



CANTOR FITZGERALD IRELAND TECHNOLOGY 85% PROGRESSIVE PROTECTION BOND

This Bond continuously protects 85% of the highest Net Asset Value ever achieved.

- ▶ Dynamic Investment strategy linked to The Fidelity Global Technology Fund, Invesco Physical Gold ETC and 2 leading Bond funds.
- ▶ Continuous upward only capital protection feature, ensures a minimum repayment of at least 85% of the highest Net Asset Value (NAV) ever achieved.
- ▶ A flexible investment with daily liquidity & pricing, no fixed investment term.
- ▶ 85% Max NAV protection is provided by Societe Generale (Moody's A1 / S&P's A / Fitch A)*.
- ▶ Redeemable daily at the option of the Investor and also Callable daily by the Issuer.
- ▶ Asset allocation strategy aims to generate stable returns in a range of market conditions.
- ▶ This is a low risk investment (SRI Risk Score 2 out of 7**) with 15% of capital at risk.
- ▶ Minimum investment: €25,000.

This is marketing material.

This brochure is directed at retail clients, professional clients or eligible counterparties, as categorised within the meaning of EU Markets In Financial Instruments Directive 2014/65/EU (MiFID II) who have received investment advice. Although certain elements of the product are classified as ESG under the SFDR, this does not make the Technology 85% Progressive Protection Bond an ESG product.

Warning: If the Issuer exercises its right to Call, the Bond will redeem early and the investor will receive the current NAV (which will be floored at 85% of Maximum Daily NAV). This may be less than the initial 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.

*Source: Bloomberg 8th July 2024. **Societe Generale KID Document 8th July 2024.

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Cantor Fitzgerald Ireland Ltd. is a member firm of Euronext Dublin and the London Stock Exchange.

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WARNING: If either SG Issuer or Societe Generale were to default and the segregated collateral pool was also deficient, you will lose some or all of your investment.

WARNING: This Bond is not 100% protected and you could lose up to 15% of the money you invest.

Executive Summary

No Fixed Term:	Daily Liquidity, no fixed investment term. Redeemable daily at the option of the Investor and also the Issuer.
Underlying Index:	<p>The SGI Dynamic Technology Allocation Index (SGMDTB85 Index) provides varying exposure to the underlying investment funds below according to their volatility and performance;</p> <ul style="list-style-type: none"> • Fidelity Global Technology Fund (FFGAACE LX Equity) (Max weighting is 100%). • Invesco Physical Gold ETC (SGLD IM) (Maximum weighting is 100%). <p>And a basket of 2 equally weighted Bond funds (Max 50% weighting in each):</p> <ul style="list-style-type: none"> • Vanguard Global Credit Bond Fund Ireland (VGCINEH ID). • iShares Core € Corp Bond UCITS ETF (IEAA LN).
Guarantor:	85% Capital protection of the highest net asset value (NAV) is provided by Societe Generale (one of the largest European financial services groups). For added security this Bond is also fully collateralised.
Issuer:	SG Issuer (the flagship issuer of Societe Generale).
Lead Distributor:	Cantor Fitzgerald Ireland Ltd. a Cantor Fitzgerald company, part of the leading global financial services group.
Target Market:	The Bond is not suitable for all investors and also is only suitable for a certain portion of the investment portfolio of Target Market investors. Please see page 27 for further details of the Identified Target Market.

Investment Structure:

The Cantor Fitzgerald Ireland Technology 85% Progressive Protection Bond (the “Bond” or “Investment”) is designed to generate returns linked to an innovative multi-asset Fund index, whilst ensuring a minimum protected value for investors. As the Bond’s Net Asset Value (NAV) goes up so does the capital protected amount. The Bond provides investors with 85% capital protection of the highest daily Net Asset Value (NAV) it has ever reached.

Net Asset Value (NAV) is determined by the sum of values of the Underlying Index and the Protection Feature.

Returns are linked to the SGI Dynamic Technology Allocation Index (SGMDTB85 Index) which is based on leading investment funds with strong historic track records; Fidelity Global Technology Fund (FFGAACE LX Equity) provides the tech equity returns. Invesco Physical Gold ETC (SGLD IM) provide the gold returns. The Vanguard Global Credit Bond Fund (VGCINEH ID) and iShares Core € Corp Bond UCITS ETF (IEAA LN) provide the Bond returns.

85% Max NAV Protection Feature: At all times this Bond provides 85% capital protection of the highest NAV ever reached. The 85% capital protection of the highest net asset value (NAV) could in time rise to a level well above the investors’ initial investment amount, meaning that from that point onwards their initial investment would effectively become more than 100% capital protected. This Bond’s upward only capital protection level is unlimited, it can never fall and it has been designed to continue to rise the longer the Bond is held. However, Investors can lose up to 15% of their initial investment. The 85% continuous upward only capital protection of the Bond’s highest NAV applies on a daily basis. The initial 85% Maximum NAV protection of the bond expires on 07/03/2026. The Issuer has the right to close the bond from that date if the protection option is not extended.

Daily Liquidity: The recommended holding period is for 3-5 years and this Bond should be viewed as a medium to long term investment. However, investors are not tied into any minimum term and can encash their investment at any time, at the Bond’s prevailing net asset value (which will at all times be equal to or above 85% of the highest NAV ever achieved). Societe Generale can also close the product at any time purchasing back units at the prevailing NAV. The Bond is redeemable daily at the option of the Investor and also the Issuer.

Warning: If the Issuer exercises its right to Call, the Bond will redeem early and the investor will receive the current NAV of the Bond (which will be floored at 85% of Maximum Daily NAV). This may be less than the initial investment.

No Up Front Fees: This Bond has no entry or front loaded fees, and will not face any early exit penalties for exiting at an early stage.

Risk Control: The Bond aims to achieve stable and robust positive performance in various market conditions through diversification and systematic risk management. The underlying Index has a volatility control mechanism which can automatically switch exposure from the Fidelity Global Technology Fund into the best performing of the Invesco Physical Gold ETC or the 2 equally weighted Bond Funds when the volatility of the Fidelity Global Technology Fund is High. Alternatively the exposure to the Fidelity Global Technology Fund can be increased up to 100% if volatility is low. At any time, the Index provides up to a maximum of 100% exposure to either the Fidelity Global Technology Fund, 100% exposure into the Invesco Physical Gold ETC (SGLD IM) or a maximum of 50% each to the Vanguard Global Credit Bond Fund and iShares Core € Corp Bond UCITS ETF returns. However, the Index could underperform the Fidelity Global Technology Fund in rapidly rising markets.

Risk: The Bond has a low Summary Risk Indicator of 2 (SRI rating 2 out of 7), it is categorised as a Low Risk investment with active Fund management and a flexible investment term. Risk factors include the non-performance of the Index or the financial failure of Societe Generale or SG Issuer. These Secured bonds will also be collateralised with collateral assets held in accounts fully segregated from Societe Generale. The Bond is not suitable for all investors and is only suitable for a certain portion of the investment portfolio of typical investors. We draw your attention to the Risk Factors on page 21.

Advice: This Bond is being marketed on an advisory basis only. Prior to investing, it is important that you take financial advice from your Financial Advisor or from your Cantor Fitzgerald Ireland Portfolio Manager. We also draw your attention to the target market assessment provided on page 27 of this brochure.

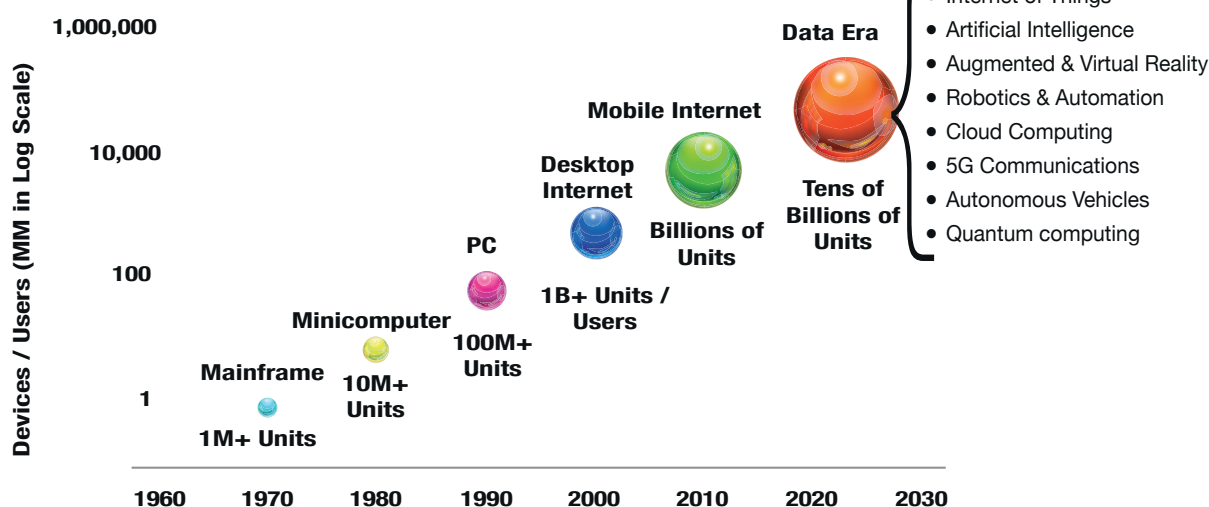
Investment Case For Technology

Technology is one of the most important growth opportunities currently available to investors. Technological Innovation is instrumental in delivering economic and productivity gains. It offers a key route to developing new tools and approaches for tackling major societal challenges and improving quality of life. We are likely still in the early stages of the technology revolution with a potential growth opportunity in the years ahead. This growth is being driven by a number of factors:

- **Technological advances:** There are rapid advances and declining cost curves in everything from machine vision to voice recognition, artificial intelligence and machine learning. Technological innovations are now leading to the use of robots and technology in areas they've rarely been used before, such as retail, customer services, agriculture, food harvesting & processing, logistics, autonomous delivery and even housework in our homes.
- **Increasing deployment:** Technological Innovations have found applications far beyond manufacturing. They are bringing greater efficiency to uses including automated distribution centres, surgical robots are increasingly common, as are, diagnostics tools, drones, and self-driving autonomous vehicles to name but a few.
- **Macro and social challenges:** These include aging populations, a shortage of skilled care workers, the need for greater crop productivity to feed a growing population, healthcare systems already at full capacity, increasing labour cost, low productivity, and more recently automation that assists with social distancing due to health issues such as COVID.

The challenge for investors is how best to invest in the technological Innovation theme, as this is a diverse universe of companies with rapid technological advances suddenly changing the landscape across the many areas of society. The advantage of a technology fund is that a team of investment professionals actively select the most attractive tech stocks and you gain exposure to a wide spread of leading companies very cost effectively. Adding Risk Control and 85% Max NAV capital protection also substantially reduces the risk of what can otherwise be a very volatile investment sector at times.

Computing Growth Drivers Over Time, 1960 - 2030E (Estimated)



Source: Cantor Fitzgerald Asset Management, 05/07/2024.



How the Bond Works

There is a need for new investment options that have the potential to deliver a higher return than deposits with limited downside risk. This Bond provides investors with 85% continuous capital protection and exposure to an index containing 4 leading investment funds with strong relative performance track records. Investors will receive the Net Asset Value (NAV) of the Bond, which is floored at 85% of the maximum NAV ever reached. The Net Asset Value of the Bond consists of two elements:

- 1. The Protection Feature:** The 85% capital protection of the Max Daily Net Asset Value is provided via a financial derivative from Societe Generale. Societe Generale use a Lookback Put Option with an initial maturity of 3 years to provide the capital protection. The Lookback Put Option is regularly renewed every time the NAV reaches a new high during the term or, or when it expires (subject to the monetisation risk, as per below). Please see page 14-16 for further details.
- 2. The Risky Asset or Undelying Index:** The Bond's performance engine is the SGI Dynamic Technology Allocation Index (SGMDTB85 Index), which is comprised of Investment Funds with an embedded risk control strategy which determines variable exposure to the Technology Fund (maximum exposure 100%), the Invesco Physical Gold ETC (Max exposure 100%) and an equally weighted basket of 2 leading Bond Funds (maximum exposure 50% in each) below on a daily basis:

Technology Equities:

- Fidelity Global Technology Fund (FFGAACE LX Equity) Max 100%

Gold:

- Gold: Invesco Physical Gold ETC (SGLD IM).

Bond Funds (an equally weighted basket of 2 leading Bond Funds):

- Vanguard Global Credit Bond Fund (VGCINEH ID) (Max (50%))
- iShares Core € Corp Bond UCITS ETF (IEAA LN) (Max (50%)).

The Net Asset Value (NAV) of the Bond is calculated as the sum of the values of (1) the Protection Feature and (2) the Risky Asset less any applicable fees.

Key Features:

- **85% Capital protection based on the Max Daily Net Asset Value of the Bond:** 85% Capital protection is provided by a Guarantee from Societe Generale and in addition this Bond security over a segregated collateral pool as well. The Guarantee is valid every day during the entire duration of the investment. This Guarantee will adjust higher every time a new Max Daily NAV is reached. The capital protection is calculated as 85% of the Maximum Daily Net Asset Value ever reached. There will be an automatic time extension of the 85% Max Daily Net Asset Value protection every time a new Max NAV is reached or, once the Lookback Put Option expires (subject to monetisation risk below).
- **The Colleterial Pool:** In addition to the Senior Bond Guarantee by Societe Generale, Collateral has also been added to the Bond in order to mitigate the risk of the Issuer defaulting. It acts as a form of additional insurance. If the Issuer defaults or becomes insolvent, the Collateral assets will be sold with the aim of recovering the market value of the Bond. The Collateral is a UCITS eligible pool of assets consisting of Gilts, Investment Grade Bonds and/or equities. The Bank of New York Mellon as the Custodian holds the Collateral in a segregated account, monitors its value and deals with the sale of the assets should the Issuer default. If there was a shortfall in the collateral pool investors would still have a Senior ranking claim on Societe Generale as the bond Guarantor.
- **No Fixed Term:** Investors can invest for any period they wish, the recommended holding period is 3-5 years. However, investors can withdraw from the Bond at any time. Societe Generale also have the right to stop the Bond and return clients funds at any time. The Bond is redeemable daily at the option of the Investor and also the Issuer.
- **Monetisation Risk:** If the cost of the Protection Feature is too expensive at the time of its renewal (i.e. see page 16 Scenario 4), Societe Generale will have the right to close the Bond and return clients funds at the prevailing NAV (which will be at least 85% of the Max Daily NAV ever reached). (Please also see page 21 for further details).

Warning: If the Issuer exercises its right to Call, the Bond will redeem early and the investor will receive the current NAV (which will be floored at 85% of Maximum Daily NAV). This may be less than the initial investment.



