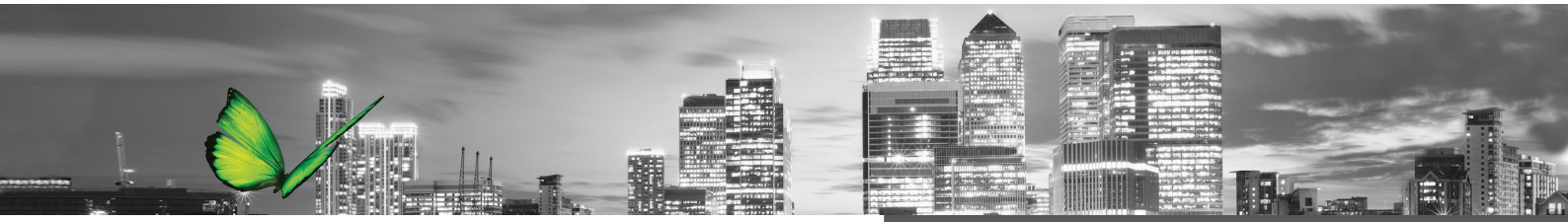
Goldman Sachs
Capital Protected Fixed Income Note USD June 2019
Factsheet



Investment Description

A 6 year Fixed Income investment issued by Goldman Sachs Group.

This Capital Protected note pays fixed quarterly coupons of 0.625% (2.5% p.a.) throughout the 6 year term.

At maturity, full capital will be returned.

Benefits

- Regular quarterly coupons.
- 100% Capital Protected.
- Daily pricing.

Risks

- The return is limited to the pre-defined investment terms.
- Investors will be exposed to the credit risk of the Issuer. If the Issuer becomes insolvent or cannot make the payments on the Product for any other reason, investors could lose some or all of their investment. A decline in the Issuer's credit quality is likely to reduce the market value of the Product and therefore the price an investor may receive for the Product if they were to sell them in the market.

Coupon Payment Dates

Quarterly, on every 3rd of September, December, March and June, commencing on the 3rd September 2019 up to and including the maturity date. If the 3rd falls on a non-business day then the payment will be made on the next available business day.

Product Facts & Features

Issuer:	Goldman Sachs Group Inc
Credit Ratings:	Fitch A, Moody's A3,S&P BBB+ **Source**: Bloomberg 02.05.2019
Maximum Term:	6 years
Investment Structure:	Fixed Income Capital Protected Note
Fixed Coupon Rate:	USD 0.625% per quarter (2.5% p.a.)
Capital Risk:	100% Capital Protected

Key Information

Subscription Period:	02 May 2019 – 29 May 2019 (4.30pm UK Time)
Issue Price:	100%
Issue Date:	03 June 2019
1st Coupon Payment:	03 September 2019
Maturity Date:	03 June 2025
Denominations:	1,000 then lots of 1,000
ISIN:	USD = XS1610664515

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Source: www.goldmansachs.com

Secondary Market

The Issuing bank will endeavour to provide quotes under normal market conditions for trading purposes upon request, subject to a Bid-Offer spread of 1%. On the secondary market, traded prices will exclude any accrued interest ("clean prices").

Sale trades will settle 2 days after the trade date.

Trade orders should be sent to orders@idad.biz

All trades will be settled direct with IDAD's Euroclear a/c 44382.

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