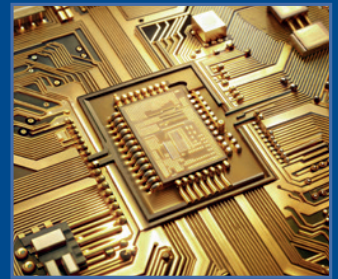


CANTOR FITZGERALD IRELAND

TECHNOLOGY 85% PROGRESSIVE PROTECTION BOND

MARKETING COMMUNICATION

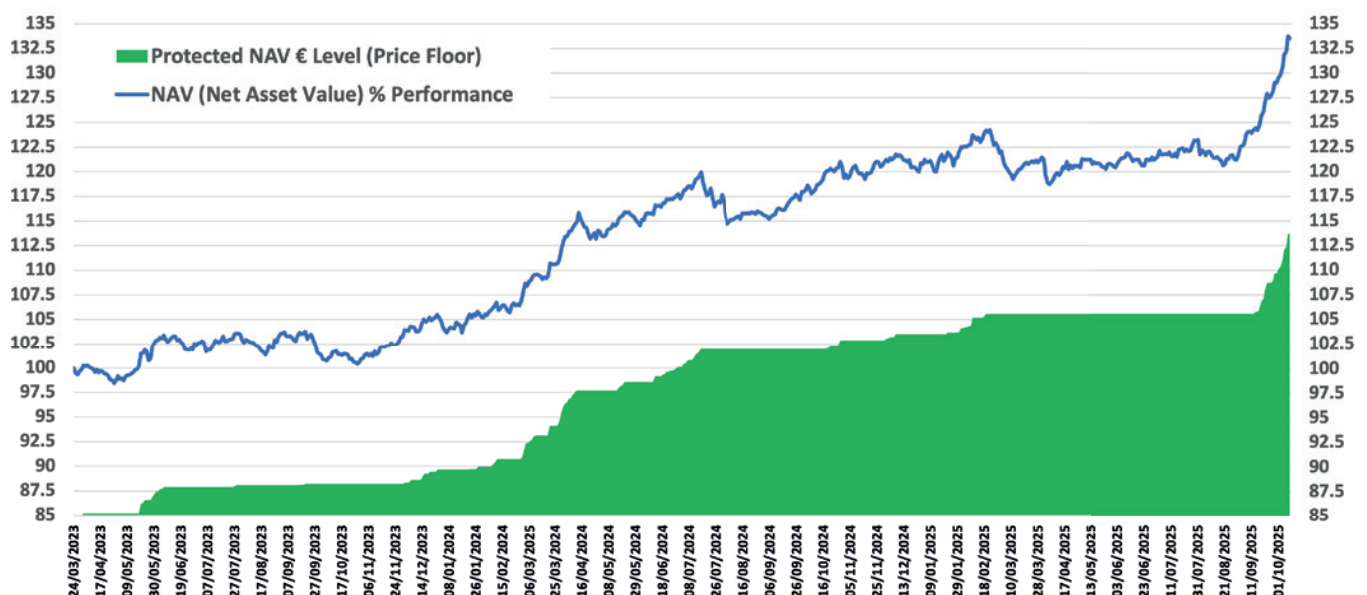


Cantor Fitzgerald Ireland continues to create a range of structured products utilising the expertise contained within our local and global research teams to select underlying assets for the identified target market.

- ▶ 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 85% of the highest Net Asset Value (NAV) ever achieved.
- ▶ A flexible investment with daily liquidity & pricing, no fixed investment term.
- ▶ Redeemable daily at the option of the Investor and also Callable daily by the Issuer.
- ▶ 85% Max NAV protection is provided by Societe Generale (Moody's A1 / S&P's A / Fitch A)*.
- ▶ Aims to generate stable returns in a wide 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.

Investment Summary: The 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 Bonds 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. This Bond's return is 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. Vanguard Global Credit Bond Fund (VGCINEH ID) and iShares Core € Corp Bond UCITS ETF (IEAA LN) provide the Bond returns. If the cost of the Protection Feature becomes too expensive at the time of its renewal, Societe Generale will have the right to "Call" or redeem the Bond and return client's funds at the prevailing NAV (which will be at least 85% of the Max Daily NAV ever reached).

Technology 85% Progressive Protection Bond Actual Returns and 85% Capital Protection Levels Since Launch (24/03/23 - 09/10/25):



*Data Source: Societe Generale 9th October 2025. **Societe Generale KID Document.

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

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

Other Key Features:

Investment Rationale: Technology is one of the most important growth opportunities currently available to investors. Technological Innovation is instrumental in delivering economic and productivity gains. We are likely still in the early stages of the technology revolution with a potential growth opportunity in the years ahead. This Bond provides upward only 85% continuous capital protection of the highest NAV (Net Asset Value) the Bond has ever achieved. So when the Bonds performance is rising, investors will benefit from a rising Net Asset Value together with an increasing level of capital protection. However, if the Bonds Net Asset Value was to fall, the capital protection will never fall below 85% of the highest daily Net Asset Value the Bond has ever reached in the past. The capital protection in this Bond can only increase, it can never fall.

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 could effectively become more than 100% capital protected. This Bonds capital protection can rise the longer the bond is held. The 85% Continuous upward only capital protection of the Bonds highest NAV applies on a daily basis.

Daily Liquidity: While the recommended holding period is 3 to 5 years, Investors in this Bond are not tied into any minimum term and can encash their investment at any time, at the Bonds prevailing Net Asset Value (which will at all times be equal to or above 85% of the highest NAV ever achieved). This Bond has no entry or front loaded fees, and will not face any early exit penalties for exiting at an early stage, Investors can sell the product daily, Societe Generale can also close the product at any time purchasing back units at the prevailing NAV. Redeemable daily at the option of the Investor and also the Issuer. Please see the Bond brochure for further details.

Risks: The Bond has a Summary Risk Indicator of 2 (SRI rating 2 out of 7), it is categorised as a Low Risk investment with an 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 Notes will also be collateralised with collateral assets held in accounts fully segregated from Societe Generale. If the cost of the Protection Feature becomes too expensive at the time of its renewal, 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). 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 of the product brochure.

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

Although certain elements of the product may be classified as ESG under the SFDR, this does not make the Technology 85% Progressive Protection Bond an ESG product.

Warning: 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: 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 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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