SOCIÉTÉ GÉNÉRALE
ISSUER CALLABLE GROWTH PARTICIPATION

JULY 2022 FACTSHEET

TARGET RETURN: GBP = 7.80% p.a. if called, 500% Participation at maturity if not called

INVESTMENT DESCRIPTION

A 7 year investment linked to the performance of the FTSE 100.

This product offers enhanced growth participation linked to the performance of Underlying at maturity if the issuing bank does not redeem the product early. The Issuer can choose to call the product on any of the quarterly callable observation dates starting at 12 months.

If the Issuer does opt to redeem the product early, the investor will receive their capital back plus the relevant accumulated coupon rate for each quarter that has elapsed since the strike date, and the investment will end. For example, if the product is called by the Issuer at 12 months the investor will receive their capital back plus a payment of four times the Quarterly Coupon Rate.

If the product is not redeemed early then at the final observation date, if the underlying is above its initial level, the investor will receive their capital back plus the growth of the Underlying multiplied by the Participation Rate. For example, if the Underlying has grown by 20% and the participation rate is 500%, the investor will receive capital back plus a 100% coupon payment.

If the Underlying is below its initial level on the Final Observation Date but above 60% of its initial level, then full capital is returned. If the Underlying is below 60% of its original level, capital return will be capped at a maximum loss of 40%. For example, if the Underlying has fallen to 40% of its original level, 60% of the capital will still be returned.

BENEFITS

- Opportunity for enhanced growth if the underlying shows gains.
- Snowballing coupon rate where if the product is called the investor receives the coupon rate for each quarter that has elapsed.
- Callable feature potentially shortens the investment term.
- Early maturity provides an opportunity to re-assess client's wealth strategy.
- Daily pricing under normal market conditions.

RISKS

- The return is limited to the pre-defined investment terms.
- The growth payments are conditional upon the Underlying performance.
- 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 Issuers 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.
- There is a risk is a risk to capital should the underlying breach the capital protection barrier on its Final Observation Date.
- Should investors need to sell their investment before maturity, the trading price will likely mean the get back less than they invested.

PRODUCT FACTS & FEATURES

Issuer:	SG Issuer
Guarantor:	Société Générale
Credit Ratings:	Fitch A, Moody's A1, S&P A-
Source:	Bloomberg 14.06.2022
Maximum Term:	7 years
Investment Structure:	Issuer Callable Growth Participation Note
Participation Rate:	500% times growth above initial level
Callable Observations:	Quarterly (First Observation at 12 months)
Callable Coupon Rate:	GBP: 1.95% Quarterly (7.80% p.a.)
Capital Protection Barrier:	60% Capital Protected

Underlying Basket	Bloomberg Code
UK: FTSE 100	UKX Index

KEY INFORMATION

Subscription Period:	14 Jun 2022 – 13 Jul 2022 (4.30pm UK Time)
Issue Price:	100%
Strike Date:	14 July 2022
Issue Date:	28 July 2022
1st Callable Observation:	14 July 2023
Final Observation Date:	16 July 2029
Maturity Date:	30 July 2029
Denominations:	1,000 then lots of 1,000
ISIN:	XS2476392761

HOW THE INVESTMENT WORKS

Quarterly observations from 12 months ▶ Has the Issuer called and redeemed the Product?

Yes ▶ **Full capital returned plus the accumulated Coupon Rate for each quarter that has elapsed**

No ▼

Final Observation if the Issuer has not called the product ▶ Is the Underlying above its initial levels?

Yes ▶ **Full capital returned plus the growth percentage of the Underlying multiplied by the Participation Rate**

No ▶ **Full capital repaid if all are above the Capital Protection Barrier**
If any are below the Capital Protection Barrier, 60% of capital will be returned

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OBSERVATION DATES (some dates may vary if a bank holiday or non-business day occurs)