SGI Dynamic Technology Allocation Index (SGMDTB85 Index) Summary

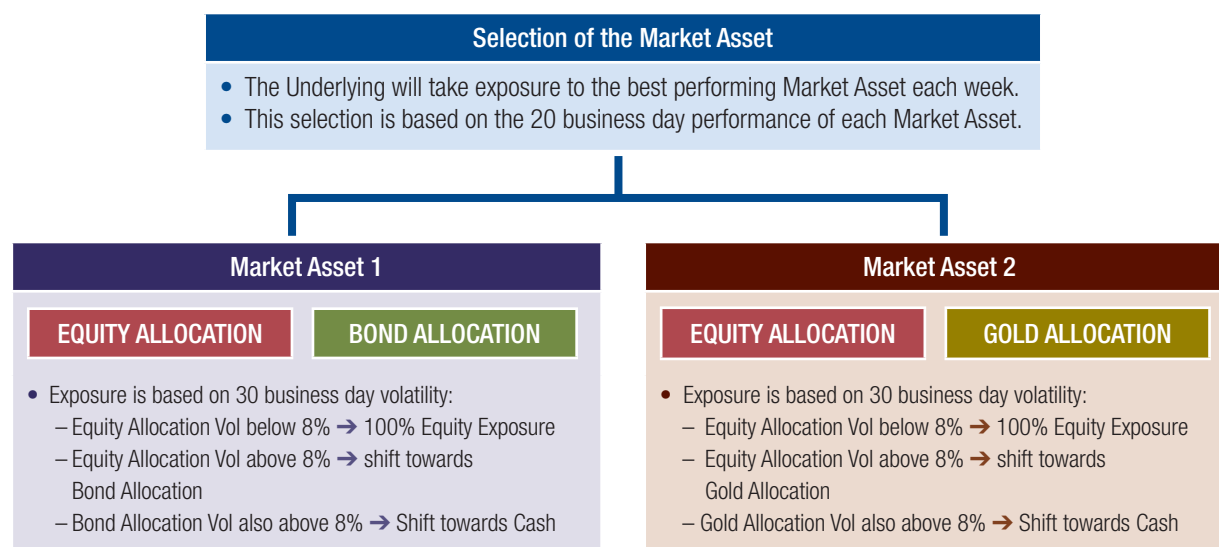
The Underlying index provides investors with exposure to four asset classes: Equity, Bonds, Gold and Cash. At any time, the Underlying aims to invest in either a combination of:

- The **Equity + Bond** Allocation (Market Asset 1)

Or

- The **Equity + Gold** Allocation (Market Asset 2).

The allocation will be adjusted weekly and will be determined based on the 20 business day performance of each Market Asset, whereby the Underlying takes exposure to the best performing Market Asset. The Underlying embeds a volatility target mechanism with the aim of maintaining its volatility close to 8%. This is achieved by adjusting exposure within each Market Asset, between the Equity allocation and Bond or Gold allocations. In some cases, the Underlying may also take exposure to Cash when volatility of the other assets is too high.



Asset Class	Investment	Description
EQUITY	Fidelity Global Technology Fund	This Fund aims to provide long-term capital growth by investing in global company shares that have, or will develop, products, processes or services that will benefit significantly from technological advances or improvements
BONDS	50% Vanguard Global Credit Bond Fund + 50% iShares Core EUR Corp Bond ETF	Vanguard Fund invests in a diversified portfolio of global credit fixed income bonds. iShares Core EUR Corp Bond UCITS ETF is an exchange-traded fund which aims to track the performance of the Bloomberg Euro Corporate Bond Index.
GOLD	Invesco Physical Gold ETC	The Gold ETC aims to provide the performance of the spot gold price (London PM fixing price). Each Gold ETC is a certificate which is secured by physical gold bars held in JP Morgan Chase Bank's London vaults.
CASH	Hypothetical Cash	A Hypothetical Cash equivalent with no interest.

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Fidelity Global Technology Fund (FFGAACE LX Equity)

(Maximum potential exposure in the Bond = 100%)

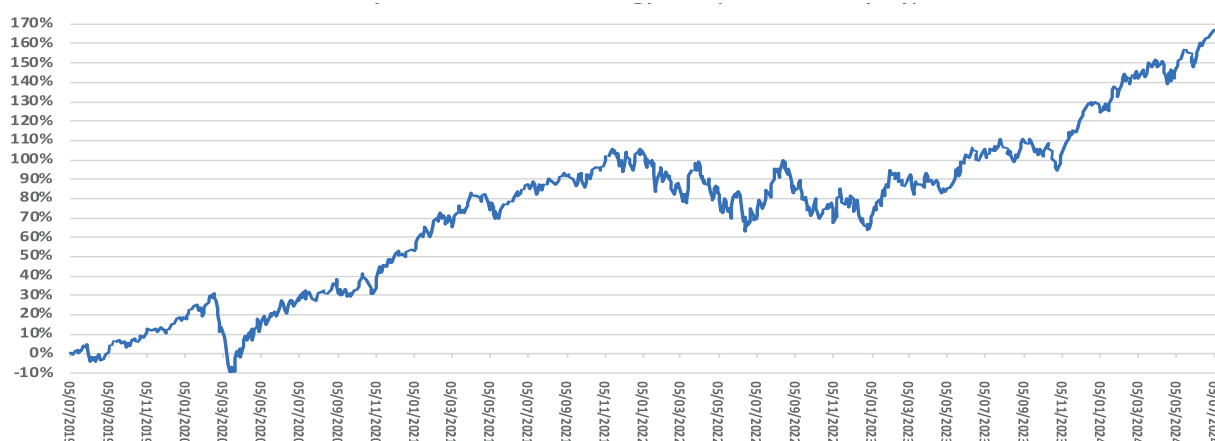
Fidelity Global Technology Fund employs a fundamental, bottom-up approach, focusing on identifying quality technology companies with sustainable growth prospects trading at attractive valuations. Understanding technology trends, innovations and new technologies are key to identifying long-term leaders in the industry. Investment opportunities the fund favours tend to fall into three categories – growth, cyclical and special situations.

Growth companies are those focused on innovations or with disruptive technology that are set to experience high growth. Cyclical opportunities are found in sub-sectors and typically have strong market positions while special situations are mispriced businesses with recovery potential. Income earned by the fund is accumulated in the share price. The fund has the flexibility and freedom to invest outside its principal geographies, market sectors, industries or asset classes. The fund may invest in assets directly or achieve exposure indirectly through other eligible means including derivatives. The fund can use derivatives with the aim of risk or cost reduction or to generate additional capital or income, including for investment purposes, in line with the fund's risk profile. ESG considerations are also integrated into the investment process.

ESG: On an ongoing basis, the fund will consider a wide range of environmental and social characteristics such as climate change mitigation and adaptation, water and waste management, biodiversity, product safety, supply chain, health and safety and human rights. The fund adheres to the firm-wide exclusion list which includes but is not limited to, cluster munitions and anti-personnel landmines. Equally, issuers which the Investment Manager considers have failed to conduct their business in accordance with accepted international norms, including as set out in the United Nations Global Compact, will not form part of the fund's investment universe, in accordance with the norms-based screening applied by Fidelity the Investment Manager.

Fund Performance Chart - Last 5 Years:

Fidelity Funds - Global Technology Fund (FFGAACE LX Equity)



Data Source: Bloomberg 05/07/2024.

Investment Performance annualised over time

1 Year	3 Years	5 Years	9.22 Years
30.89% p.a.	12.66% p.a.	21.82% p.a.	18.90% p.a.

Fund Size: €20,386,000,000

Currency: EUR

Fund Manager: Hyunho Sohn (since 31/03/2013)

Ticker: FFGAACE LX Equity

AMC: 1.5%

ISIN: LU1213836080

Domicile: Luxembourg

Factsheet: <https://www.fidelity.lu/funds/factsheet/LU1213836080>

Funds MorningStar Rating: ★★★★★

Sustainability Rating*:

*Source: Morningstar data from 05/07/2024. This fund will produce an annual report to disclose on specific metrics of how they are meeting their corresponding ESG characteristics. Other sources: Bloomberg, data from 05/07/2024.

WARNING: Past performance is not a reliable guide to the future performance of this investment.

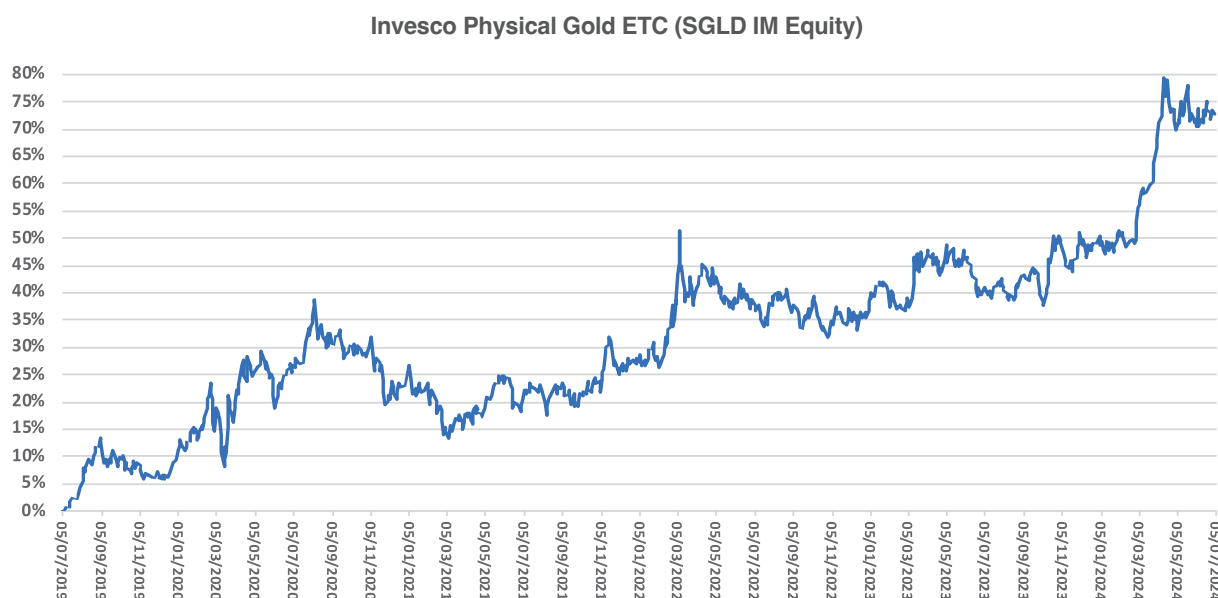
Invesco Physical Gold ETC (SGLD IM)

(Maximum potential exposure in the Bond = 100%)

The **Invesco Physical Gold ETC** aims to provide the performance of the spot gold price through certificates collateralised with physical gold. Each Gold ETC is a certificate which is secured by gold bullion held in J.P. Morgan Chase Bank's London vaults. The issuer of the certificates, Invesco Physical Markets PLC (Invesco PMP), is an Irish-domiciled company administered by J.P. Morgan Administration Services (Ireland) Limited. The investment return is achieved by holding gold bullion, which is valued daily at the PM auction for the London Bullion Market Association ("LBMA") Gold price. The ETC will use a "swing bar" approach, whereby gold bullion equal to at least the full value of the certificates will be held in an allocated account in the name of the issuer.

The latest indication provided by the custodian shows that 100% of gold bars held in the segregated account of the Gold ETC are minted post-2012, meaning they adhere to the LBMA Responsible Gold Guidance in compliance with the highest ethical standards. It was set up to combat systematic or widespread abuses of human rights, to avoid contributing to conflict, to comply with high standards of anti-money laundering, and to combat terrorist financing practices in entire gold supply chain. Invesco ETCs are exchange traded certificates and not funds or exchange traded funds. ETC performance is in the EUR currency, and is based on Net Asset Value after management fee.

Gold ETC Bond Fund Performance Chart - Last 5 Years:



Data Source: Bloomberg 05/07/2024.

Investment Performance annualised over time

1 Year	3 Years	5 Years	9.6 Years
29.39% p.a.	13.28% p.a.	11.92% p.a.	8.77% p.a.

Fund Size:	€15,872,000,000 (€234m in EUR Share Class)	Currency:	EUR
Fund Manager:	Invesco (passively managed)	Ticker:	SGLD IM Equity
AMC:	0.12%	ISIN:	IE00B579F325
Domicile:	Ireland		

Factsheet: <https://www.invesco.com/uk/en/financial-products/etfs/invesco-physical-gold-eur-hedged-etc.html>

Figures above are as at 5th July 2024.

WARNING: Past performance is not a reliable guide to the future performance of this investment.

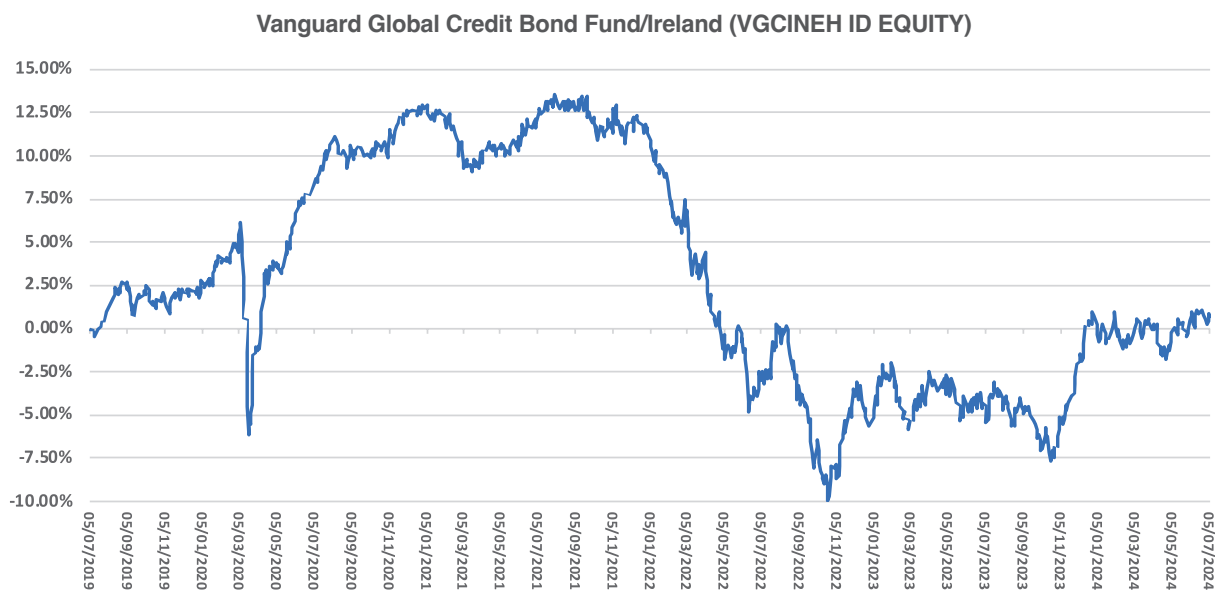
Vanguard Global Credit Bond Fund (VGCINEH ID)

(Maximum potential exposure in the Bond = 50%)

Vanguard Global Credit Bond Fund: The Fund seeks to provide a moderate and sustainable level of current income by investing in a diversified portfolio of global credit bonds. The Fund employs an “active management” strategy, and while the Fund will invest substantially in components of the Bloomberg Global Aggregate Credit Index, its investment manager will follow distinct approaches in managing the Fund’s assets. The Investment Manager may in its discretion restrict the extent to which the Fund’s holdings deviate from the Index constituents on a security selection and fixed income sector basis. The Fund may take active fixed income sector views with the focus on bond specific selection.

