

## 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
<b>Client Categorisation</b>	<ul style="list-style-type: none"> <li>Retail Client.</li> <li>Professional Client.</li> <li>Eligible Counterparty.</li> <li>You are categorised a Credit Union and are categorised as a Retail or Professional Client under Mifid II and are regulated by the Central Bank of Ireland under the Credit Union Act 1997 (Regulatory Requirements) Regulations 2016 ("The Regulations").</li> </ul>	
<b>Service Level</b>	<ul style="list-style-type: none"> <li>Advisory Client.</li> <li>Execution Only Client or Credit Union with advice from an external Financial Advisor.</li> </ul>	<ul style="list-style-type: none"> <li>Execution Only without taking any advice from a Financial Advisor.</li> </ul>
<b>Distribution</b>	<ul style="list-style-type: none"> <li>Direct Clients.</li> <li>Intermediary Clients.</li> <li>Pension Clients (subject to Trustee approval).</li> <li>Credit Unions, Corporates, Co-Operatives, Charities or Trusts.</li> </ul>	<ul style="list-style-type: none"> <li>Pension Clients without Trustee approval.</li> </ul>
<b>Minimum Investment</b>	<ul style="list-style-type: none"> <li>Clients willing to invest a minimum of €100,000.</li> </ul>	<ul style="list-style-type: none"> <li>Clients who want to invest less than €100,000.</li> </ul>
Five Criteria Review		
<b>Knowledge and Experience</b>	<ul style="list-style-type: none"> <li>Client must have at least a limited knowledge &amp; experience of similar investments (Structured Products) and the financial markets. Similar products would be investments in Senior Preferred Bank Bonds, fixed rate bonds or floors or Structured Products.</li> <li>Client needs to understand the level of risk and complexity associated with the investment product.</li> <li>Client understands how the return on this complex product is generated.</li> </ul>	<ul style="list-style-type: none"> <li>Client has no knowledge &amp; experience investing in this type of product or the financial markets.</li> <li>Client who does not understand how this investment works.</li> </ul>
<b>Ability to Sustain Loss</b>	<ul style="list-style-type: none"> <li>Client understands that this is 100% protected Bond unless Barclays Bank Ireland were to default.</li> </ul>	<ul style="list-style-type: none"> <li>Clients who are looking for a higher level of risk and return.</li> <li>Clients looking for an investment which can benefit from a Deposit Guarantee Scheme.</li> </ul>
<b>Investment Objectives</b>	<ul style="list-style-type: none"> <li>Income.</li> <li>Mix of Investment Income and Capital Growth.</li> <li>Capital Growth.</li> </ul>	<ul style="list-style-type: none"> <li>Clients who are looking for a return significantly above 3.10% p.a. (3.10% CAR). and are willing to take a higher level of risk to achieve this.</li> </ul>
<b>Investment Time Horizon</b>	<ul style="list-style-type: none"> <li>Between 5-10 Years.</li> <li>Between 10-15 Years.</li> </ul>	<ul style="list-style-type: none"> <li>Under 5 Years.</li> </ul>
<b>Client Risk Profile</b>	<ul style="list-style-type: none"> <li>Very Cautious Investors.</li> <li>Cautious Investors.</li> <li>Considered Risk Takers.*</li> <li>Considered Investors.*</li> <li>High Risk Takers.*</li> </ul>	
Further Considerations		
<b>ESG Considerations</b>	<ul style="list-style-type: none"> <li>This is not structured as an ESG or SRI orientated product.</li> </ul>	<ul style="list-style-type: none"> <li>Clients who are looking for an ESG or SRI orientated product.</li> </ul>

\* This product is Very Low Risk. CFIL have included High Risk Takers within the positive target market subject to portfolio diversification and management of investment concentration risk.

**WARNING: The return on your investment amount is linked to the solvency of Barclays Bank Ireland PLC, if Barclays Bank Ireland PLC were to default you will lose some or all of your investment.**