

CANTOR FITZGERALD TECHNOLOGY 85% PROGRESSIVE PROTECTION BOND

CANTOR
Fitzgerald

FACTSHEET October 2025

CURRENT VALUES:

Report Date	1st October 2025
Net Asset Value	129.8289
Protected Level	110.35
Bond Listing	Euronext Dublin Stock Exchange

KEY FACTS:

Ticker / Sedol	SGMDTB85 / BMF7HY2
Launch Date	24-03-2023
Liquidity	Daily pricing & dealing in EUR €
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 provided by Société Générale (SG). 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, 2 leading bond funds from Vanguard & iShares and Cash. 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.

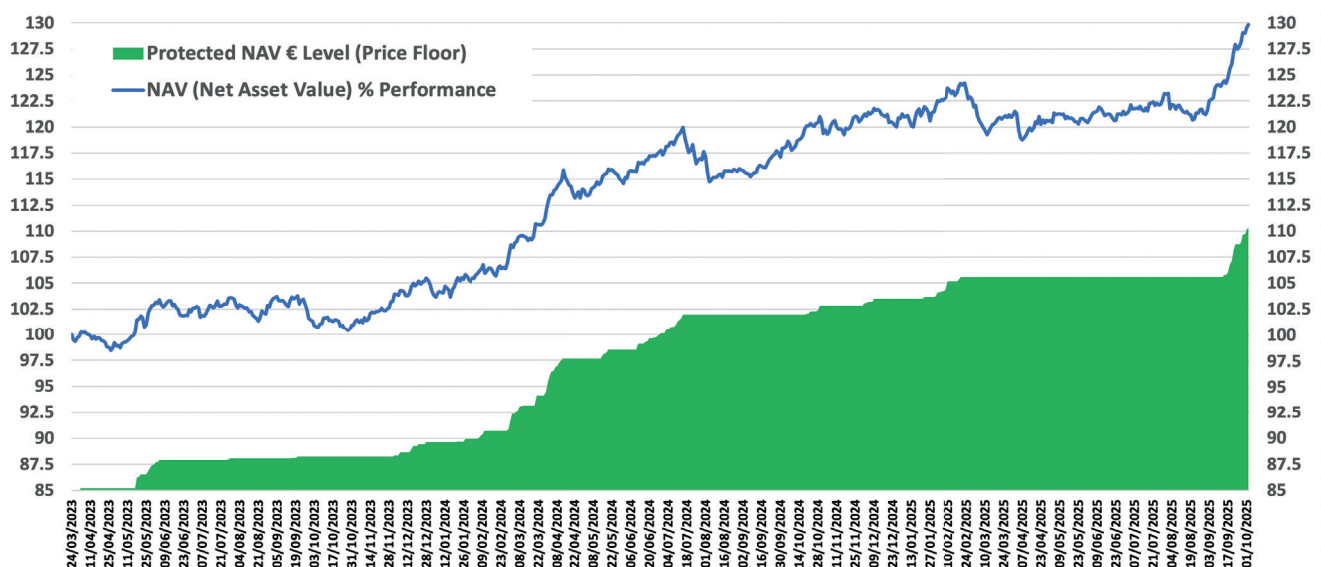
KEY FEATURES:

- ▶ 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) & also collateralised.

PERFORMANCE SINCE INCEPTION:

Cumulative Performance	+29.8289%
Annualised Performance	10.91% p.a.
Annualised Volatility	5.37%
Sharpe Ratio	2.03
Max Drawdown	-4.41%
SRI Risk Level	2 (Low Risk)

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



*Data source: Societe Generale 01/10/2025.

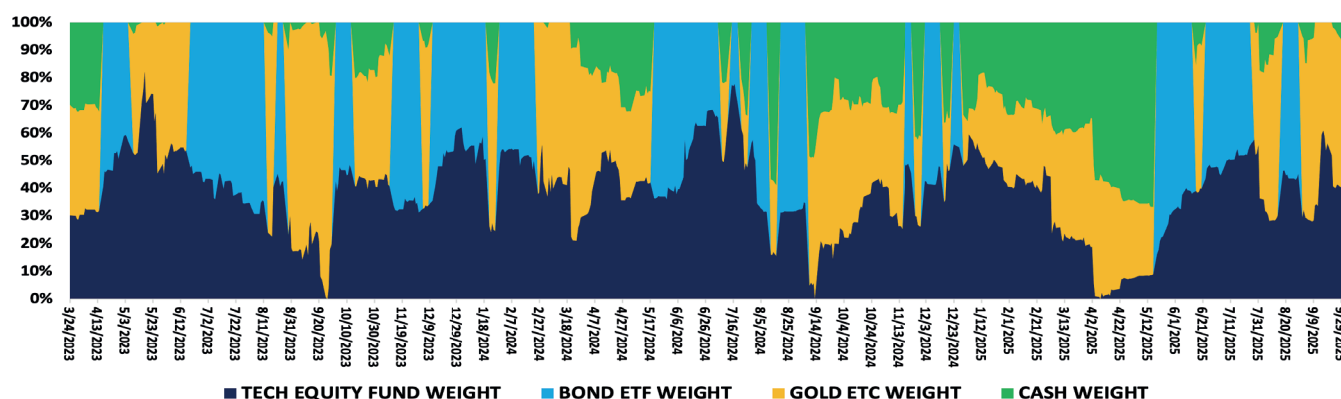
WARNING: Past performance is not a reliable guide to future performance. The value of investments may go down as well as up.