The extent to which the Fund can outperform the Index may be restricted by constraints applied by the Investment Manager which limit the potential volatility of the difference between the return of the Fund and the return of the Index. Such constraints may change or be removed from time to time at the Investment Manager’s discretion and depending on market environments.

Bond Fund Performance Chart - Last 5 Years:



Data Source: Bloomberg 05/07/2024.

Investment Performance annualised over time			
1 Year	3 Years	5 Years	6.8 Years
5.89% p.a.	-3.23% p.a.	0.26% p.a.	1.0% p.a.

Fund Size:	€1,190,000,000 (€215.8m in EUR Share Class)	Currency:	EUR
Fund Manager:	Vanguard Global Advisers	Ticker:	VGCINEH ID Equity
AMC:	0.30%	ISIN:	IE00BF7MPP31
Ticker:	VGCINEH ID Equity		
Domicile:	Ireland		

Factsheet: <https://www.ie.vanguard/products/fund/bond/9892/global-credit-bond-fund-institutional-eur-hedged-acc>

Funds MorningStar Rating: ☆☆☆☆☆

Sustainability Rating*:

**Source: Morningstar data from 05/07/2024. Figures above are as at 5th July 2024.*

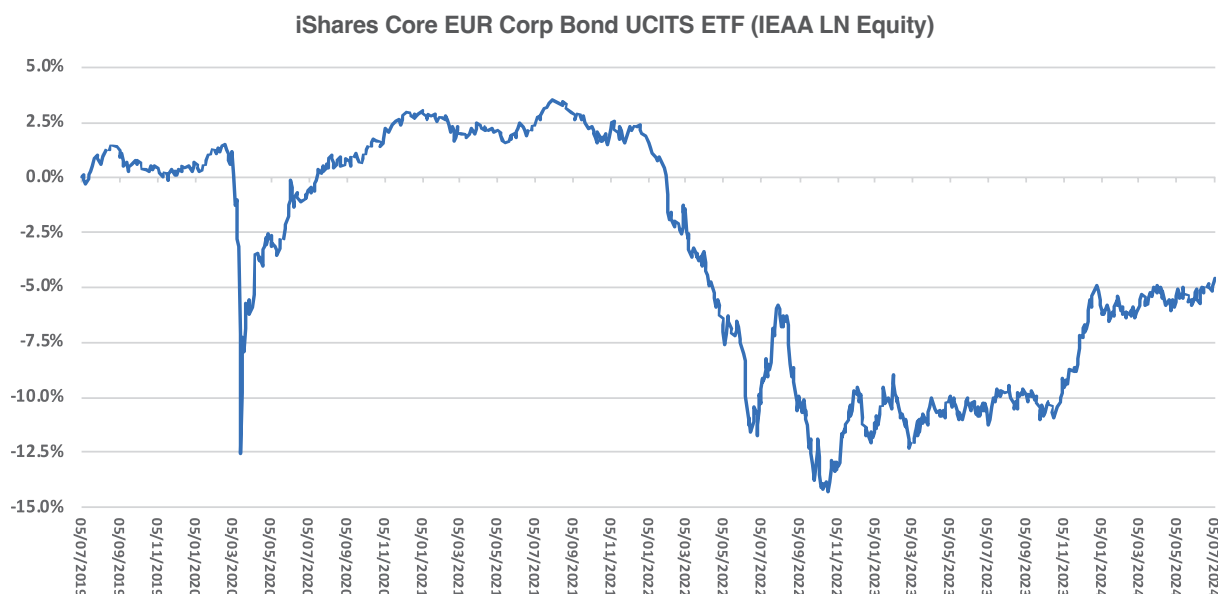
WARNING: Past performance is not a reliable guide to the future performance of this investment.

iShares Core € Corp Bond UCITS ETF (IEAA LN)

(Maximum potential exposure in the Bond = 50%)

iShares Core € Corp Bond UCITS ETF: The iShares Core € Corp Bond UCITS ETF seeks to track the performance of an index (the Bloomberg Euro Corporate Bond Index) which is composed of Euro denominated investment grade corporate bonds. The fund provides diversified physical exposure to corporate bonds issued in Euro. This Exchange Traded Fund (ETF) invests directly in corporate bonds across sectors (industrials, utilities and financial companies). The EFT provides Euro denominated investment grade bond exposure at a low cost. The accumulating share class used aims to achieve a return on your investment, through a combination of capital growth and income on the Fund's assets reinvested into the fund, which reflects the total return of the Bloomberg Barclays Euro Corporate Bond Index, the Fund's benchmark index (Index). The Fund is passively managed by BlackRock Asset Management Ireland Limited.

Bond Fund Performance Chart - Last 5 Years:



Data Source: Bloomberg 05/07/2024.

Investment Performance annualised over time

1 Year	3 Years	5 Years	6.8 Years
6.65% p.a.	-2.35% p.a.	-0.86%	0% p.a.

Fund Size: €13,950,000,000

Currency: EUR

Fund Manager: BlackRock Asset Management Ireland Limited

Ticker: IEAA LN

AMC / Total Expense Ratio: 0.20%

ISIN: IE00B11XZ434

Domicile: Ireland

Factsheet: <https://www.ishares.com/uk/individual/en/products/290619/ishares-core-corp-bond-ucits-etf>

Funds MorningStar Rating: ★ ★ ★

Sustainability Rating*:

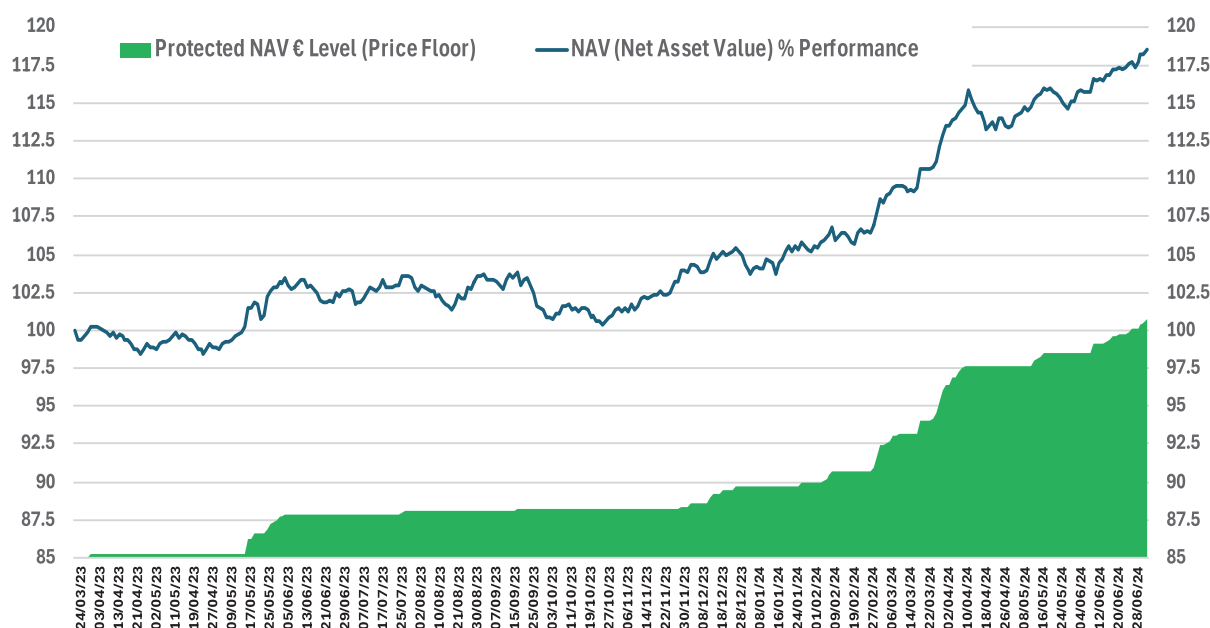
*Source: Morningstar data from 05/07/2024. Figures above are as at 5th July 2024.

WARNING: Past performance is not a reliable guide to the future performance of this investment.

How Has The Bond Performed In The Past?

The chart below illustrates the actual percentage performance of the Bond since the launch on the 24th March 2023 (Bond's Net Asset Value in the Blue line) together with the increasing level of Progressive Capital Protection (85% of highest NAV is in the Green area). All of the returns below are calculated to the 5th July 2024. As you can see from the chart below as the Bond's Net Asset Value goes up so does the notional amount of the 85% capital protected level.

Technology 85% Progressive Protection Bond Returns and 85% Capital Protection Levels Since Launch



Data Source: Societe Generale actual historic price data 24th March 2023 to the 5th July 2024.

Bond Holding Period:	Technology 85% Progressive Protection Bond Actual NAV Total Return:	Capital Protected Price Level (85% of Highest ever NAV):	Compound Annual Rate (CAR) of Return:
24th March 2023 - 5th July 2024	+18.5246%	€100.7459	14.20% p.a.

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

We would note that the period since launch on the 24th March 2023 until the 5th July 2024 has been positive for this Bond, this actual live performance was driven by allocations to the Technology and Gold funds. No representation is made that a client will continue to achieve these results. Before we launched this Bond we also simulated its longer term back-tested percentage performance from the 4th May 2009 to the 16th February 2023, using data sourced from Societe Generale, that produced a compound annual rate of return of 5.39% p.a. over that period. However, due to insufficient historic data, FFGAACE LX was replaced by MXWDOIT Index before 16/04/2015, VGCINEH ID was replaced by LGDRTREH Index before 14/09/2017, IEAA LN was replaced by LECP TREU Index before 25/09/2017 and SGLD IM was replaced by GOLDLNPM Index before 27/11/2014 in the previous simulated back testing.

WARNING: These figures are estimates only. Simulated past performance is not a reliable guide to future performance.

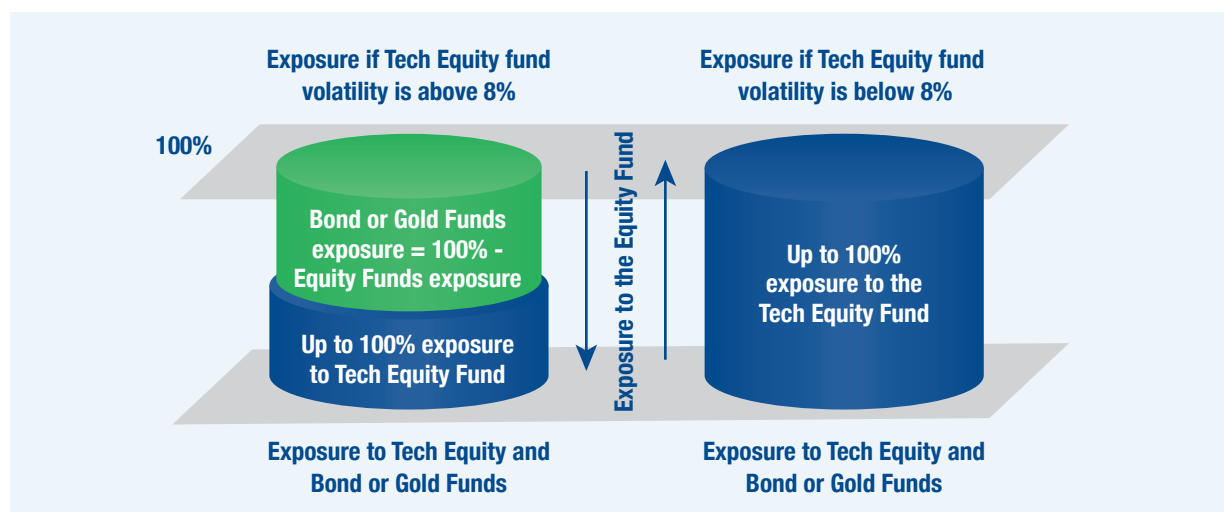
The Risk Control Mechanism

The SGI Dynamic Technology Allocation Index (SGMDTB85 Index) has a built-in Risk Control feature which is designed to enhance its stability during periods of market turmoil.

The Risk Control mechanism aims to maintain the volatility of the Index close to 8%. This is achieved by adjusting its exposure to the Fidelity Global Technology Fund (FFGAACE LX Equity) on a daily basis. The Index aims to potentially limit losses by automatically decreasing the exposure to the Equity Fund during periods of higher market volatility (above 8%).

- If the historical volatility of the technology equity fund is low (below 8%), the Index will automatically fully invest in the Equity Fund (with an exposure of up to 100%).
- On the other hand, if the historical volatility of the technology equity fund is high (above 8%), the Index will decrease its exposure to the technology equity fund below 100%. The difference will then be invested in the best performing of 1) the 2 Bond Funds with a 50% in weighting in each or 2) The Gold ETC.
- Additionally, the Index may occasionally be partially invested in cash when the volatility of the Technology equity fund, Bond or Gold Funds is too high.

Hypothetical Illustration of The Bond's Technology Equity Fund and Bond or Gold Fund Exposures:



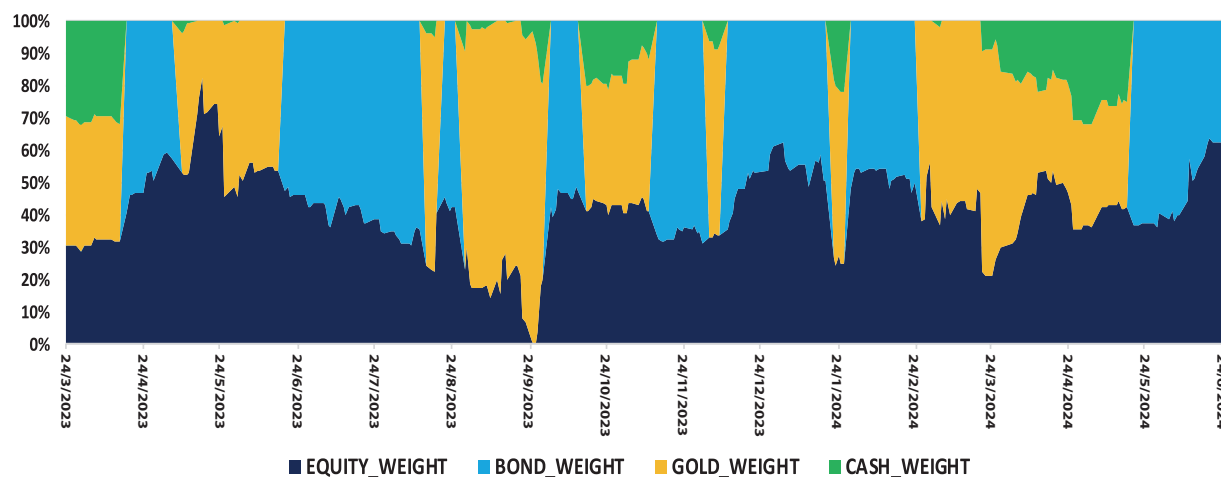
Although the risk control mechanism aims to reduce the downside risk of the technology equity fund, it does not eliminate it entirely.

