

CANTOR FITZGERALD GLOBAL 85% PROGRESSIVE PROTECTION BOND



FACTSHEET November 2022

CURRENT VALUES	
Report Date	04/11/2022
Net Asset Value	€102.90
Guarantee Level	€98.94
Listing	Euronext Dublin Stock Exchange

KEY FACTS	
Ticker / Sedol	SGMDGPPB INDEX / BKP3962
Launch Date	30-04-2020
Liquidity	Daily pricing & Dealing in EUR €
Strategy	Global Equity & Bond Fund Returns with Limited Risk

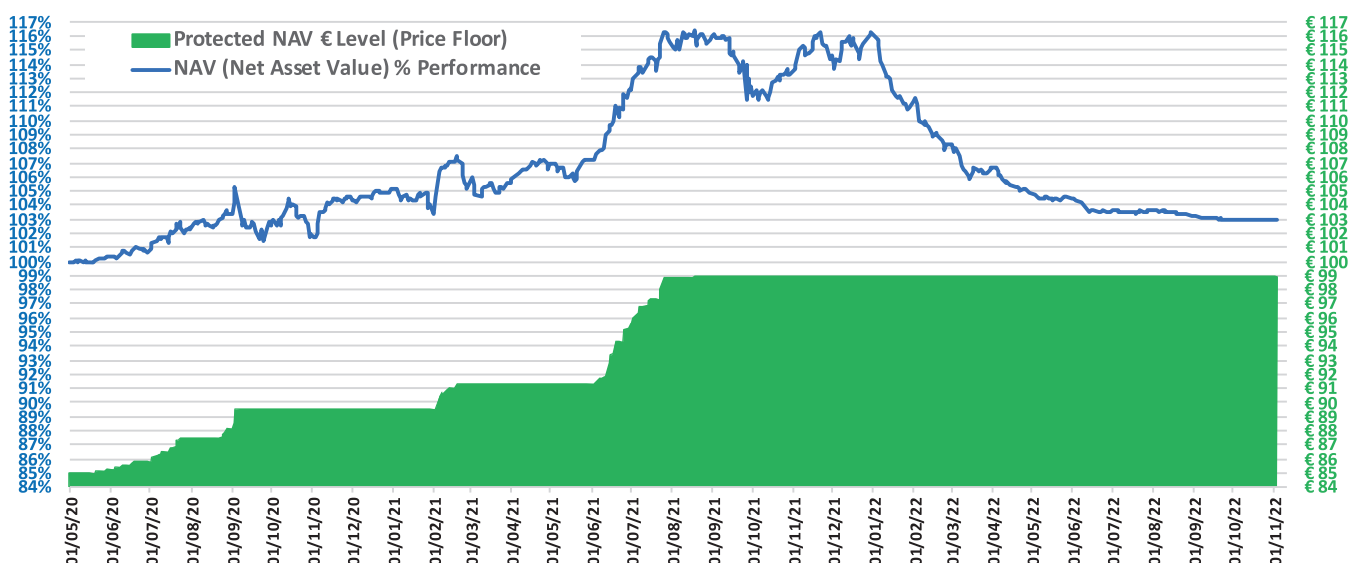
INVESTMENT SUMMARY: This Bond is designed to generate returns linked to an innovative multi-asset portfolio, dynamically and systemically allocating across Bond, Global Equity Funds and Cash on a daily basis depending on prevailing average volatility, whilst ensuring a minimum capital protected value for investors. As the Bonds Net Asset Value (NAV) goes up so does the capital protected amount. The Bond provides investors with a minimum level of at least 85% upward only capital protection of the highest daily Net Asset Value (NAV) it has ever reached. This Bond is currently offering circa 96% capital protection to new investors at the time of writing. The Bond provides investors with variable exposure (re-calculated daily based on underlying volatility) to two leading global investment funds: [The Fundsmith Global Equity Fund](#) and [The PIMCO Global Investment Grade Credit Bond fund](#). Both Funds are actively managed, have strong historic performance and are constituents of Cantor Fitzgerald's core recommend funds range. No entry fees or early exit penalties apply to this Bond.

KEY FEATURES:

- ▶ Investment strategy linked to the [Fundsmith Global Equity](#) and [PIMCO Global Investment Grade Credit Bond Funds](#) with a minimum of 85% Capital Protection.
- ▶ Open-ended investment with daily liquidity & pricing, no fixed investment term, no early encashment penalties.
- ▶ Redeemable daily at the option of the investor and also the issuer.
- ▶ Dual asset active management strategy aims to generate stable returns in a wide variety of market conditions with increasing levels of capital protection.
- ▶ This is a low risk (15% max capital at risk) investment product (SRI Risk Score 2 out of 7).
- ▶ Bond Guarantor: Société Générale (Moody's A1/ S&P's A/ Fitch A).