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 2025 the Bond was allocating 40.31% exposure to the Fidelity Global Technology Fund, 0% to the Bond ETF's, 53.69% to the Invesco Physical Gold ETC and 6.01% 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	40.31%	82.34%	0%	39.08%
Invesco Physical Gold ETC	53.69%	96.48%	0%	24.79%
Vanguard and Ishares Bond Funds	0.00%	83.81%	0%	22.98%
Cash	6.01%	66.70%	0%	13.14%

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



*Data source: Société Générale 31/09/2025.

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 SGMDTAL <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 0.30% and Ishares (TER 0.90%) and Cash.

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 Number 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.

DISCLAIMER:

This document has been prepared and distributed by Cantor Fitzgerald Ireland Ltd ("Cantor") for information purposes only and is intended for transmission to retail clients, professional clients, or eligible counterparty's of Cantor. This summary is not intended nor should it be distributed to any investors who are not classed as retail clients, professional clients, or eligible counterparty's of Cantor under the EU Markets in Financial Instrument Directive 2014/65/EU (MiFID II). It is not intended and does not constitute personal recommendations nor provide the sole basis for any evaluation for the securities discussed. Cantor recommends that specific advice should always be sought prior to investment, based on the particular circumstances of the individual investors

Leverage related risk: This Index includes embedded leverage, which amplifies the variation, upwards or downwards, in the value of the underlying instrument(s). Prior to investing in a product having the index described herein (the "Index") as its underlying, investors should seek independent financial, tax, accounting and legal advice. This document does not constitute an offer, or an invitation to make an offer, from Societe Generale to purchase or sell the Index, which cannot be invested in directly. The purpose of this document is simply to describe the principles and main financial characteristics of the Index. **Risk of price movement:** The level of the Index may be subject to significant price movement due to, inter alia, the evolution of the price of the underlying instrument(s) and of the interest rates. **General selling restrictions:** It is each investor's responsibility to ascertain that it is authorised to subscribe, or invest into, any product having the Index as underlying. **Warning regarding the Index:** The Index is the sole and exclusive property of Societe Generale. Societe Generale does not guarantee the accuracy and/or the completeness of the composition, calculation, dissemination and adjustment of the Index, nor of the data included therein. Subject to any applicable law, Societe Generale shall have no liability for any errors, omissions, interruptions or delays relating to the Index. Societe Generale makes no warranty, whether express or implied, relating to (i) the merchantability or fitness for a particular purpose of the Index, and (ii) the results of the use of the Index or any data included therein. Subject to any applicable law, Societe Generale shall have no liability for any losses, damages, costs or expenses (including loss of profits) arising, directly or indirectly, from the use of the Index or any data included therein. The levels of the Index do not represent a valuation or a price for any product referencing such Index. A summary of the Index rules is available either online on the website www.sgindex.com, or if not online, upon written request made to Societe Generale at the address stated in the document. **Commercial nature of the document:** This document is of a commercial and not of a regulatory nature. **Authorisation:** Societe Generale is a French credit institution (bank) that is 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) and regulated by the Autorité des marchés financiers (the French financial markets regulator) (AMF). **Confidentiality:** This document is confidential and may be neither communicated to any third party (with the exception of external advisors on the condition that they themselves respect this confidentiality undertaking) nor copied in whole or in part, without the prior written consent of Societe Generale. **Information on data and/or figures drawn from external sources:** The accuracy, completeness or relevance of the information which has been drawn from external sources is not guaranteed although it is drawn from sources reasonably believed to be reliable. Subject to any applicable law, Societe Generale shall not assume any liability in this respect. **Market information:** The market information displayed in this document is based on data at a given moment and may change from time to time. **Conflict of interest management:** The roles of the different teams involved within Societe Generale in the design, maintenance and replication of the Index have been strictly defined. Where Societe Generale holds a product having the Index as its underlying and other positions exposing it to the Index for its own account, the replication of the Index is made in the same manner by a single team within Societe Generale, be it for the purpose of hedging the product held by external investors or for the purpose of the positions held by Societe Generale acting for its own account. Societe Generale may take positions in the market of the financial instruments or of other assets involved in the composition of the Index, including as liquidity provider. **Marketing of underlying forbidden:** THE UNDERLYING INSTRUMENT(S) OF THIS INDEX MAY NOT BE AUTHORISED TO BE MARKETING IN THE COUNTRY(IES) WHERE SUCH INDEX IS PRESENTED. THE ATTENTION OF INVESTORS IS DRAWN TO THE FACT THAT THE PRESENTATION OF THIS INDEX IN THIS (THESE) COUNTRY(IES) IN NO WAY CONSTITUTES AN OFFER, OR AN INVITATION TO MAKE AN OFFER, TO SUBSCRIBE TO, OR PURCHASE, THE UNDERLYING INSTRUMENT(S) IN SUCH COUNTRY(IES).



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

CORK: 45 South Mall, Cork, T12 XY24.

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

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

email: investmentinfo@cantor.com



Cantor Fitzgerald Ireland



Cantor Fitzgerald Ireland

www.cantorfitzgerald.ie