WARNING: The risk control mechanism can have the effect of protecting investors from volatile downward markets by reducing losses. However, upon high volatility the exposure to the underlying investment funds may reduce significantly below 100% and this could cause some underperformance of the Underlying Index in rapidly rising markets.



The Underlying Index Historic Exposure Levels Since Launch

The SGI Dynamic Technology Allocation Index historic exposure levels from 24th March 2023 to 28th June 2024:



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

	Daily*	Maximum*	Minimum*	Average*
Fidelity Global Technology Fund	68.18%	82.34%	0%	42.46%
Invesco Physical Gold ETC	0%	96.48%	0%	24.55%
Vanguard and Ishares Bond Funds	31.82%	69.28%	0%	27.36%
Cash	0%	32.24%	0%	5.64%

* Figures used are since launch on 24th March 2024. Source: Societe Generale as at 05/07/2023.

WARNING: Past performance is not a reliable guide to the future performance of this investment.



What is Volatility: Volatility (Vol) is a statistical measure of risk using values of returns for a security over time. A higher volatility means that a security's value can potentially be spread out over a larger range of values. This means that the price of the security can change dramatically over a short time period in either direction (higher risk). A lower volatility means that a security's value does not fluctuate dramatically, but changes in value at a steady pace over a period of time (lower risk). Commonly, the higher the volatility, the riskier the security. The 8% Target Volatility used in this index would be considered relatively low volatility compared to historical equity market volatility. Volatility in this bond is measured and averaged using 30 day average volatility.

Underlying Index Fidelity Global Technology Fund Exposure & Bond or Gold Funds Participation:

- if Technology Equity Fund Volatility < 8%

Technology Equity Fund Exposure	=	Min (100%, VT / Realised Equity Volatility).
Best performing of Bonds / Gold Funds Exposure	=	0%
 - If Technology Equity Fund Volatility is > 8%,

Technology Equity Fund Exposure	=	VT / Realised Equity Volatility
Best performing of Bonds / Gold Funds Exposure	=	100% - Equity Exposure (provided that Bond / Gold Fund Volatility < 8%).
- | | | |
|--|--------------------------------------|---------------------------------|
| 1) if Equity Volatility is = 4% | Equity Exposure = 8% / 4% = 100% Cap | Bond / Gold Funds Exposure = 0% |
| 2) if Equity Volatility is = 8% | Equity Exposure = 8% / 8% = 100% | Bond / Gold Funds Exposure = 0% |
| 3) if Equity Volatility is = 16%
& Bond / Gold Vol < 8% | Equity Exposure = 8% / 16% <= 100% | Bond or Gold Exposure >= 0% |

In some cases where the Bond or Gold Fund Volatility is also above 8% alongside the Equity Funds Volatility, exposure to the Bond or Gold Funds will also reduce proportionately to its realised volatility. The remainder will then be invested in cash.

85% NAV Protection: 85% of the highest level the Bond price has ever achieved is protected by Societe Generale, any negative returns will not reduce the 85% Highest Net Asset Value protected amount.

How the Protection Feature works:

Societe Generale provide the 85% capital protection of the highest net asset value (NAV) via a Lookback Put Option, this option continuously protects 85% of the highest ever Net Asset Value (NAV) the Bond has ever achieved. The NAV of the Bond is made up of the "Protection Feature" and the value of the Risky Asset (SGI Dynamic Technology Allocation Index which is comprised of the 4 Investment Funds with an embedded volatility-target strategy).

If the risky asset falls in value, the value of the Lookback Put Option rises. So the total Net Asset Value (NAV) can never drop below the 85% protection threshold. The terms of The Bond are also guaranteed by Societe Generale in their capacity as the Bond Guarantor. This Senior Bond Is also Fully Collateralised.

This Bond uses options in order to achieve the 85% capital protection level. By using options, the Bond has the opportunity to recover its performance and value following any price drops. Monetisation can only occur if the embedded option (Protection Feature) cannot be renewed within the structure. This may only occur if the Bond's Net Asset Value is close to the Protection Level at the time of renewal (i.e. for example in scenario 4 on page 16).

Warning: If the Issuer exercises its right to Call, the Bond will redeem early and the investor will receive the current NAV of the Bond (which will be floored at 85% of Maximum Daily NAV). This may be less than the initial investment.

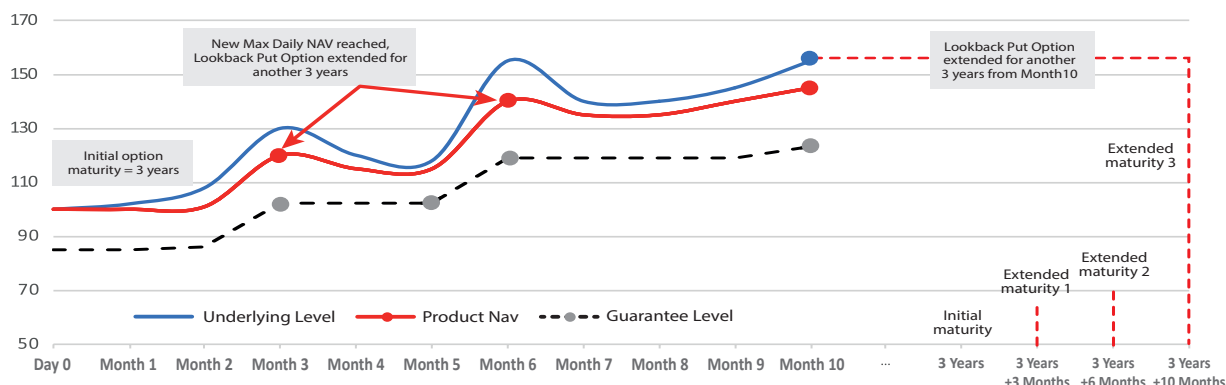
Without the volatility control, the Protection Feature in this Bond would not be economical, as the price of options increases with higher volatility. The combination of volatility control and the Lookback Put Option is the key to achieving a smoother investment performance in this Bond. This Bond is designed to deliver meaningful returns together with increasing capital protection over the long term.



WARNING: These figures are illustrations only. They are not a reliable indicator of future performance.

Illustrative Scenario Analysis

1. Bullish Market Scenario – Multiple new Max Daily NAV:



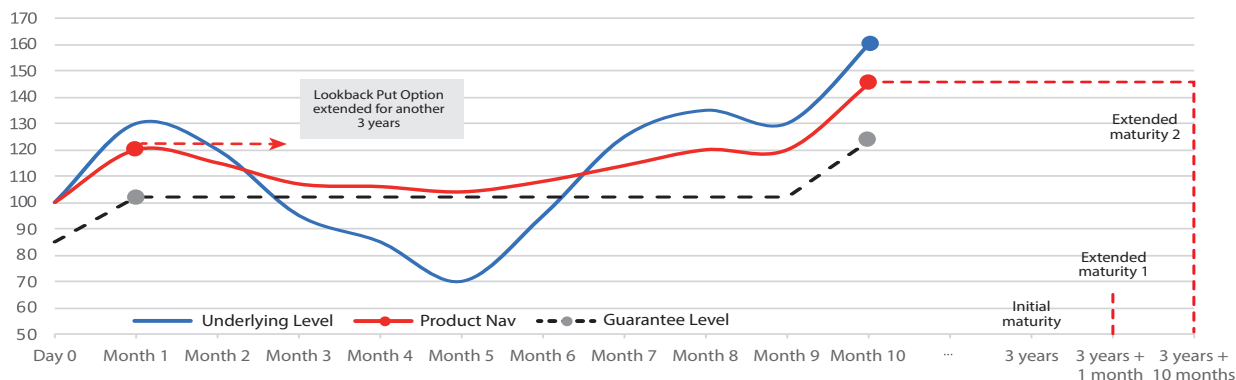
Month 3

- New Max Daily NAV level reached by the Product by Month 3.
- Product automatically invests into a new 3 year Lookback Put Option.
- The maturity of the option is therefore extended for another 3 years, starting from Month 3.

Month 6 & 10

- New Max Daily NAV levels reached by the Product again.
- Product automatically invests into a new 3 year Lookback Put Option in both cases.
- Ultimately, the new maturity will be 3 years starting from Month 10.

2. V Shaped Market Scenario – Ups and Downs: Guarantee Level takes effect



Month 1

- New Max Daily NAV reached by Product in Month 1.
- Product automatically invests into a new 3 year Lookback Put Option.
- The maturity of the option is therefore extended for another 3 years, starting from Month 1.

Months 2 - 9

- The Underlying falls in value, and so too does the Product.
- The Guarantee Level means the Product would maintain a minimum value during such time.
- The Guarantee Level is calculated at $85\% \times 120$ (i.e. 102) during such period.

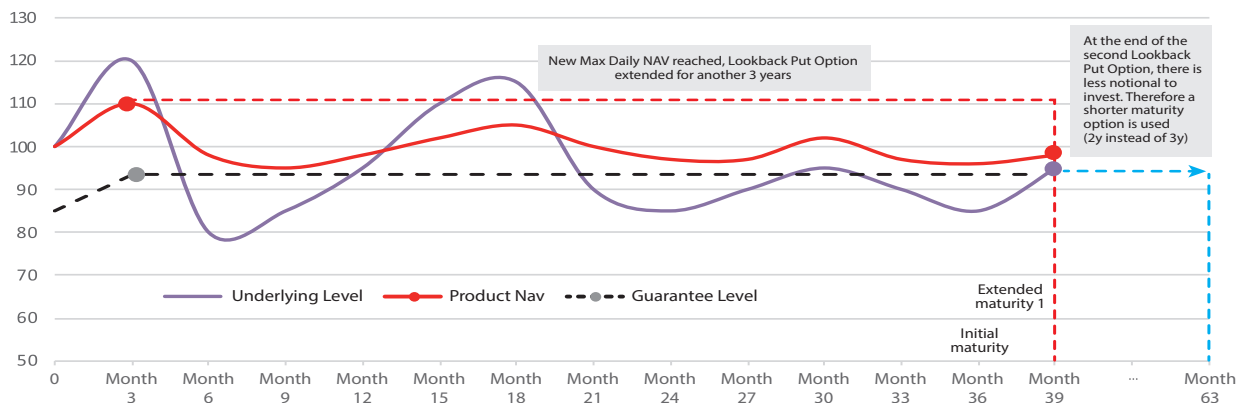
Month 10

- Underlying level and therefore the Product NAV rebounds and a new Max Daily NAV level is reached.
- Product automatically invests into a new 3 year Lookback Put Option.
- The new maturity will be 3 years starting from Month 10.

The Illustrations above are for indicative and illustrative purposes only. Source: Societe Generale 8th July 2024.

WARNING: These figures are estimates only. Simulated past performance is not a reliable guide to the future performance of this investment.

3. Moderately Bearish Scenario: Shorter maturity option needed



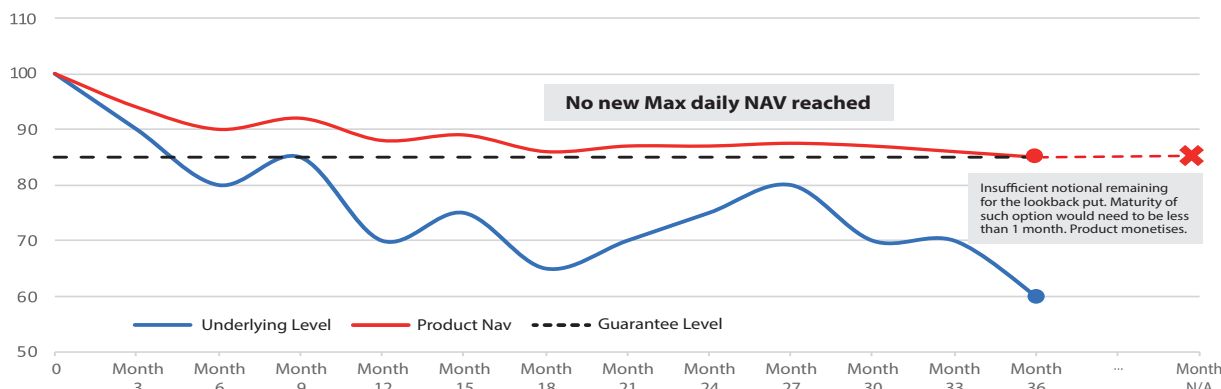
At end of Month 3

- A new Max Daily NAV is reached by the Product. Product automatically invests into a new 3 year Lookback Put Option.
- The maturity of the option is therefore extended for another 3 years, starting from each successive new NAV high.

At Maturity of the 3y Lookback Put Option (i.e. after Month 39)

- At maturity of the 3 year Lookback Put Option, the Product has not reached a new Max Daily NAV.
- As such, there is insufficient notional available to purchase a 3 year Lookback Put Option, meaning a shorter maturity option is required.
- In this example, the new Lookback Put Option maturity is 2 years instead of 3 years

4. Bearish Monetisation Scenario: Shorter maturity option unavailable.



- At maturity of the initial 3 year Lookback Put Option, no new Max Daily NAV was reached and the Underlying has fallen significantly.
- The drawdown and notional reduction is such that it is not possible to purchase a new Lookback Put Option with a maturity of at least 1 month (i.e. the minimum allowable option maturity).
- Therefore the Product monetises. Societe Generale shall exercise its right to call the Product early and investors will receive the Product NAV, floored at 85% of the Max Daily NAV.

The Illustrations above are for indicative and illustrative purposes only. Source: Societe Generale 8th July 2024.

Warning: If the Issuer exercises its right to Call, the Bond will redeem early and the investor will receive the current NAV of the Bond (which will be floored at 85% of Maximum Daily NAV). This may be less than the initial investment.

WARNING: These figures are estimates only. Simulated past performance is not a reliable guide to the future performance of this investment.

