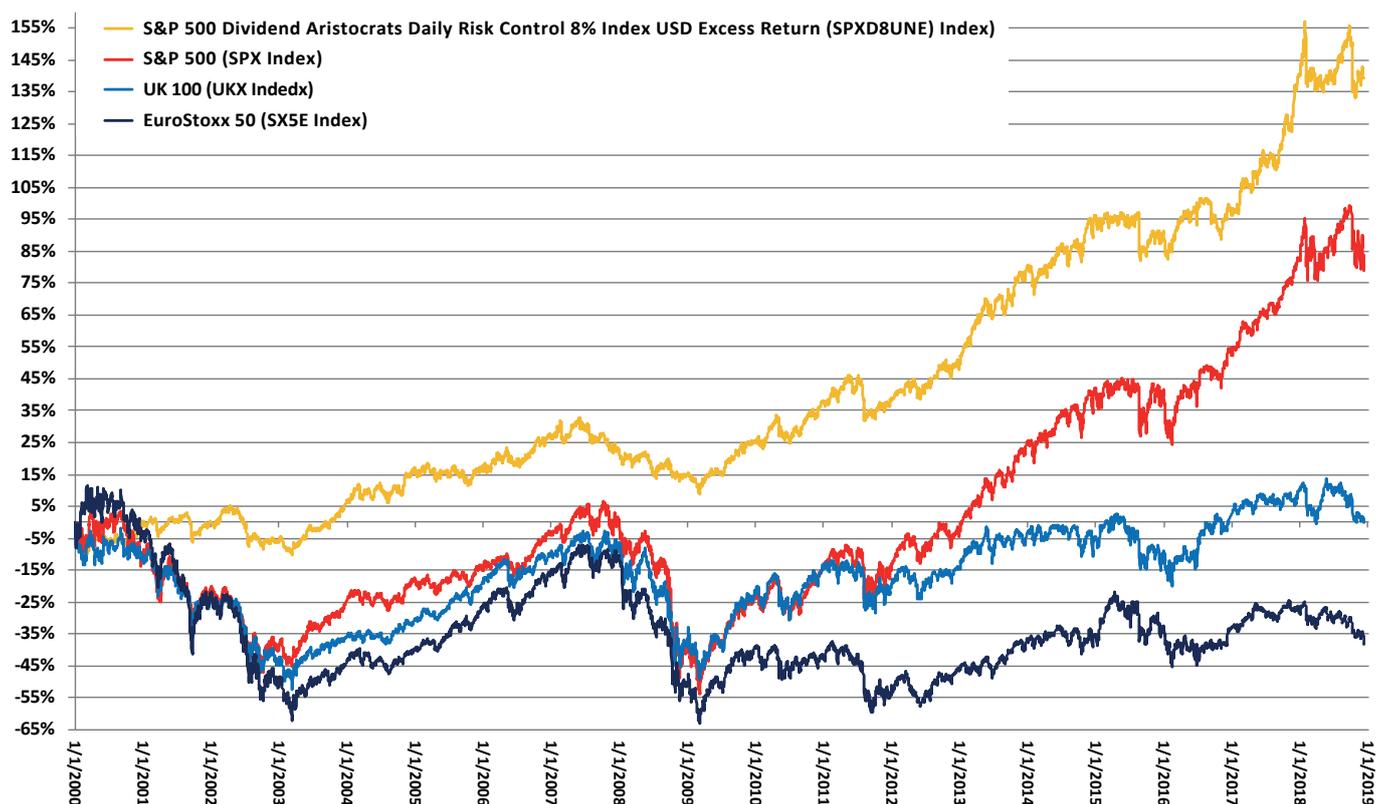
MARKETING COMMUNICATION

Cantor Fitzgerald Ireland continues to create a range of structured products utilising the expertise contained within our local and global research teams to select underlying assets for the identified target market.

- ▶ Bond returns are linked to S&P 500 Dividend Aristocrats Daily Risk Control 8% Index USD (The Index).
- ▶ Capital appreciation potential of blue chip US stocks that have increased dividends consecutively every year for at least 25 years.
- ▶ Dividends are also included in The Index returns.
- ▶ The Bond provides a choice of 100% participation (Option A) or 220% participation (Option B) in the Index final averaged returns.
- ▶ The Index has a risk control mechanism which provides up to 150% exposure to the underlying Dividend Aristocrats stocks.
- ▶ 100% & 90% Capital protection options at Final Maturity Date guaranteed by Societe Generale (Moody's A1 / S&P's A / Fitch A+).
- ▶ Returns are added to the capital protected amount at maturity (10% of capital is at risk in Option B).
- ▶ 3 Year 11 month investment in USD \$ dollars with daily secondary market liquidity.
- ▶ **Guarantor:** Societe Generale **Issuer:** SG Issuer (the flagship issuer of Societe Generale).
- ▶ **Minimum investment amount:** \$10,000 USD **Closing Date:** 19th March 2019.

