

# CANTOR FITZGERALD IRELAND PROTECTED STOXX GLOBAL ESG LEADERS BOND



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:

- ▶ Uncapped return potential linked to the Stoxx Global ESG Leaders Diversification Select 50 Index.
- ▶ Minimum return of at least 13% if the index performance is flat or positive.
- ▶ Low risk investment (SRI level 2).
- ▶ Underlying stocks ranked by Sustainalytics on Environmental, Social & Governance criteria.
- ▶ 6 Year Investment Term.
- ▶ 80% Capital Protection at maturity is provided by Guarantor Societe Generale (Moody's A1 / S&P's A / Fitch A).\*
- ▶ **Minimum Investment: €10,000. Closing Date: 12th February 2021.**

## STOXX Global ESG Leaders Diversification Select 50 EUR Index (SGESGDSP Index)



Date Source; Bloomberg 5th January 2021.

**CORONAVIRUS WARNING:** Assessments of the economic impact of the COVID-19 pandemic on this investment are not possible at present. The impact may negatively impact on both the counterparty default risk, valuation & performance risk of this investment.

**Investment summary:** The Protected Stoxx Global ESG Leaders Bond (the “bond” or “investment”) is a 6 year investment with returns linked to Stoxx Global ESG Leaders Diversification Select 50 (SGESGDSP Index) (the index). Investor's can lose up to a maximum of 20% of their initial capital invested if the index performance is negative. If the Index performance is positive or flat, investors will receive the full positive performance subject to a minimum return of 13%. There is no cap or upside limit on potential returns. Investors will have 80% of their capital protected at maturity by the Bond Guarantor Societe Generale. Any positive returns from the index will be added to 100% of your capital invested and returned to you at the Final Maturity Date.

**Low Risk:** The bond is categorised as a low risk investment (SRI Risk Level 2 out of 7, the second lowest risk class). If the index performance is positive at maturity investors will receive the higher of the index performance or 13% together with 100% of their original capital invested. If the index performance is negative investors will receive the negative performance of the index subject to a floor of 80% of capital invested. The 80% Capital protection at Maturity and the investment returns are guaranteed by Societe Generale. Other potential risks include the financial failure of Societe Generale (as Guarantor). Please also see “What risks should be considered before investing?” on page 13 of the brochure.

**What is ESG:** ESG stands for Environmental, Social and Governance, and refers to the three central factors in measuring the sustainability of an investment. It was derived from the ‘Triple Bottom Line’, also known as the ‘People, Planet and Profits’ (PPP), a concept that businesses should focus on each of the three ‘P’s and not just on ‘Profits’, since they were equally important for any commercial enterprise to be sustainable. This concept evolved into the focus of ESG, which today is the bedrock of Sustainable and Responsible Investing.

To rank the constituents of the index Stoxx use ESG criteria examine how a business contributes to and performs on:

- **Environmental** challenges (e.g. waste, pollution, greenhouse gas emissions, deforestation, and climate change).
- **Social** criteria and how the company treats people (e.g. human capital management, diversity and equal opportunities, work conditions, health & safety, and product misselling).
- **Governance** criteria examine how a company is governed (e.g. executive remuneration, tax practices and strategy, corruption and bribery, and board diversity and structure).

Stoxx look at companies from Environmental, Social and Governance perspectives to evaluate their standing relative to peers. The Index aims to include best in class companies rather than exclude particular sectors or industries. However it will exclude companies involved in controversial weapons. Stoxx also exclude companies that are non-compliant based on the Sustainalytics Global Standards Screening assessment.

**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 15 of the product brochure.

**WARNING: Your capital is at risk; you may lose up to 20% of the money you invest.**

**WARNING: If on the Final Valuation Date the Final Price Level of any of The Index performance is more than 20% below its Initial Price Level you will lose 20% 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 SG Issuer and Societe Generale 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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