About Societe Generale and SG Issuer



- Societe Generale is one of the largest European financial services groups with more than 31 million customers in 66 different countries.
- Societe Generale's market capitalisation as of the 10th July 2024 was €18.34 billion.
- Societe Generale is a French credit institution (bank) authorised and supervised by the European Central Bank ('ECB') and the Autorité de Contrôle Prudentiel et de Résolution (ACPR) (the French Prudential Control and Resolution Authority), regulated by the Autorité des marchés financiers (the French financial markets regulator) (AMF) and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority in the UK for its activity conducted in UK.
- Societe Generale Credit ratings as of 10th July 2024 are in the table below (Please note these are subject to change during the investment term):

Rating	Moodys	S&P	Fitch
Societe Generale	A1	A	A

- SG Issuer is a 100% owned subsidiary of Societe Generale and will act as Issuer of the Cantor Fitzgerald Global 85% ProgressiveProtection Bond.
- The return of your invested capital and any growth due is dependent on Societe Generale paying back the amounts due under its obligations on the Bond. Consequently, the investor bears a credit risk on the Guarantor. This is called Counterparty Risk or Credit Risk. Please see page 17 for further details about Counterparty Risk. These Secured Notes will also be collateralized with collateral assets held in accounts fully segregated from Societe Generale.
- SG Issuer is the flagship issuer of Societe Generale with over €30 billion in outstanding notes and bonds.

Source: Societe Generale 10th July 2024.

WARNING: If either SG Issuer or Societe Generale were to default and the segregated collateral pool was also deficient, you will lose some or all of your investment.



About Cantor Fitzgerald Ireland Ltd.

Cantor Fitzgerald Ireland Ltd. was formed through the acquisition of Dolmen Stockbrokers in 2012, by leading global financial services firm Cantor Fitzgerald. With a proud history of stockbroking and servicing our private clients and financial advisors in Ireland since 1995, Cantor Fitzgerald Ireland provides a full suite of investment services, primarily in personalised share dealing, pensions and investment management, debt capital markets and corporate finance. We are recognised as a primary dealer in Irish Government bonds. Our clients include private individuals and corporate entities, financial institutions, investment funds, Credit Unions and charities.

Cantor Fitzgerald, a leading global financial services group at the forefront of financial and technological innovation has been a proven and resilient leader for over 70 years.

- Cantor Fitzgerald LP was originally established in 1945 and today is one of the world's preeminent investment banks, with operations in 32 cities across North America, Europe, Asia Pacific and the Middle East.
- Cantor Fitzgerald and its affiliates execute over \$200 trillion in notional financial transactions annually.
- Cantor Fitzgerald services more than 7,000 institutional clients.
- Cantor Fitzgerald's affiliates and subsidiaries include BGC, Newmark Knight Frank, CCRE, Cantor Fitzgerald Asset Management, Cantor Prime Services and other businesses.

Source: Cantor Fitzgerald, as of 10th July 2024.

This Senior Bond Is Fully Collateralised

In addition to the Senior Bond Guarantee by Societe Generale, Collateral has also been added to the Bond in order to mitigate the risk of the Issuer defaulting. It acts as a form of additional insurance. If the Issuer defaults or becomes insolvent, the Collateral assets will be sold with the aim of recovering the market value of the Bond.

This Bond is a Senior Secured Bond issued by SG Issuer, a 100% owned subsidiary of Societe Generale S.A. The Senior counterparty risk to Societe Generale is mitigated through the use of a pool of assets known as “Collateral”. This Bond provides investors with multiple layers of protection to mitigate the impact in the event of any potential future default by Societe Generale.

During the life of the Secured Bonds:

These Secured Bonds will be collateralized with collateral assets held in accounts fully segregated from the Societe Generale estate.

The monitoring of the collateral assets will be performed by an independent service provider.

Independent Custody and Monitoring:

The Collateral is held with The Bank of New York Mellon (Luxembourg) S.A. who acts as an independent custodian. The type and value of Collateral is monitored daily by The Bank of New York Mellon London Branch, to ensure that it is of sufficient value to cover the value of the Product each day. The independence of the Custodian from the Issuer is key so that it can efficiently and accurately:

- Ensure the segregation of the Collateral assets used to back the Product securities
- Monitor the value and type of the Collateral assets posted by the Issuer
- Ensure operational efficiency in case of default on the Issuer

This means that should Societe Generale default or become insolvent, the Collateral would be easily accessible, and could be quickly sold to recover some or all of the current market value of the Bond.

In case of default by Societe Generale:

Investors will have a security interest over the segregated collateral assets.

The liquidation process is predefined and will be managed by independent service providers.

Collateral features:

Eligibility Criteria:

- Any assets that are eligible to be included in the assets of an Undertakings for Collective Investment in Transferable Securities complying with UCITS IV.
- Bonds with a rating inferior to B-, asset backed securities (ABS) and non UCITS hedge funds shares are excluded from the scope of the Eligible Collateral Assets.

Collateral Rules:

The Eligible Collateral Assets shall meet the diversification requirements applying to the assets of an Undertaking for Collective Investment in Transferable Securities complying with UCITS IV.

Haircuts:

Applicable for equities other than any equities comprised in one of the following indices: S&P 500, EUROSTOXX 600, NIKKEI 225, HK Index, Korean Index: 10%.

Format:	EMTN Secured.
Issuer:	SG Issuer.
Guarantor:	Societe Generale (A1/A/A).
Currency:	EUR.
Maturity:	Open-ended.
Collateral:	UCITS eligible collateral pool (i.e. Pools of assets that follow the UCITS IV directive risk diversification rules and eligible assets
Domicile:	Luxembourg.
Paying Agent:	Societe Generale Bank & Trust Luxembourg (SGBT).
Auditor:	Deloitte.
Collateral Custodian:	The Bank of New York Mellon (Luxembourg) S.A.**.
Collateral Monitoring Agent:	The Bank of New York Mellon, London Branch.
Security Trustee / Security Agent:	BNY Mellon Corporate Trustee Services Ltd.
Disposal Agent:	The Bank of New York Mellon, London Branch.
Substitute Paying Agent:	The Bank of New York Mellon, London Branch.
Collateral Pool:	The Collateral Assets held in the Collateral Account N° 355990 established with the Collateral Custodian.
Collateralisation Percentage:	100.0%

WARNING: If either SG Issuer or Societe Generale were to default and the segregated collateral pool was also deficient, you will lose some or all of your investment.

WARNING: This Bond is not 100% protected and you could lose up to 15% of the money you invest.

What Do The Credit Rating Letters Mean?

A credit rating is an evaluation of the credit worthiness of a debtor. The evaluation is made by a credit rating agency of the debtor's ability to pay back the debt and the likelihood of default. The credit rating represents the credit rating agency's evaluation of qualitative and quantitative information for a company or government, including information obtained by the credit rating agencies' analysts.

Credit ratings are used by bond buyers to determine the likelihood that the issuer will repay its bond obligations. Each agency uses its own individual rating methodology for measuring creditworthiness. Credit ratings can be subject to modification due to changes in the economy, business environment or other issues affecting a specific firm, industry or country.

The table below defines what the credit ratings from each agency actually mean.

Credit Risk	Moody's	S & P	Fitch
Investment Grade			
Highest Quality	Aaa	AAA	AAA
High Quality (Very Strong)	Aa1	AA+	AA+
	Aa2	AA	AA
	Aa3	AA-	AA-
Upper Medium Grade (Strong)	A1	A+	A+
	A2	A	A
	A3	A-	A-
Lower Medium Grade	Baa1	BBB+	BBB+
	Baa2	BBB	BBB
	Baa3	BBB-	BBB-
Below Investment Grade			
Lower Grade (Somewhat Speculative)	Ba1	BB+	BB+
	Ba2	BB	BB
	Ba3	BB-	BB-
Low Grade (Speculative)	B1	B+	B+
	B2	B	B
	B3	B-	B-
Poor Quality (May Default)	Caa1	CCC+	CCC+
	Caa2	CCC	CCC
	Caa3	CCC-	CCC-
Most Speculative	Ca	CC	CC
No Interest Being Paid / Bankruptcy	C	C+, C, C-	C+, C, C-
In Default	D	D	D

Source: Moody's, S&P and Fitch 8th July 2024.

WARNING: If either SG Issuer or Societe Generale were to default and the segregated collateral pool was also deficient, you will lose some or all of your investment.

WARNING: If you invest in this Bond you could lose up to 15% of the money you invest.

The Structure of this Bond

This Bond is a Senior Bond* issued by SG Issuer, a 100% owned subsidiary of Societe Generale. The return of your relevant capital protected amount in this Investment, as well as the Investment Return, will be dependent on the solvency of SG Issuer as Issuer and Societe Generale as The Bond Guarantor or in the case of a default the segregated collateral pool (please see page 18) for further details. This Bond has daily liquidity and can be bought and sold on any trading day. There is no minimum investment time limit or early withdrawal penalties or other investment restrictions. The 85% capital protection of the highest net asset value (NAV), as well as the Investment Return, will be dependent on the solvency of SG Issuer as Issuer and Societe Generale as Guarantor. The 85% capital protection of the highest net asset value (NAV) is provided by Societe Generale.

In the case of a default by SG Issuer or Societe Generale, investors have a senior claim to Societe Generale on the residual amount (if any) up to the nominal value of the Bond. Senior Debt is borrowed money that a company must repay first if it goes out of business. Senior Debt holders are most likely to be repaid, followed by junior debt holders, preferred stock holders and common stock holders. In the event that Societe Generale should default or become insolvent, the Bond would terminate early and the Collateral assets will be sold with the aim of recovering the market value of the Bond. If the realised value of the collateral was deficient you will still have a claim against Societe Generale for any difference or shortfall. This claim may be paid in full or part depending on the full range of creditors who hold similar claims against Societe Generale.

*Please also see definition of Senior Debt on page 28.

WARNING: The return of your 85% Max NAV Capital Protected amount, as well as the Investment Return, will be dependent on the solvency of SG Issuer and Societe Generale and the segregated collateral pool if all were to default you will lose some or all of your investment.

Warning: If the Issuer exercises its right to Call, the Bond will redeem early and the investor will receive the current NAV of the Bond (which will be floored at 85% of Maximum Daily NAV). This may be less than the initial investment.

WARNING: If you invest in this Bond you could lose up to 15% of the money you invest.



What Risks Should Be Considered Before Investing?

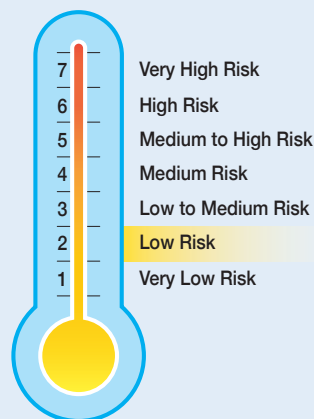
Summary Risk Indicator:

This Bond has a Summary Risk Indicator of 2 (SRI rating 2* out of 7), therefore it is categorised as a Low Risk investment.

SRI Risk Indicator Scale

The SRI Summary Risk Indicator for Investment Bonds

- SRI is composed of two measures;
 - Market Risk Measure (MRM)
 - Credit Risk Measure (CRM) of Issuer / Guarantor.
- **1-7 SRI Risk Scale.**
- **1 Being Lowest Risk** for Investors.
- **4 Being Medium Risk** for Investors.
- **7 Being Highest Risk** for investors.



**Source : Societe Generale KID Document as of 10th July 2024.*

Risk of capital loss: This Product includes a risk of capital loss. The redemption value of this Product may be less than the amount initially invested. Investors could lose up to 15% of their investment.

Counterparty risk on SG Issuer as the Issuer and Societe Generale as Guarantor of the Senior Bond:

By investing in the Bond you take a credit risk to SG Issuer and Societe Generale, SG Issuer in its capacity as Issuer and Societe Generale as Guarantor. In the case of a default by SG Issuer or Societe Generale, investors have a claim on the proceeds of the Segregated Collateral Pool and have a senior claim to Societe Generale on the residual amount (if any) up to the nominal value of the Bond. Senior Debt is borrowed money that a company must repay first if it goes out of business. Senior Debt holders are most likely to be repaid, followed by junior debt holders, preferred stock holders and common stock holders. If a counterparty is unable to fulfil its contractual obligations to return funds to an investor this is known as a default. Societe Generale could default and the realised value of the collateral could be deficient. In the case of a Senior Debt* default by SG Issuer or Societe Generale investors would receive the Recovery Value of the Bond. Please see pages 17-19 for further details on credit risk and the independent credit ratings of Societe Generale as the Guarantor of the Bond.

85% Capital protection of the highest net asset value (NAV):

Up to 15% of investors capital is at risk, this Bond provides 85% capital protection of the highest net asset value (NAV) it has ever achieved. If the underlying Index was to fall, The Bonds NAV is protected and will not fall below 85% of the highest NAV the Bond has ever reached. However, the level of protection has the potential to increase over time as the Bonds peak NAV rises. The 85% daily maximum net asset value protection is provided by Societe Generale one of Europe's largest banking groups. Unlike many protected Bonds, investors are not tied-in and can withdraw their money at The Bond's prevailing NAV at any time. The 85% capital protection of the highest net asset value (NAV) can only increase and it will never fall.

Issuer Callability Risk:

- This Bond is redeemable daily at the option of the Investor and also the Issuer. If the Issuer exercises its right to call, the Bond will redeem early and the investor will receive the current Net Asset Value (NAV) of the Bond (which will be floored at 85% of the maximum daily NAV ever achieved). This may be less than the initial investment. The Product may be redeemed early, thus the maturity date is unknown and can lead to re-investment risk for the investor. If the Product is redeemed early, the investor may miss out on potential future increases in the value of the Product. The timing of an Issuer "Call" or redemption event may not suit investors.

Monetisation Risk:

- The initial 85% Maximum NAV protection of the bond expires on 14/02/2026. The Issuer has the right to close the bond from that date if protection option is not extended. In certain market situations, if the Underlying (i.e. Market Asset) falls significantly, then the remaining notional might be insufficient to purchase a new Lookback Put Option with a minimum maturity of 1 month. In such case, the Product will monetise, i.e. the exposure to the Underlying becomes zero and the Product NAV will not rise again even if the Underlying performs in the future.

- In that instance, SG shall exercise its right to call the Product early and investors will receive the Product NAV, floored at 85% of the Max Daily NAV. This may be less than the initial investment.
- It is important to note that if the value of the Product is falling, the likelihood of monetisation increases as the Product approaches the Lookback Put Option maturity (after 3 years).

Warning: If the Issuer exercises its right to Call, the Bond will redeem early and the investor will receive the current NAV (which will be floored at 85% of Maximum Daily NAV). This may be less than the initial investment.

