

CANTOR FITZGERALD TECHNOLOGY 85% PROGRESSIVE PROTECTION BOND

CANTOR
Fitzgerald

FACTSHEET October 2024

CURRENT VALUES:		KEY FACTS:	
Report Date	4th October 2024	Ticker / Sedol	SGMDTB85 / BMF7HY2
Net Asset Value	€118.64	Launch Date	24-03-2023
Guarantee Level	€101.96	Liquidity	Daily pricing & Dealing in EUR €
Listing	Euronext Dublin Stock Exchange	Strategy	Tech Equity, Gold, Bond Fund Returns with 85% protection

INVESTMENT SUMMARY: This Bond aims to generate returns linked to an innovative multi-asset portfolio, dynamically and systemically allocating across Tech Equity, Gold and Bond Funds and Cash on a daily basis depending on prevailing average volatility, whilst ensuring a minimum capital protected value for investors. As the Bonds Net Asset Value (NAV) goes up so does the capital protected amount. The Bond provides investors with a minimum level of at least 85% upward only capital protection of the highest daily Net Asset Value (NAV) it has ever reached. The Bond provides investors with variable exposure (re-calculated daily based on underlying volatility) to leading investment funds: The Fidelity Global Technology Fund, Invesco Physical Gold ETC and 2 leading bond funds from Vanguard and Ishares. This Bond has a target volatility level of 8%. No entry fees or early exit penalties apply to this Bond. This Bond has daily liquidity and pricing.

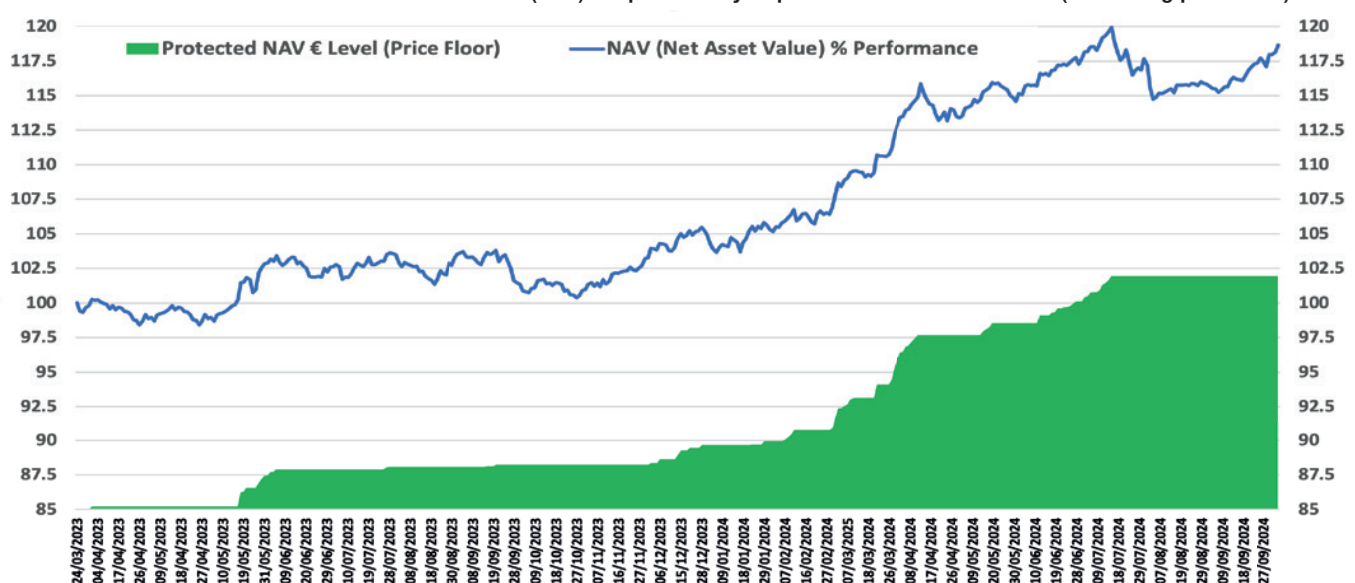
KEY FEATURES:

- ▶ Investment strategy linked to the [The Fidelity Global Technology Fund, Invesco Physical Gold ETC and 2 leading bond funds from Vanguard and Ishares.](#) with a minimum of 85% Capital Protection.
- ▶ Open-ended investment with daily liquidity & pricing, no fixed investment term, no early encashment penalties.
- ▶ Redeemable daily at the option of the investor and also the issuer.
- ▶ Multi asset strategy aims to generate stable returns in a wide variety of market conditions with increasing levels of capital protection.
- ▶ This is a low risk (15% max capital at risk) investment product (SRI Risk Score 2 out of 7).
- ▶ Bond Guarantor: Société Générale (Moody's A1/ S&P's A/ Fitch A) Fully Collateralised.

