

Target Market & Key Factors When Considering If This Bond Is Right For You

This investment may be right for you if:

- You are seeking a return on your investment over the medium term in excess of what you could expect on a standard deposit.
- You are looking for a low risk SRI risk level 2 (2 out of 7) investment.
- You are looking for a minimum level of protection and are willing to accept losses to your investment of up to 15%.
- You are willing to reduce your potential return in order to pay for the cost of having the 85% NAV Protection Feature.
- You are comfortable that in certain market circumstances, the Bond may close at any time.
- You are comfortable that the investment horizon for this Bond, albeit open ended, could be short, medium or long term.
- You are looking for an ESG screened multi-asset investment.

Cantor Fitzgerald's range of structured products is designed to offer investor's access to different asset classes, payoff structures & maturity profiles. Whilst our products are available to a wide range of investor groups, we recognise that within these investor groups the products are designed to meet the needs of specific investors. This is known as the "Target Market" and you should consider the table below when assessing if this investment is right for you and therefore if you are inside the intended target market.

Inside The Target Market	Outside The Target Market
You are a retail client, professional client or eligible counterparty, to include Individual(s), ARF(s)/AMRF(s), Pension(s) or Corporate(s).	
You have received advice from your investment advisor prior to investing in this ESG Bond.	You have received no advice in relation to this Bond and you do not have sufficient knowledge or experience which would allow you to understand the risks associated with this investment.
You understand this Bond has an open ended investment term and is redeemable daily at the option of the Investor and also the Issuer.	You are looking for a Fixed Term investment
You have some knowledge or experience of similar investments, the financial markets, their functioning and the underlying asset class which allows you to understand the risks associated with this Complex investment product.	You do not feel that you sufficiently understand how this Complex investment product works.
You are seeking capital growth and are prepared to risk up to 15% of your amount invested to obtain this growth.	You are not willing to risk any capital. You are looking for an investment which provides 100% capital protection.
You are not looking for any regular income during the investment period and understand that your amount invested and any investment returns will not be paid until the date of encashment.	You will require regular income from this investment during the investment term.
You have a minimum of €10,000 to invest as a lump sum.	You do not have a minimum of €10,000 to invest.
You understand that the return of your amount invested and any potential growth on capital invested will depend on the performance of the Underlying Index.	You are not comfortable to invest with no guaranteed or fixed returns.
You understand that if Societe Generale were to default you could sustain total loss of investment and any potential investment returns and you are in a position to sustain this potential loss.	
You understand if Societe Generale as Guarantor were to default your investment will not be covered by any Deposit Guarantee Scheme.	You are looking for an investment which can benefit from a Deposit Guarantee Scheme.

Important Note: The identification of a target market is required under EU Markets in Financial Instrument Directive 2014/65/EU (MiFID II) to ensure that financial instruments are offered or recommended only when this is in the interest of the client. MiFID II Delegated Directive requires distributors to appropriately identify the clients they intend to focus on & ensure client interests are not compromised. This page outlines those clients Cantor deems to be inside and outside the Target Market for this Bond. When considering if the investment is right for you/your client, each investor and/or financial advisor should review the criteria as stated and determine if the investor is within the target market. Please note if you/your client do not meet the target market, you/your client will not be allowed to invest.