Market risks:

- If markets performed very poorly over a lengthy period, it is possible the cost of the protection feature would become too expensive and the Bond could be closed and funds returned to investors (monetisation risk). However, the 85% protection of the highest NAV would still apply.
- It's also possible SG Issuer could Call the Bond and close the Bond returning funds to Investors at the prevailing Net Asset Value (NAV), which will not be less than 85% of the highest NAV ever achieved.
- Equities, Funds, technology and financial markets are speculative in nature and can be volatile, future prices may trade lower than current prices. A U.S., European or global economic recession may result in stock, commodity or financial markets weakening significantly. Global pandemics, geo-political tensions, invasions, war, natural hazards, seismic hazards, climatic events or technological developments can cause a disruption to markets. Corporate earnings could fall, dividend levels could decrease. Credit Ratings may change. Economic policies, taxation policy, interest rates, currency exchange rates, or tax rates may change. Consumption patterns may change. The industries in which the underlying stocks operate are fiercely competitive and technological change is rapid. These companies face the risk that they are unable to keep pace with new innovations or that new innovations impact competitive positioning.
- Inflation or even hyperinflation may occur over the duration of your Investment and if the returns on your Investment are lower than the rate of inflation this will reduce what you could buy in the future. The value of your investment could be reduced in real terms.

Warning: Inflation may have an impact on the performance / value of your investment and on the nominal returns. The 85% capital protection cannot protect against the effect of inflation over time.

- Investors may not receive any investment return so this investment may result in an opportunity cost where other assets generate a higher return on investment.
- This Bond may be subject to significant price movement at any time, which may in certain cases lead to the loss of up to 15% of your capital invested.

In a prolonged economic downturn the asset allocation strategy may fail to produce positive returns.

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

Volatility risks:

- The risk control mechanism could cause outperformance of the underlying funds in rapidly falling markets but could also potentially cause underperformance in rapidly rising markets.

Liquidity risk:

- Societe Generale are the Derivative Counterparty and provide a daily secondary market for the Bond during the investment term. However, Societe Generale will also be the only market maker in the Bond. While this Bond has a flexible investment term, it is envisaged that investors will hold the Bond for the medium to long term and all investors should consider the recommended term before investing. Investor can sell their Bond holdings at any time. However, in some exceptional circumstances, or at the discretion of Cantor Fitzgerald Ireland Ltd. you may not be able to purchase new units of the Bond.

No other liquid market:

- Societe Generale will be the sole provider of a secondary market for the Bond. There is no other liquid market on which this Bond can be easily traded and this may have a material adverse effect on the price at which the Bond may be sold. Certain exceptional market circumstances may have a negative effect on the liquidity of the product. You may not be able to sell your product easily or you may have to sell it at a price that significantly impacts how much you get back. As a consequence, you may lose up to 15% of your initial capital invested.

Risk to Returns:

- The returns on the Bond are dependent on the performance of the Underlying Index which in turn depends on the performance of the underlying investment funds, the returns of which are not certain. There is no guarantee that the Investment will achieve

the estimated or anticipated returns illustrated in this document, that it will achieve the returns achieved in the past or that it will achieve any investment return at all. The value of this Bond may, during its lifetime, be lower than the amount of the capital invested. As a consequence, the investor may lose up to 15% of the invested amount.

Fund Manager Risk:

- This Bonds performance is reliant on the Index consisting of the 4 underlying Investment Funds, which in turn depend on the Fund's Managers to act prudently, diversify portfolios sufficiently and act in the best interests of investors in accordance with financial, ethical regulatory and legal standards at all times.

No recourse to any Deposit Guarantee Scheme:

- This Investment is not a Deposit. In the event of a default of SG Issuer as Issuer or Societe Generale as Guarantor your investment will not be covered by any Deposit Guarantee Scheme.

Risk of Bond withdrawal:

- If the volume of funds raised for the Bond is insufficient to proceed, or becomes uneconomical, or exceeds any pre hedged amounts, or in the event of extreme market volatility, Cantor Fitzgerald Ireland Ltd., at its sole discretion and without notice, may withdraw the Bond, or cease to accept applications for it and return the relevant amounts invested to clients without interest.

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.

Hedging Risk:

- After the receipt of a completed application form or an instruction to invest in the Bond, any investor or potential investor who then subsequently decides not to proceed with, or to withdraw from the investment for any reason whatsoever, either before or after the investment date, may then be entirely liable for any hedging costs, breakage costs or bid offer spreads which were incurred by Cantor Fitzgerald Ireland Ltd. in unwinding the position for the investor.

Redemption Risk:

- This Bond could be redeemed early, or "Called" by the Issuer at any time at the prevailing Net Asset Value. The value of the Bond may be lower than the original investment amount. As a consequence, the investor may lose part (up to 15%) of the invested amount if the Bond is called or sold.

Prospectus and KID Documents:

Investors should refer to the KID (Key Information Document), the prospectus and final terms associated to this Bond before making any investment in the Bond.

The KID document is available at cantorfitzgerald.ie/private-clients/structured-investments/

It is also recommended that investors read carefully the "risk factors" section of the Issuers prospectus and final terms associated to this Bond before making any investment in the Bond. The prospectus is available at prospectus.socgen.com and/or could be obtained free of charge from Societe Generale at the internet link stated in this document or from Cantor Fitzgerald Ireland Ltd. upon request.

WARNING: The value of your investment can go down as well as up

WARNING: If either SG Issuer or Societe Generale were to default and the segregated collateral pool was also deficient, you will lose some or all of your investment.

Questions & Answers

How can I invest?

This Bond is a liquid investment which may be bought and sold at any time. If you are not an existing customer you will need to open an account with Cantor Fitzgerald Ireland Ltd. and provide us with the documentation as per the Checklist at the back of this brochure, together with a cheque made payable to "Cantor Fitzgerald Ireland Ltd." or funds transfer to the bank details on the application form, ensuring to give your Cantor Fitzgerald Ireland Ltd. account number and your name as a reference with the fund transfer. This Bond is available to Individuals, Pension Funds, ARF's/AMRF's and Corporates within the Identified Target Market. Before investing in this Bond please contact either your broker in Cantor Fitzgerald Ireland Ltd. or your financial advisor to ensure this Bond meets your financial needs and is suitable to your risk profile.

Who should invest in The Bond?

The Bond may be suitable for some investors with an investment time horizon of 3-5 years, looking for enhanced growth potential with limited risk of up to 15% of capital invested and want daily access to funds. Please see page 27 for further details of the Identified Target Market. The Bond is not suitable for all investors and also is only suitable for a certain portion of the investment portfolio of Target Market investors.

How often is the Bond priced?

The Bond is priced daily.

Can I encash from the fund?

Yes, you can encash out of the fund at any time. No early encashment penalties will apply. However, there is an encashment Dealing Fee of 1%.

How does this Bond work?

The Bond is a liquid investment which may be bought and sold at any time. This Bond provides 85% capital protection of the highest net asset value (NAV) the Bond has ever achieved. This Bond provides investment returns linked to the SGI Dynamic Technology Allocation Index (the "Index"). The Index is based on 4 leading investment funds with strong historic track records; the Fidelity Global Technology Fund (FFGAACE LX EQUITY), provides the Tech equity exposure, Invesco Physical Gold ETC (SGLD IM) provides the Gold exposure, while the Bond exposure is from an equally weighted basket of the Vanguard Global Credit Bond Fund (VGCINEH ID) and iShares Core Corp Bond UCITS ETF (IEAA LN). The Index also has a risk control mechanism which can automatically reduce exposure to Fidelity Global Technology Fund in times when its volatility is high and increase exposure to the Fidelity Global Technology Fund when its volatility is low. This Bond provides 100% participation in the Index final returns. The risk control mechanism within the Index itself can provide variable exposure of up to 100% to the underlying Fidelity Global Technology Fund (FFGAACE LX EQUITY), up to 100% to Invesco Physical Gold ETC (SGLD IM) and up to 50% each to the underlying Vanguard Global Credit Bond Fund (VGCINEH ID) and iShares Core Corp Bond UCITS ETF (IEAA LN). (The 2 bond funds are Equally weighed). (See pages 7-14 for further details).

What is the Underlying Strategy of the Investment?

The potential appreciation of the SGI Dynamic Technology Allocation Index together with 85% daily capital protection of the highest NAV ever achieved.

Who are the parties involved in the Bond?

- The Distributor is Cantor Fitzgerald Ireland Ltd., Heritage House, 23 St. Stephen's Green, Dublin 2. Cantor Fitzgerald Ireland Ltd. is regulated by the Central Bank of Ireland. Cantor Fitzgerald Ireland Ltd. is a member firm of the London Stock Exchange and the Irish Stock Exchange. SG Issuer
- The Bond Issuer is SG Issuer a 100% owned subsidiary of Societe Generale.
- The Guarantor is Societe Generale (one of the largest European financial services groups).
- The Investment Return at redemption is provided by Societe Generale.

What is the Investment term?

Unlike many protected Bond's this Bond has been designed to have daily liquidity, investors are not tied-in and can withdraw their money at any time. The recommended holding period is for 3 to 5 years. However the Bond could be redeemed early, or "Called" by the Issuer at any time at the prevailing Net Asset Value. The 85% capital protection of the highest net asset value (NAV) applies at all times and on a daily basis. The maximum term of the bond is potentially unlimited.

What is the Minimum Investment amount?

€25,000 and in multiples of €1,000 thereafter.

What about dividends and bond coupons?

No dividends or bond coupons are payable directly to investors from the Index or the underlying Funds. However, dividends and bond coupons are reinvested within the underlying total return funds.

What risks are attached to the Bond?

Please refer to pages 21-23 "What risks should be considered before investing?" It is also recommended that investors read carefully the "Risk Factors" section of the Bond's prospectus.

How can I obtain a copy of the KID Document and the Prospectus relating to the Bonds?

The KID documents are available at cantorfitzgerald.ie/private-clients/structured-investments/

You can obtain a copy of the base prospectus relating to the Bond and any further information about the investment Bond free of charge on request from Cantor Fitzgerald Ireland Ltd. You will also be able to access the prospectus on the following website: "prospectus.socgen.com".

Prospectus and KID Documents:

Investors should refer to the KID (Key Information Document), the Prospectus and final terms associated to this Bond before making any investment in the product. The KID document is available at <https://cantorfitzgerald.ie/private-clients/structured-investments/>. It is also recommended that investors read carefully the "risk factors" section of the Issuers prospectus and final terms associated to this Bond before making any investment in the Bond. The prospectus is available at "prospectus.socgen.com". or from Cantor Fitzgerald Ireland Ltd. upon request.

What about Currency Risk?

This investment and any returns are in Euro and will not be subject to any currency risk.

Is this investment Capital Protected?

The 85% capital protection of the highest net asset value (NAV) ever reached applies on a daily basis. The Level of Capital Protection can increase in line with an appreciating Net Asset Value of the Bond. Investors may lose a maximum of 15% of the original capital invested. The return if any, and investors' capital are subject to the credit risk of the Issuer and Guarantor. If a counterparty is unable to fulfil its contractual obligations to return funds to an investor this is known as a default. In the case of a Senior Debt default by SG Issuer or Societe Generale investors would receive the proceeds of the Segregated Collateral Pool and still hold a Senior claim on Societe Generale for any outstanding shortfall. Please see pages 17-19 for further details on credit risk and the independent credit ratings of Societe Generale as the Guarantor of the Bond.

No recourse to any Deposit Guarantee Scheme:

- This investment is not a Deposit. In the event of a default of SG Issuer and Societe Generale your investment will not be covered by any Deposit Guarantee Scheme

Where does my investment in the Bond go?

Your investment will be initially lodged to your account with Cantor Fitzgerald Ireland Ltd. and your funds will be held by our custodian "Pershing Securities International Ltd." a subsidiary company of the Bank of New York Mellon (Credit ratings AA2 / AA- / AA). Before the investment date the funds will be transferred to SG Issuer and will be held by SG Issuer until the Redemption Date which is variable and at the discretion of the investor. Societe Generale will provide a financial derivative to provide the investment return. At the redemption date funds will be transferred back to your account in Cantor Fitzgerald Ireland Ltd. and will be held in custody for investors by Pershing Securities International. We will advise you of the amount of funds received and request your written instructions at that time.

What are the costs and charges?

Illustrative Example of Cantor & Intermediary Fees in Technology 85% Progressive Protection Bond

	%	€
Total Amount Invested	100%	25,000
Annual Fee (incorporated into the daily price all illustrations are shown net of this fee)	1.00%	250
Annual Fee Payable to authorised investment intermediary who is appointed by Cantor Fitzgerald Ireland Ltd. This is payable from the above annual fee and is not in addition to it.	0.50%	125
Encashment Dealing Fee	1.00%	250

Important Notes In Relation to Fees

100% of your investment is allocated to the Bond and all illustrations are shown net of fees

Both the Cantor Fitzgerald Ireland Ltd. fee and any fee payable to an appointed intermediary are built into the terms of the Bond and incorporated into the daily pricing.

Where you invest through an authorised investment intermediary who is appointed by Cantor Fitzgerald Ireland Ltd. the fee they are paid is taken from the overall fee received by Cantor Fitzgerald Ireland Ltd.

Overall indicative fee quoted above is correct as at the 8th July 2024.

Cantor Fitzgerald Ireland Ltd. receive a fee from Societe Generale for the marketing, administration, literature production & distribution of the Bond. Please refer to the KID Document for more information on costs and charges.

Account Fees:

- For new Cantor Fitzgerald account holders, where this Bond is the only holding in Cantor Fitzgerald, no additional management fees will apply.
- For existing account holders, your current account fee will apply.
- Aviva / Friends First SDIO investors, will continue to pay the standard management fee on their policy.

The overall fees applicable to your investment are detailed in the KID document which is available from Cantor Fitzgerald Ireland Ltd.

Do I have access to my investment?

While this is a liquid investment with daily market liquidity it is recommended that your investment in the Bond be held for the medium to long term. If you need to cash in your investment at any stage, Societe Generale will provide, a daily market price with a 0.5% bid / offer spread. However neither Cantor Fitzgerald Ireland Ltd. nor Societe Generale can guarantee what its value will be at that point and it may be less than you originally invested. Societe Generale will pay you the value of your investment in accordance with the prevailing Net Asset Value (subject to a minimum value of 85% of the Highest NAV ever reached) at that time, less any associated selling costs. Cantor Fitzgerald Ireland Ltd. may impose a dealing fee of up to 1% to process any encashment of your investment. We would need to receive an instruction from you in writing to process any possible encashment of your investment. In the case of joint accounts, corporates, ARF's/ AMRF's & Trusts instructions from all authorised persons will be required. Any final return on the Bond will depend on the performance of the Index. The Bond's issue date is the 1st March 2023 and encashments can occur on a daily basis after the Issue date.

What happens if I die?

