

CANTOR FITZGERALD IRELAND IRISH KICK OUT BOND

MARKETING COMMUNICATION



Cantor Fitzgerald Ireland Ltd. 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.

KEY PRODUCT FEATURES:

- ▶ Potential returns of up to 10.50% p.a. (not compounded).
- ▶ Investment returns are linked to 4 Irish Stocks. CRH Plc (CRH ID), Smurfit Kappa Group Plc (SKG ID), Bank of Ireland Group Plc (BIRG ID) and Ryanair Holdings Plc (RYA LN).
- ▶ **90% Kick Out Level**, Potential returns of 10.50% p.a. even if the underlying stocks have fallen by up to 10%.
- ▶ If any one of the 4 Stocks are equal to or above their Initial Price Level on the Final Valuation Date 100% of capital is returned.
- ▶ **50% Protection Barrier** at maturity (further explained overleaf).
- ▶ 5 Year investment with 9 potential opportunities to redeem every 6 months from year 1 to the Final Valuation Date.
- ▶ This is a capital at risk investment product.
- ▶ **Guarantor:** Societe Generale (A1 /A / A+) one of the largest European financial services groups.
- ▶ **Minimum Investment:** €10,000. **Closing Date:** 20th March 2019.

Potential Maturities	Kick Out Levels (90% of Initial Price Levels)	Are all 4 Stocks Equal to or above their Kick Out Levels?		Bond Automatically Redeems. Repays initial capital and a return of:
1 Year	90%	NO	YES	10.50%
1 ½ Years	90%	NO	YES	15.75%
2 Years	90%	NO	YES	21.00%
2 ½ Years	90%	NO	YES	26.25%
3 Years	90%	NO	YES	31.50%
3 ½ Years	90%	NO	YES	36.75%
4 Years	90%	NO	YES	42.00%
4 ½ Years	90%	NO	YES	47.25%
5 Years (Final Valuation Date)	90%	NO	YES	52.50%
Are all 4 Stocks greater than or equal to 50% of their Initial Price Level?		NO	YES	100% of Investors' Original Capital Returned Only
Is any of the 4 Stocks greater than or equal to their Initial Price Level?		NO	YES	100% of Investors' Original Capital Returned Only
Knock In Event: Investment is reduced by the negative performance of the least performing stock.				

Source: Cantor Fitzgerald Ireland Ltd. the graphic above is for illustrative purposes only. *Source: Bloomberg 15/02/2019.

Investment summary: The Cantor Fitzgerald Ireland Irish Kick Out Bond (the “Bond” or “Investment”) is a 5 year investment with the potential to redeem every 6 months after year 1 with a fixed Bonus Payment. Potential Bonus payments are linked to the performance of 4 Irish Stocks. CRH Plc (CRH ID), Smurfit Kappa Group Plc (SKG ID), Bank of Ireland Group Plc (BIRG ID) and Ryanair Holdings Plc (RYA LN).

The Bonus Payments: This bond can produce a maximum potential return of 52.50% for investors, at the Final Maturity Date even if the least performing stock has fallen by up to 10% from its Initial Price Level. The Bond has the potential to redeem early every 6 months from year 1 onwards. The potential Bonus Payments to investors are calculated as 5.25% for every 6 month period of the term that has elapsed (or 10.50% per annum). If after year one or any subsequent semi-annual period, any of the 4 stocks are below their relevant 90% Kick Out Levels, no return is paid for that period and the Bond rolls onto the next period.

The 90% Kick Out Level: This bond has a “90% Kick Out” feature which allows the product to pay out a fixed return even if the 4 Stocks share prices have fallen from their Initial Valuation Levels. The Kick Out levels for this bond are fixed at 90% of the Initial Level so the 4 Stocks share prices can reduce by up to 10% at any semi-annual valuation date after year 1. After the first year and every 6 months thereafter, should each of the 4 Stocks be equal to or above the 90% Kick Out Levels detailed in the table on the previous page then the Bond will be redeemed at that point in time. Each investor will then be repaid 100% of their initial capital plus a fixed Bonus Payment, and the product will terminate early. The 90% Kick Out Levels are set at the start of the investment term.

The 50% Protection Barrier: If the bond has not kicked out previously, at the end of 5 years (on the Final Valuation Date of 25th March 2024) this Bond returns 100% of investors’ capital if the least performing Stock has not fallen by more than 50% from the Initial Price Level (the 50% Protection Barrier).

Additional Protection Feature: This bond provides the added protection feature that if any of the 4 Stocks are equal to or above their Initial Price Level at the Final Valuation Date, 100% of investors Capital is also returned irrespective of the performance of the other 3 stocks.

Risk: If after 5 years at the Final Valuation Date the bond has not Kicked Out and any of the 4 Stocks are more than 50% below the Initial Price Level and if none of the 4 Stocks are equal to or above their Initial Price Level, investors’ capital will be reduced by the full amount of the negative performance of the least performing stock over the 5 year term (this is known as a ‘Knock In Event’). Investors’ capital is therefore at risk.

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 Ltd. portfolio manager / broker. We also draw your attention to the target market assessment provided in page 16 of the product brochure.

WARNING: Your capital is at risk; you may lose some or all of the money you invest.

WARNING: If on the Final Valuation Date the Final Price Level of any of the 4 Stocks is more than 50% below its Initial Price Level and if no stock is equal to or above its Initial Price Level you will lose 50% or more of your initial investment.

WARNING: The return of your capital protected amount at maturity, as well as the Investment Return, will be dependent on the solvency of SG issuer as Issuer and Societe Generale as Guarantor, if both 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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