	Observation Date	Payment Date	Called By Issuer on this date	Coupon Received
Observation 1	14 July 2023	28 July 2023	Yes	1.95%
Observation 2	16 October 2023	30 October 2023	Yes	3.90%
Observation 3	15 January 2024	29 January 2024	Yes	5.85%
Observation 4	15 April 2024	29 April 2024	Yes	7.80%
Observation 5	15 July 2024	29 July 2024	Yes	9.75%
Observation 6	14 October 2024	28 October 2024	Yes	11.70%
Observation 7	14 January 2025	28 January 2025	Yes	13.65%
Observation 8	10 April 2025	28 April 2025	Yes	15.60%
Observation 9	14 July 2025	28 July 2025	Yes	17.55%
Observation 10	14 October 2025	28 October 2025	Yes	19.50%
Observation 11	14 January 2026	28 January 2026	Yes	21.45%
Observation 12	14 April 2026	28 April 2026	Yes	23.40%
Observation 13	14 July 2026	28 July 2026	Yes	25.35%
Observation 14	14 October 2026	28 October 2026	Yes	27.30%
Observation 15	14 January 2027	28 January 2027	Yes	29.25%
Observation 16	14 April 2027	28 April 2027	Yes	31.20%
Observation 17	14 July 2027	28 July 2027	Yes	33.15%
Observation 18	14 October 2027	28 October 2027	Yes	35.10%
Observation 19	14 January 2028	28 January 2028	Yes	37.05%
Observation 20	12 April 2028	28 April 2028	Yes	39.00%
Observation 21	14 July 2028	28 July 2028	Yes	40.95%
Observation 22	16 October 2028	30 October 2028	Yes	42.90%
Observation 23	15 January 2029	29 January 2029	Yes	44.85%
Observation 24	16 April 2029	30 April 2029	Yes	46.80%
Final Observation	16 July 2029	30 July 2029	500% Participation in growth	60% Capital Protected

IDAD was established in 2002 and our approach from the outset, is what we call the "IDAD Difference". The selection of the investments we offer is not decided in terms of profitability alone and when developing investment products, we favour evidence over dogma. We are happy to work with advisers and product providers alike to deliver a range of investment options to suit differing client wealth strategies. We're proud of our approach to business as well as the investments delivered as a result of the "IDAD Difference". We are committed to building upon our reputation for bringing benefits to all involved in the investment process, but most importantly to the clients.

Societe Generale SA attracts deposits and offers commercial, retail, investment, and private banking services. The Bank offers consumer credit, vehicle lease financing, information technology equipment leasing, life and non-life insurance, custodian services, trade and project financing, currency exchange, treasury services, and financial and commodities futures brokerage services.

Source: Bloomberg 14.06.2022

RATIONALE

Structured products are becoming increasingly popular for investors due to the wide variety of payoffs and levels of protection that can be achieved by the different types of structures that are available.

The opportunity for enhance growth is key to this investment. The investment Is linked to one of the best-known and developed indices in the world and investors will benefit from geared growth in the Index unless the Issuer "calls" the investment early, in which case investors will have to be paid a high Coupon Rate – considerably better than current cash rates. The enhanced participation is designed to more than make up for the loss of dividends a direct investment into the Index would benefit from, and although the returns are effectively capped due to the Callable Coupon Rate, the product is very unlikely to deliver more than the 7.80% per annum, the cap is at a very high level relative to current interest rates and historic returns on the Index.

To manage the capital risk, a Capital Protection Barrier set at 60% means the Underlying must fall by more than 40% over the full term before capital is at risk. Investors are guaranteed to receive a minimum of 60% of their invested capital back even if the Index has fallen by more than 40%.

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SUITABILITY

This product may be suitable for investors who:

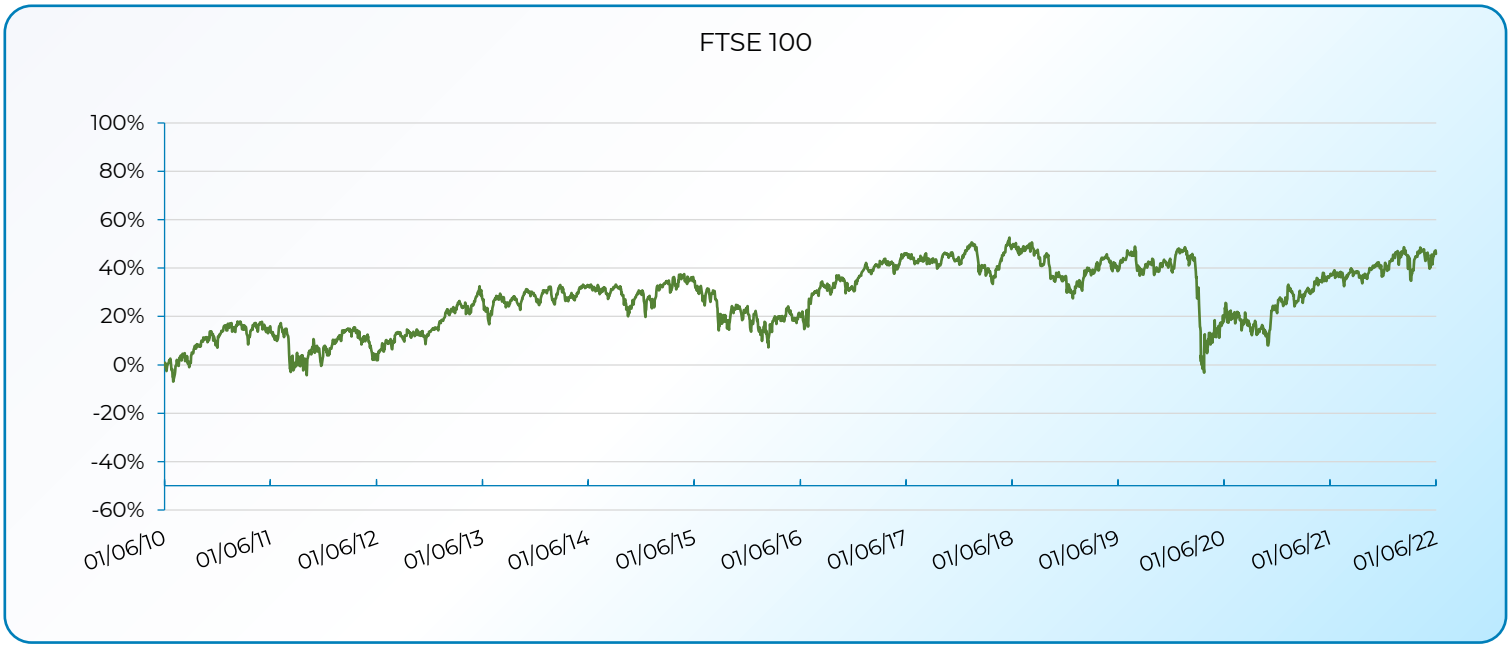
- Are seeking the opportunity for higher returns than current cash rates at the time this product was launched.
- Are seeking growth rather than income
- Understand and accept there is a risk to capital and how the Capital Protection Barrier works.
- Understand the impact of global economic issues and how they will affect the product.
- Understand the criteria which will determine the growth payments
- Are looking to invest for the medium to long term, being happy to remain invested until maturity.
- Can afford to have their cash invested for the full term of the Product.
- Wish to use this investment as part of a well-diversified portfolio.
- Understand that the returns are pre-defined and that they will forgo any growth in the Underlyings which exceeds the fixed level available with this investment product.
- Understand the risk to capital in the event of a counterparty default.
- Should they need to sell their investment, accept that the trading price will likely mean they get back less than they invested.

THE UNDERLYINGS

The **FTSE 100** Index is a capitalization-weighted index of the 100 most highly capitalized companies traded on the London Stock Exchange. The equities use an investibility weighting in the index calculation. The index was developed with a base level of 1000 as of December 30, 1983.

Source: Bloomberg 14.06.2022

MOVEMENT IN THE UNDERLYINGS OVER A 12 YEAR PERIOD



Past performance is not a reliable indicator of future performance and should not be used to assess the future returns or risks

Source: Bloomberg 14.06.2022 Data period: 01.06.2010 to 01.06.2022 - Assumptions shown are net of any initial fees or costs and describe the potential historic return that a client would have received based on the terms of this Product.

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PLACING TRADES

Trade orders should be sent to orders@idad.com
All trades will be settled direct with IDAD's Euroclear a/c 44382

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 include any accrued interest ("dirty prices"). Sale trades will settle 2 days after the trade date.
Trading details as above.

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For more information about this note, please contact us today.

2 Rotherbrook Court, Bedford Road,
Petersfield, Hampshire, GU32 3QG
1 Cornhill, London, EC3V 3ND
+44 (0)1730 776757
enquiries@idad.com
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