- Single applicants: In the event of your death, the Bond will be administered in accordance with the instructions of your personal representatives, and/or as part of probate/administration. Any instruction to encash the Bond by a personal representative will be treated in the same manner as an instruction by the original investor.
- Joint applicants: For Bonds invested in the name of a married couple, the Bond will transfer automatically to the name of the surviving partner. For other joint applications, the Bond will be administered in accordance with the instructions of your personal representatives, and/or as part of probate/administration. Any instruction to encash the Bond by a personal representative will be treated in the same manner as an instruction by the original investor.

What about tax?

Your Investment in the Bond is held in the form of a Senior Bond issued by SG Issuer Based on our understanding of rates of tax, current legislation, regulations and practice, we expect the final bonus returns from this Bond may be subject to Capital Gains Tax (CGT). Your relevant capital sum and any growth will be returned gross of CGT, currently the rate of CGT is 33%. Tax rates and legislation could change in the future and may be applied retrospectively. This is a general guide only. It is important that you consult your tax advisers concerning possible taxation and other consequences of making an investment in the Bond. Cantor Fitzgerald Ireland Ltd. is not a tax advisor and is not offering any tax advice on this Bond. Any gains made from the investment by non-taxable investors may be free of tax. The taxation of any gains on investments in the Bond made by companies, partnerships or other businesses will depend on the tax position of the organisation. If you are unsure of your tax status or require further information, please contact your local tax office and/or refer to the Revenue Commissioners website, www.revenue.ie. Cantor Fitzgerald Ireland Ltd. does not provide tax advice. Independent tax advice should be sought by each investor.

WARNING: This is based on our understanding of current tax law and practice which is subject to change without notice in both Ireland and the UK. This information represents our understanding of the taxation treatment of the Bond but does not constitute tax advice and investors should not place any reliance on the content herein. Investors should satisfy themselves independently of the taxation treatment of the Bond, in relation to Revenue reporting requirements and implications for nondisclosure in their own personal circumstances.

How will I know how this investment is performing?

Cantor Fitzgerald Ireland Ltd. and/or your advisor will write to you each year providing an indication of the performance to date of your Investment against your original entry level. Up to date performance details are also available in our monthly Investment Journal which is available on our website: www.cantorfitzgerald.ie

What happens when the Bond is encashed?

Two days after your Bond encasement or redemption funds representing the appropriate return of your capital, together with any Investment return due, will be transferred back to your account in Cantor Fitzgerald Ireland Ltd. and will be held in custody for investors by Pershing Securities International, a subsidiary company of the Bank of New York Mellon (Credit ratings AA2 / AA- / AA). We will advise you of the amount of funds received and request your instructions at that time.

Target market & key factors when considering if this Bond is right for you

Cantor Fitzgerald's range of structured products are designed to offer investors access to a portfolio covering 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.

Target Market Document		
Criteria	Inside Target Market	Outside Target Market
Client Categorisation	<ul style="list-style-type: none"> Retail Client. Professional Client. Eligible Counterparties. 	
Service Level	<ul style="list-style-type: none"> Advisory Client. Execution Only Client with advice from an external Financial Advisor. 	<ul style="list-style-type: none"> Execution Only without taking any advice from a Financial Advisor.
Distribution	<ul style="list-style-type: none"> Direct Clients. Intermediary Clients. Pension Clients (subject to trustee approval). Corporates, Co-Operatives or Trusts. 	<ul style="list-style-type: none"> Credit Unions.
Minimum Investment	<ul style="list-style-type: none"> Clients willing to invest a minimum of €25,000. 	
Five Criteria Review		
Knowledge and Experience	<ul style="list-style-type: none"> Client must have at least a limited knowledge & experience of similar investments (Structured Products) and the financial markets. Client needs to understand the level of risk and complexity associated with the investment product. Client understands how the return on this complex product is generated. 	<ul style="list-style-type: none"> Client has no knowledge & experience investing in this type of product or the financial markets. Client who does not understand how this investment work.
Ability to Sustain Loss	<ul style="list-style-type: none"> Client understands that this is an 85% protected Bond unless SG Issuer or Societe Generale were to default and the segregated collateral pool was also deficient. 	<ul style="list-style-type: none"> Clients who are looking for a higher level of risk and return. Clients looking for an investment which can benefit from a Deposit Guarantee Scheme.
Investment Objectives	<ul style="list-style-type: none"> Income & Capital Growth. Capital Growth. 	<ul style="list-style-type: none"> Income Requirement.
Investment Time Horizon	<ul style="list-style-type: none"> Between 3-5 years. 	
Client Risk Profile	<ul style="list-style-type: none"> Very Cautious Investors. Cautious Investors. Considered Risk Takers. Considered Investors. High Risk Takers.* 	
Further Considerations		
ESG Considerations	<ul style="list-style-type: none"> This is not structured as an ESG or SRI orientated product. 	

* This product is Low Risk. Cantor Fitzgerald Ireland Ltd. have included High Risk Takers within the positive target market subject to portfolio diversification and management of investment concentration risk.

WARNING: Certain investments may carry a higher degree of risk than others and may therefore be unsuitable for some investors.

WARNING: The return on your investment amount is linked to the solvency of SG Issuer and Societe Generale, if SG Issuer or Societe Generale were to default and the segregated collateral pool was also deficient, you will lose some or all of your investment.

Terms and Conditions

1. **Definitions:** The following definitions apply to these Terms and Conditions and the contents of this brochure:

85% capital protection of the highest net asset value (NAV): This Bond continuously protects 85% of the highest Net Asset Value (NAV) the Bond has ever achieved. As the NAV rises over time so does the capital protected amount.

'Account': means a Cantor Fitzgerald Ireland Ltd. Client Account in which your funds are administered for the term of your investment (or in the name of the investing life company for pension investors via a Self Directed or Self Invested Insured Plan).

'ARF': means Approved Retirement Fund.

'AMRF': means Approved Minimum Retirement Fund.

'Bond': Means the Cantor Fitzgerald Ireland Technology 85% Progressive Protection Bond.

'Call': A callable bond is a bond that can be redeemed (called in) at any time by the issuer prior to its maturity.

'Calculation Agent': Societe Generale.

'Cantor Fitzgerald Ireland': means Cantor Fitzgerald Ireland Ltd. its successors, assigns and transferees. Cantor Fitzgerald Ireland Ltd. is regulated by the Central Bank of Ireland. Cantor Fitzgerald Ireland Ltd. is a member of the Irish Stock Exchange and the London Stock Exchange.

'Change in law': means any change in any law or regulation (including tax law) occurs or there is a change in the interpretation by the courts or regulator or similar authority of any such law that, in the view of the Issuer and Cantor Fitzgerald Ireland Ltd., would make it illegal for the Issuer to hold hedge positions related to the Bond.

'Collateral': In addition to the Senior Bond Guarantee by Societe Generale, Collateral has also been added to the Bond in order to mitigate the risk of the Issuer defaulting. It acts as a form of additional insurance. If the Issuer defaults or becomes insolvent, the Collateral assets will be sold with the aim of recovering the market value of the Bond. In addition to the first demand guarantee (the "Guarantee") of the Guarantor, payments due under the Notes will be secured by a pledge over collateral assets contained in an account held by the Issuer with the Collateral Custodian.

'Collateral Pool': The Collateral Assets held in the Collateral Account N° 355990 established with the Collateral Custodian.

'Currency': EUR.

Daily weighting system: The index is reviewed and rebalanced on a daily basis.

'Derivative Counterparty': Societe Generale.

'Distributor': Cantor Fitzgerald Ireland Ltd. ("Cantor Fitzgerald Ireland") and its successors, transferees and assigns. Cantor Fitzgerald Ireland Ltd. is a Cantor Fitzgerald Company. Cantor Fitzgerald Ireland Ltd. is regulated by the Central Bank of Ireland. Cantor Fitzgerald Ireland Ltd. is a member firm of the London Stock Exchange and the Irish Stock Exchange.

'Final Return': The investment return payable in respect of the Bond in accordance with Clause 5 Returns on the encashment.

'Financial Advisor': means Cantor Fitzgerald Ireland Ltd. or a regulated firm that is authorised by the Central Bank of Ireland to give investment advice and which is an appointed agent of Cantor Fitzgerald Ireland Ltd.

'Guarantor': Societe Generale.

'Hedging Disruption Event': means any event which, in the Issuer's reasonable opinion, would make it illegal or commercially unfeasible for the Issuer to continue to hedge its obligations in relation to the Bond.

'Index Calculation Agent': Stoxx Limited.

'Initial Strike Date': 24th March 2023.

'Initial Price Level': SGI Dynamic Technology Allocation Index (SGMDTB85 Index) closing price on the investment date.

'Initial Valuation Date': The Index valuation (closing price) on the initial investment date.

'Investment Amount': Shall mean the amount invested in the Cantor Fitzgerald Ireland Technology 85% Progressive Protection Bond.

'Investment Return' shall mean the investment return payable in respect of the Bond in accordance with Clause 5 Returns.

'ISIN Code': XS2347715588.

'Issuer': SG Issuer.

'Issue Date': 31st March 2023.

'Listing': This security will be listed on the Luxembourg Stock Exchange.

'Lookback Put Option': a type of option which allows the user to "look back," or review, the prices of an underlying asset over the lifespan of the option after it has been purchased. The holder may then exercise the option based on the most beneficial historic price of the underlying asset.

'Market Disruption Event': means any of: (i) a disruption or suspension of, or limitation on, the operations of any of the parties or entities connected with the provision of services affecting the Bond, for any reason whatsoever;

(ii) any material modification of any of the Index for any reason whatsoever which affects the Index or the value of any unit of the Index including, without limitation: a split, consolidation or reclassification of the units, or a distribution in the form of dividends which does not comply with the usual dividend policy of the Index, or any other similar event which requires an adjustment;

(iii) the calculation and/or publication of the Index is taken over by another person, or is replaced by a successor asset, or an error in the level of the asset is discovered for any reason whatsoever or the asset ceases to exist.

Minimum Investment: €25,000 and in multiples of €1,000 thereafter.

'NAV' Net Asset Value: the daily market value of the Bond calculated as the sum of the Lookback Put Option (Protection Feature) and the Risky Asset (SGI Dynamic Technology Allocation Index) less any applicable fees.

Protection Feature: Daily 85% capital protection of the highest net asset value (NAV) provided by Societe Generale.

'Realised Volatility': Volatility of the SGI Dynamic Technology allocation Index Investment Strategy calculated using 30 day average volatility.

'Recovery Value': The amount of principal and accrued interest on a debt instrument that is in default which can be recovered when it emerges from a default or bankruptcy.

'Return': means the gross return calculated in accordance with Clause 5.

"Risk Control Mechanism": The systematic management of assets through continual rebalancing between a risky asset holding (in the Fidelity Global Technology Fund (FFGAACE LX Equity), Invesco Physical Gold ETC (SGLD IM) and Vanguard Global Credit Bond Fund Ireland (VGCINEH ID) and iShares Core Corp Bond UCITS ETF (IEAA LN) and cash holdings using a mathematical formula which systematically reduces its exposure to the underlying Funds in times of high volatility, and systematically increases exposure to the Funds in times of low volatility.

Risk Control Formula: Min (100% in the case of the Equity Fund or 100% in the case of the Bond Fund, Target Volatility / Realised Volatility).

'Senior Debt': Borrowed money that a company must repay first if it goes out of business. If a company goes bankrupt, senior debt holders are most likely to be repaid, followed by junior debt holders, preferred stock holders and common stock holders.

Start Date: the date the investors funds are invested which will be confirmed by Cantor Fitzgerald.

'Target Volatility': 8%.

'Term': means the investment period which is variable and flexible.

'The Index': SGI Dynamic Technology Allocation Index (SGMDTB85 Index).

'Underlying Investment Strategy': means the strategy for the Investment Return based upon the performance of the Index.

'You/your': means the person(s) (natural or corporate) investing money in the Bond in accordance with these Terms and Conditions and includes their successors.

2. **Availability:**

- Cantor Fitzgerald Ireland Ltd have Identified a Target Market for this Bond please see page 27 for further details.
- Cantor Fitzgerald Ireland Ltd. accept no responsibility for applications (i.e. completed application form(s) plus cleared funds and any other appropriate documentation if required) until they are physically received.
- All payments in relation to the Bond will be denominated in Euro. Cash cannot be accepted in any circumstances.
- No interest will be paid to you in the period up to the funds are invested.

- (e) Cantor Fitzgerald Ireland Ltd. reserves the right to close the offer of the Bond at any time. Prior to submitting your application, please confirm with Cantor Fitzgerald Ireland Ltd. or your Financial Advisor that the Bond is still available.

3. Documentation Requirements:

All investors will need to complete the relevant application form. If you are investing in the Bond via a Financial Advisor you will also need to complete their documentation. In addition, you will need to satisfy the anti-money laundering and other requirements as applicable and as outlined in the application checklist.

4. Your Investment:

Your investment will be initially lodged to your account with Cantor Fitzgerald Ireland Ltd. and your funds will be held by our custodian "Pershing Securities International Ltd." a subsidiary company of the Bank of New York Mellon (credit rating AA2/AA-/AA) in an individual account in the name of the investor. Before the Start Date Funds will be transferred to SG Issuer and will be held by SG Issuer until the encasement or redemption Date, Societe Generale will provide a financial derivative to provide the investment return. At the Final Maturity Date funds will be transferred back to your account in Cantor Fitzgerald Ireland Ltd. and will be held in custody for investors by Pershing Securities International Ltd. We will advise you of the amount of funds received and request your instructions at that time. For further information please see our Client Assets Key Information Document.

5. Returns:

The Bond Returns are based on the SGI Dynamic Technology Allocation Index. Its value is calculated according to the value of the Underlying Index and the Protection Feature.

On the encasement or **Redemption Date**, the Issuer shall redeem each Bond at the following Cash Settlement Amount

At any time the Bond will be worth:

Max (Final NAV of the Bond, 85% x Max Daily NAV of the Bond).

Protection Feature: Bond value will be at least equal to 85% of the highest daily Net Asset Value (NAV) reached by the Bond.

The Official Closing Level of the Index will be used in all cases.

The Bond's issue date is the 31st March 2023 and encashments can occur on a daily basis after the Issue date. If any date mentioned in this Clause 5 does not fall on a day on which banks are open for business in London and Dublin, unless otherwise stated, the next day on which they are open will be used in its place. The Investment Return earned on the Bond will be dependent on fluctuations in financial markets that are outside Societe Generale and Cantor Fitzgerald Ireland Ltd.'s control.

WARNING: These figures are examples only and are not a reliable guide to future performance. The value of your investment may go down as well as up.

WARNING: You may get back less than you invest.