PERFORMANCE SINCE INCEPTION:	
	Product NAV
Cumulative Performance	+2.90%
Annualised Performance	1.15%
Annualised Volatility	5.03%
Sharpe Ratio	0.23%
Max Drawdown	-11.72%

% Performance of the Bond's Net Asset Value (NAV) & Upward Only Capital Protected NAV € Level (Increasing price floor).



Data source: Societe Generale 04/11/2022.

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

Asset Allocation Summary: The bond has a dynamic risk control mechanism which on a daily basis can reduce exposure to the Equity Fund in times when its average volatility is high and increase Equity Fund exposure when its volatility is low. Both Equity and Bond Fund average volatility hit very high levels recently due to the war in Ukraine, inflation and the prospect of higher interest rates. As at the end of October the Bond was temporarily allocating defensively to the Bond Fund, 70.46% & Cash (20.85%) with some modest (8.7%) Equity Fund exposure. As with previous short term spikes in volatility (please see chart below for an example of the impact from more extreme volatility caused by the Global Pandemic in 2020) the Bond will revert back into higher Equity Fund allocations as the average level of volatility declines or mean reverts. This Bond's allocations to the underlying funds are dynamically and systematically re-calculated on a daily basis.

GLOBAL 85% PROGRESSIVE PROTECTION BOND CURRENT AND HISTORIC ASSET ALLOCATIONS:

	Daily	Maximum	Minimum	Average
Fundsmith Global Equity	8.69%	87.77%	0%	33.81%
PIMCO Global Investment Grade Credit Bond	70.46%	99.16%	12.23%	60.12%
Cash	20.85%	74.30%	0%	6.08%

GLOBAL 85% PROGRESSIVE PROTECTION BOND ASSET ALLOCATION (%)*



*Data source: Société Générale 04/11/2022.

The SGI Global 85% Progressive Protection Bond Index is an index designed to track the performance of a strategy that is:

- ▶ Long a Risky Asset, the SGI Custom Dynamic Funds Allocation Index (displayed on the Bloomberg page SGMDCDFA <Index>).
- ▶ Long a Lookback Put on the SGI Custom Dynamic Funds Allocation Index.
- ▶ Long a Cash Component in times of high volatility.

Everytime the option reaches its maturity, the exposure to the Risky Asset and the Lookback Put on SGI Custom Dynamic Funds Allocation Index is extended. This extension aims to provide protection against sharp declines of the SGI Custom Dynamic Funds Allocation Index and limit potential losses to a maximum of 15% of the last Maximum Level of the Index while maintaining an exposure to the potential upside of the Risky Asset.

The SGI Custom Dynamic Funds Allocation Index is a volatility-controlled Index that aims to replicate the performance of a Hypothetical Basket composed of an Equity Fund and a Fixed Income Fund. Each Basket Component Weight is determined daily such that the volatility of the Hypothetical Basket equals the volatility target level, at 6%.

Daily & Historical Pricing Web Link: <https://sgi.sgmmarkets.com/en/index-details/TICKER:SGMDGPPB/performances/>

Lead Distributer: Cantor Fitzgerald Ireland Ltd., Cantor Fitzgerald House, 23 St. Stephens Green, Dublin 2. D02 AR55 Ireland.

Cantor & Distributer fees: 1%, this Bond makes variable daily allocations to Fundsmith Global Equity Fund (TER 1.12%, PIMCO Global Investment Grade Credit Bond Fund (TER 1.39%) and Cash (TER 0%).

BOND ISIN: XS2108388567. **SEDOL:** BKP3962 **BOND ISSUER:** SG Issuer. **BOND GUARANTOR:** Societe Generale.

BOND GUARANTOR CREDIT RATINGS: Moody's: A1, Standard & Poor's: A, Fitch: A.

For further information please contact: email: investmentinfo@cantor.com Tel: 00353 1 6333876.

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The SGI Global 85% Progressive Protection Bond Index is calculated and maintained by STOXX Limited, Zurich, Switzerland, specifically for SG.

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

WARNING: In some market circumstances, if the cost of the Protection Feature increases significantly the Issuer may choose to close the Bond. Investor's would realise any losses in the Bond at that time subject to the 85% Maximum NAV capital protection Provided by Societe Generale.

WARNING: If the returns from the Bond are negative investors could lose up to 15% of their capital invested.

WARNING: The 85% continuous upward only capital protection of the highest NAV, 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: This Investment is a complex investment product and may be difficult to understand. Investors should not invest in this product without having sufficient knowledge, experience and professional advice from their Financial Broker to make a meaningful evaluation of the merits and risks of investing in a product of this type, and the information contained in this document and the Base Prospectus.

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DUBLIN: Cantor Fitzgerald House, 23 St. Stephen's Green, Dublin 2, D02 AR55.

CORK: 45 South Mall, Cork, T12 XY24.

LIMERICK: Crescent House, Hartstonge Street, Limerick, V94 K35Y.

Telephone: + 353 1 633 3800. Fax: +353 1 633 3856 / +353 1 633 3857.

email: investmentinfo@cantor.com

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