PERFORMANCE SINCE INCEPTION:

	Product NAV
Cumulative Performance	18.64%
Annualised Performance	11.82%
Annualised Volatility	5.35%
Sharpe Ratio	2.22
Max Drawdown	-4.36%

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



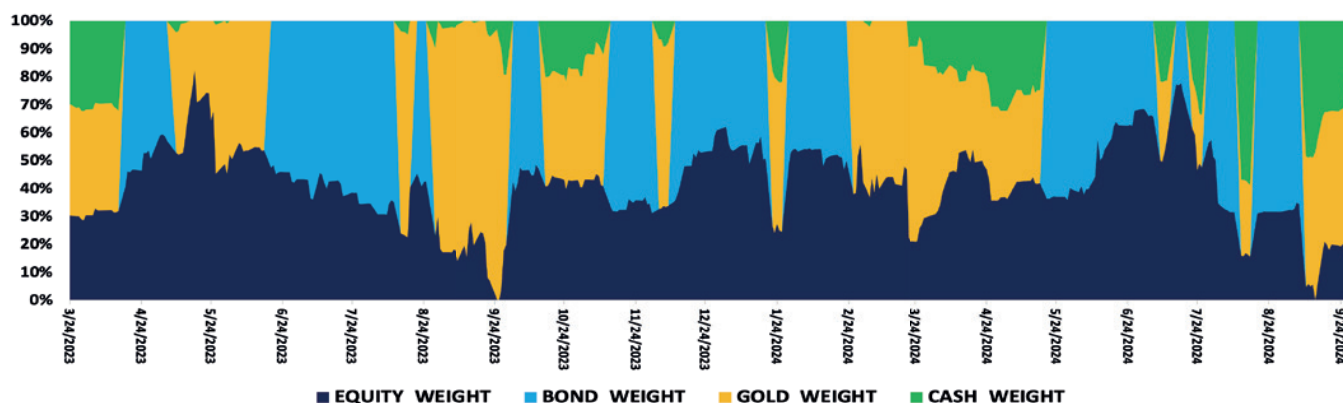
*Data source: Societe Generale 04/10/2024.

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

Asset Allocation Summary: The bond has a dynamic risk control mechanism which on a daily basis can reduce exposure to the Fidelity Global Technology Equity Fund in times when its average volatility is higher (>8%) and increase The Technology Equity Fund exposure when its volatility is lower (<8%). As at the end of September 2024 the Bond was allocating 19.87% exposure to Tech Equities, 0% to the Bond ETF's, 59.65% to the Invesco Physical Gold ETC and 20.47% in Cash. This Bond's allocations to the underlying funds are dynamically and systematically re-calculated on a daily basis with a volatility target of 8%.

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

	Daily*	Maximum*	Minimum*	Average*
Fidelity Global Technology Fund	19.87%	82.34%	0%	41.62%
Invesco Physical Gold ETC	59.66%	96.48%	0%	23.38%
Vanguard and Ishares Bond Funds	0.00%	69.28%	0%	27.56%
Cash	20.47%	32.24%	0%	7.42%

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


*Data source: Société Générale 04/10/2024.

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

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

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

The SGI Dynamic Technology Allocation Index is a volatility-controlled Index that aims to replicate the performance of a Hypothetical Basket composed of The Fidelity Global Technology Fund, Invesco Physical Gold ETC and 2 leading bond funds from Vanguard and Ishares. Each Basket Component Weight is determined daily such that the volatility of the Hypothetical Basket equals the volatility target level, at 8%.

Daily & Historical Pricing Web Link: <https://sgi.sgmarkets.com/en/index-details/SGMDTB85>

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

Cantor & Distributer fees: 1%, this Bond makes variable daily allocations to The Fidelity Global Technology Fund (TER 1.5%, Invesco Physical Gold ETC (TER 0.12%) and 2 leading bond funds from Vanguard (TER 0.20% and Ishares.(TER 0.30%).

BOND ISIN: XS2347715588. **SEDOL:** BMF7HY2. **BOND ISSUER:** SG Issuer. **BOND GUARANTOR:** Societe Generale.

BOND GUARANTOR CREDIT RATINGS: Moody's: A1, Standard & Poor's: A, Fitch: A. This bond is also fully collateralised in the Bank of New York Mellon (Luxembourg) S.A.Collateral Account N° 355990.

For further information please contact: email: investmentinfo@cantor.com Tel: 00353 1 6333800.

CALCULATION AGENT DISCLAIMER:

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

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

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

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

WARNING: The 85% continuous upward only capital protection of the highest NAV, as well as the Investment Return, will be dependent on the solvency of SG Issuer as Issuer and Societe Generale as Guarantor, if SG Issuer and Societe Generale were to default you will lose some or all of your investment.

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

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