This investment is in the form of a Senior Bond issued by SG Issuer and the Guarantor is Societe Generale. If SG Issuer or Societe Generale defaults on their obligations you will lose some or even all of the capital invested and any investment return. The Investment Return is provided from the pay-out of financial derivatives provided by Societe Generale before the Start Date. Any return is conditional on the fulfilment of the Counterparty's obligations. In certain, albeit unexpected circumstances, the Counterparty may terminate or default on the derivative contract before its natural expiry. If this were to happen, the return on the investment to such termination will be calculated using best market practice and no return will be earned on the Bond. In the event that the Counterparty does not meet its obligations, or if SG Issuer or Societe Generale were to default, Cantor Fitzgerald Ireland Ltd. will not be liable for any special, incidental, punitive, indirect or consequential damages or losses of any kind incurred by you arising out of or in connection with the Bond.

6. Withdrawals

Your investment in the Cantor Fitzgerald Ireland Technology 85% Progressive Protection Bond may be held for an open ended term. If you need to cash in your investment, we will endeavour to facilitate your request. However we cannot guarantee what its value will be at that point and it may be less than you originally invested. We will pay you the

value of your investment in accordance with the Net Asset Value (subject to a minimum value of 85% of the Highest NAV ever reached) at that time, less any associated selling costs. Cantor Fitzgerald Ireland Ltd. may impose a fee of up to 1% to process encashments. We would need to receive an instruction from you in writing to process the encashment of your investment. In the case of joint accounts, instructions from all parties will be required. Any Final Return on the Bond will depend on the performance of the Index. If you do require access to your Investment you will receive the current market value or 85% of the Max NAV ever reached whichever is higher, which may be less than the original investment.

7. Disclaimer

Reference within the Underlying Investment Strategy to particular assets, stocks or indices are included only to indicate the basis upon which the Investment Return is calculated, not to indicate any association between Cantor Fitzgerald Ireland Ltd. or the Issuer and the relevant asset or the relevant index provider, nor does such reference indicate any endorsement of the investment by the relevant provider. The Bond is not in any way sponsored, sold or promoted by any stock market, index, exchange or, index sponsor, and they make no warranty or representation whatsoever, express or implied, either as to the results to be obtained from the use of such stock market and/or the figure at which the stock market, index or exchange stands at any particular time on any particular day or otherwise. They shall not be liable (whether in negligence or otherwise) to you for any error in the relevant stock market, relevant index or related exchange and shall not be under any obligation to advise any person of any error therein. This document has been prepared in order to assist investors to make their own investment decisions and is not intended to and does not constitute personal recommendations. Specifically the information contained in this report should not be taken as an offer or solicitation of investment advice. Not all investments are necessarily suitable for all investors and Cantor Fitzgerald Ireland Ltd. recommend that specific advice should always be sought prior to investment, based on the particular circumstances of the investor.

8. Tax

Your Investment in The Bond is held in the form of a Senior Bond issued by SG Issuer and Guaranteed by Societe Generale. Based on our understanding of rates of tax, current legislation, regulations and practice, we expect the final bonus returns from this Bond may be subject to Capital Gains Tax (CGT) and returns will be paid to investors gross of CGT, currently the rate of CGT is 33%. Tax rates and legislation could change in the future and may be applied retrospectively. This is a general guide only. It is important that you consult your tax advisers concerning possible taxation and other consequences of making an investment in the Bond. Cantor Fitzgerald Ireland Ltd. are not tax advisors and are not offering any tax advice on this Bond. Any gains made from the investment by non-taxable investors may be free of tax. The taxation of any gains on investments in the Bond made by companies, partnerships or other businesses will depend on the tax position of the organisation. If you are unsure of your tax status or require further information, please contact your local tax office and/or refer to the Revenue Commissioners website, www.revenue.ie. Cantor Fitzgerald Ireland Ltd. does not provide tax advice. Independent tax advice should be sought by each investor.

WARNING: This is based on our understanding of current tax law and practice which is subject to change without notice in both Ireland and the UK. This information represents our understanding of the taxation treatment of the Bond but does not constitute tax advice and investors should not place any reliance on the content herein. Investors should satisfy themselves independently of the taxation treatment of the Bond, in relation to Revenue reporting requirements and implications for nondisclosure in their own personal circumstances.

9. Encashment or Redemption

Your investment can be encashed upon request. Upon receipt of a valid encashment request the proceeds of your investment will be paid 2 business days after the relevant encashment date. Funds representing the Net Asset Value (subject to a minimum value of 85% of the Highest NAV ever reached), will be transferred back to your account in Cantor Fitzgerald Ireland Ltd. and will be held in custody for investors by Pershing Securities International, a subsidiary company of the Bank of New York Mellon (credit ratings AA2/AA-/AA), in an individual account

in your name. We will advise you of the amount of funds received and request your instructions at that time.

10. Variation

Cantor Fitzgerald Ireland Ltd. reserves the right to amend these Terms and Conditions, subject to the written consent of the Issuer, during the term of the Bond if there is a material, legal, tax or regulatory change affecting these Terms and Conditions. Cantor Fitzgerald Ireland Ltd. and/or your financial advisor will notify you of any changes at least 30 days in advance of changes taking effect.

11. Fees

Cantor Fitzgerald Ireland Ltd. receives a fee for distributing the Bond. Where your investment was made through an authorised financial advisor they also receive a fee for distributing this Bond, these fees are reflected in the terms of the investment. The account fee for custodian services are set in the questions & answers part of this brochure. Please see page 25 for further details on fees.

12. Confidentiality

Cantor Fitzgerald Ireland Ltd. and the Issuer observe a duty of confidentiality about your financial affairs. Neither Cantor Fitzgerald Ireland Ltd. nor the Issuer will disclose details of your investment or your name and address to anyone else, other than to any confidentially appointed agents acting on their behalf or where:

- They are permitted or compelled by law to do so.
- Disclosure is made at your request and with your consent.
- There is a duty to the public to disclose.
- Their legitimate interests require disclosure.

13. Adjustment Events

Should any Market Disruption Event, Change in Law or a Hedging Disruption Event (each an 'Adjustment Event') occur during the term, Cantor Fitzgerald Ireland Ltd. shall be entitled, after consultation with the Issuer and at its absolute discretion, (i) to change the underlying Index or stocks; (ii) to unwind the Bond at the then current market value; (iii) to suspend operations of the Bond during any period in which such event continues and thereafter until the end of the Term; (iv) to adjust any relevant terms of the Bond to preserve the economic equivalent of your investment prior to the occurrence of such Adjustment Event; or (v) to adjust the values used in the calculation of the Investment Return as it deems appropriate, having regard to the Adjustment Event in question. As a result of any such Adjustment Event, the Investment Return (if any) may be lower. In the event of a suspension of the Bond, the Issuer shall arrange for the investment accrued to be held on terms to be agreed between Cantor Fitzgerald Ireland Ltd. and the Issuer at their absolute discretion. Cantor Fitzgerald Ireland Ltd. will notify the investors of the occurrence of any such event in such manner as Cantor Fitzgerald Ireland Ltd. deem appropriate. Neither Cantor Fitzgerald Ireland Ltd., the Issuer, nor their agent(s) shall be liable for any loss howsoever suffered by the investor if there is any total or partial failure of performance resulting from any such Adjustment Event or any other causes beyond the control of Cantor Fitzgerald Ireland Ltd., the Issuer or their agent(s). Events affecting the underlying instrument(s) or hedging transactions: In order to take into account the consequences of certain events affecting the underlying instrument(s) on the Bond or hedging transactions, the issuers prospectus documentation provides for (a) mechanisms to adjust or substitute underlying instrument(s), (b) the deduction of the increased cost of hedging from any due amount, (c) monetisation and accordingly, de-indexation of the pay-off formula for all or part of the amounts payable under the Bond from the underlying instrument(s), and (d) the redemption of the product. Any of these measures may result in losses on the Bond.

14. Information

These Terms & Conditions represent the terms of the contract between you and Cantor Fitzgerald Ireland Ltd. You acknowledge that your application is made on the basis of and is subject to, these Terms & Conditions and the attached brochure and that you have not relied on any representations or other information (whether oral or written) other than as set forth herein. All information that is supplied to you and all communications with you will be in English. The information contained in this brochure is correct at the date sent to you.

15. Jurisdiction

The Terms and Conditions shall be governed by and construed in accordance with the laws of Ireland and the Courts of Ireland shall have exclusive jurisdiction to resolve any disputes in connection with these Terms and Conditions.

16. Unforeseen Events

- (a) Cantor Fitzgerald Ireland Ltd. reserves the right not to proceed, for whatever reason, with this Bond and to refund your investment.
- (b) Neither Cantor Fitzgerald Ireland Ltd. nor the Issuer nor its agent(s) will be liable for any loss you may suffer if either party or its agent(s) is prevented from providing services to you as a result of industrial action or other cause beyond the reasonable control of either party or its agent(s).

17. Hedging:

If the volume of funds raised for the Bond is insufficient to proceed, or exceeds any pre hedged amounts, or in the event of extreme market volatility, Cantor Fitzgerald Ireland Ltd., at its sole discretion and without notice, may withdraw the Bond, or cease to accept applications for it. After the receipt of a completed application form or an instruction to invest in the Bond, any investor or potential investor who then subsequently decides not to proceed with, or to withdraw from the investment for any reason whatsoever, either before or after the Issue Date, may then be entirely liable for any hedging costs, breakage costs or bid offer spreads which were incurred by Cantor Fitzgerald Ireland Ltd. in unwinding the position for the investor.

Investors should read the Risk Factors in the base prospectus in respect of the Issuer's Medium Term Note Programme (the "Base Prospectus") and the terms and conditions of the Bonds as set out in the Base Prospectus. You can obtain a copy of the Base Prospectus relating to the securities and any further information about the investment Bond on request from Cantor Fitzgerald Ireland Ltd. You will also be able to access the base prospectus for the Bond program on the following website:

prospectus.socgen.com

18. Confirmation of Identity

In order to comply with the provisions of the Criminal Justice (Money Laundering & Terrorist Financing) Act 2010 & Criminal Justice Amendment Act 2013, clients must provide Cantor Fitzgerald Ireland Ltd. with the required documentation as detailed on the "Checklist for Investors" at the end of this brochure.

19. Complaints Procedure

While Cantor Fitzgerald Ireland Ltd. aims to provide its customers with excellent service and products and to meet with customer expectations at all times, the Company acknowledges that from time to time, customers of Cantor Fitzgerald Ireland Ltd. may have reason to express dissatisfaction or make a complaint to the Company about a product or service provided. Should you wish to make a complaint, please put your complaint in writing to the Head of Compliance, Cantor Fitzgerald Ireland Ltd., Heritage House, 23 St Stephen's Green, Dublin 2. You can if you wish refer your complaint to the Financial Services and Pensions Ombudsman ("FSPO"). The principal function of the FSPO is to deal with complaints by mediation and, where necessary, by investigation and adjudication. As of September 1st 2013, the FSPO will only accept a complaint from a consumer where the Complainant has already communicated the substance of the complaint to the Financial Services Provider and the Financial Service Provider has been given a reasonable opportunity to deal with the complaint. A Complainant is requested to go through the Cantor Fitzgerald Ireland Ltd. complaint handling process prior to submitting a complaint to the FSPO. If you meet the criteria as set out by the Financial Services and Pensions Ombudsman the FSPO contact details are below:

Financial Services and Pensions Ombudsman
3rd Floor, Lincoln House, Lincoln Place, Dublin 2.
Telephone (01) 567 7000. E-mail: info@fspo.ie

20. Conflicts of Interest

Cantor Fitzgerald Ireland Ltd will receive a percentage of the overall investment amount as a fee for the administration of this Bond. Please refer to Page 25 'What are the costs and charges?' for detailed information on this. Please also refer to www.cantorfitzgerald.ie for details of the Company's Conflicts of Interest Policy summary.

21. Your Personal Data.

Our Privacy Policy can be found on our website here <https://cantorfitzgerald.ie/wp-content/uploads/2018/06/PRIVACY-NOTICEMAY-2018.pdf>

Conflict:

In the event of any conflict or disagreement between these Conditions, any term sheet and/or confirmation, these Conditions shall prevail. Cantor Fitzgerald Ireland Ltd. will be data controller.

Checklist for Investors

Individuals:

- ☐ Please complete the Cantor Fitzgerald Ireland Ltd. Structured Product Application Form as per the instructions on the form. The intermediary declaration on the bottom of the application form should be completed by your financial advisor who has provided investment advice on this investment, otherwise it will be completed by your Cantor Fitzgerald Ireland Ltd. financial advisor who provided the advice.
- ☐ Please include 1 Certified copy of Photo ID such as a valid Driving License or a valid Passport. Photo, government / document number and the entire document must be visible, and also clearly legible. The document must be in date, the photo must be clear and recognisable and the name must correspond exactly to the name on the application form.
- ☐ Please Include 2 Original or 2 Certified copies of Address Verifications such as utility bills or bank statements, these must be current and within the last 6 months, and the addresses must correspond exactly to the address on the application form.

Pensions, Trusts, SSAS, SIPP's, ARF's:

- ☐ Please complete the Cantor Fitzgerald Ireland Ltd. Structured Product Application Form as per the instructions on the form. The intermediary declaration on the bottom of the application form should be completed by your financial advisor who has provided investment advice on this investment, otherwise it will be completed by your Cantor Fitzgerald Ireland Ltd. financial advisor who provided the advice.
- ☐ Copy of the Trust Deed (if applicable).
- ☐ Copy of the Revenue approval letter for the Pension (if applicable).
- ☐ For the Trustee of the account, Certified Copy* of passport / driving license with photograph and 2 original or certified* copies of utility bill/bank statements not more than six months old bearing the name and address of the Trustee(s) (or if the Trustee is a corporate, the two principal directors).
- ☐ For the Beneficiary of the account, Certified Copy* of passport / driving license with photograph and 2 original or certified* copies of utility bill/bank statements not more than six months old bearing the name and address of the Beneficiary.

Corporates & Charities:

- ☐ Please complete the Cantor Fitzgerald Ireland Ltd. Pension Structured Product Application Form as per the instructions on the form. The advisor declaration on the bottom of the application form should be completed by your financial advisor who has provided investment advice on this investment, otherwise it will be completed by your Cantor Fitzgerald Ireland Ltd. financial advisor who provided the advice.
- ☐ Signed Board Resolution, Memo & Articles of Association & Certificate of Incorporation.
- ☐ For 2 directors, Certified Copy* of passport/driving license with photograph and 2 original or certified* copies of utility bill/bank statements not more than six months old bearing the name and address of the two principal directors.

Certified ID: Must be stamped, dated and certified to be a true copy of the original by a member of An Garda Síochána, a bank official, a solicitor, a practicing accountant, a regulated investment intermediary appointed by Cantor Fitzgerald Ireland Ltd. or a member of the judiciary. Alternatively, if you are attending Cantor Fitzgerald Ireland Ltd.'s offices your Cantor Fitzgerald Ireland Ltd. broker can certify your identification. Certifications must be original "Inked" signatures.



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.

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