Investment Summary: The US \$ Capital Protected Dividend Aristocrats Bond 3 (the "Bond" or "Investment") is a 3 year 11 month term USD \$ Investment with 90% and 100% capital protection options at the Final Maturity Date. All capital and returns are denominated in USD \$ only. Only Blue Chip companies which have consistently increased their dividend payments to investors every single year for at least the last 25 years in succession are selected for inclusion in the S&P 500 Dividend Aristocrats Daily Risk Control 8% Index USD. This Excess Return index includes the dividend income as well as the potential capital growth of leading U.S. stocks.

The S&P 500 Dividend Aristocrats Daily Risk Control 8% Index USD Excess Return VS S&P 500, UK 100 and the EuroStoxx 50 Index:



Data Source: Bloomberg 10th December 2018

Other Key Features:

Investment Rationale: The new US \$ Capital Protected Dividend Aristocrats Bond 3 offers investors the opportunity to participate in the dividend income and growth performance of some of the leading dividend paying U.S. companies whilst, at the same time, protecting the USD \$ investment from potential capital loss. Dividend stocks can provide investors with a combination of capital gains and regular cash flow. Thus investors in blue chip dividend paying stocks have two ways to make a return:

1. Capital Gains: The stock price goes up, so shares are worth more than when they were bought.

2. Dividends: The company rewards its shareholders with regular dividend payments.

The returns from this bond are linked to the performance of the S&P 500 Dividend Aristocrats 8% Risk Controlled Index USD (SPXD8UE Index). This index only selects companies that have consistently increased their dividends each and every year for at least the last 25 years in a row. As the index currently yields around 2.4% in annual dividends, this is likely to make a substantial contribution to potential returns.

Liquidity: This Bond also offers secondary market liquidity subject to normal market conditions. However, the 90% & 100% capital protection is in USD \$ and applies at the 3 year 11 month Final Maturity Date only. In extremely volatile market conditions encashments may not be possible.

Final Maturity: At the Final Maturity Date after 3 years & 11 months each investor will be repaid their relevant capital protected amount in USD \$ plus the investment return in USD \$, if any, and the product will terminate. There is no cap on the maximum return achievable. In order to further protect returns from volatility, investment returns will be averaged over the final 6 months of the investment term. The minimum maturity value after 3 years & 11 months at the Final Maturity Date is 100% of USD \$ capital invested in Option A, or 90% of USD \$ capital invested in Option B. If the Index returns are below 4.55%, flat or negative investors could lose up to 10% of their USD \$ capital invested in Option B. The relevant 90% or 100% capital protection is in USD \$ at the Final Maturity Date is provided by Societe Generale.

Risks: Option A of this Bond has a lower risk rating (rated 2 out of 7), Option B has a low to medium risk rating (rated 3 out of 7). Both Options A & B have a 3 year 11 month term. Option B has a higher rating because if held to maturity, an investor could be repaid 10% less than they invested in the case of Option B. Risk factors include the non-performance of the Index or the financial failure of Societe Generale. The product is denominated in US Dollars and so is not suitable for all investors and is only suitable for a certain portion of the USD \$ investment portfolio of typical US \$ investors. We draw your attention to the target market assessment provided on page 17 of the product brochure.

Advice: This product is being marketed on an advisory basis only. Prior to investing, it is important that you take advice from your Financial Advisor or from your Cantor Fitzgerald Ireland portfolio manager / broker. We also draw your attention to the target market assessment provided on page 17 of the product brochure.

Warning: This product may be affected by changes in currency exchange rates.

WARNING: If on the Final Valuation Date the Final Averaged Price Level of The Index is below its Initial Price Level Investors in Option B will lose 10% of their US \$ investment.

WARNING: The return of your relevant US \$ capital protected amount at the Final Maturity Date, as well as the US \$ Investment Return, will be dependent on the solvency of SG Issuer as Issuer and Societe Generale as Guarantor, if either were to default you will lose some or all of your investment.

WARNING: Past performance is not a reliable guide to future performance. The value of investments may go down as well as up.

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