SOCIETE GENERALE
MEMORY INCOME REDUCING AUTOCALL

SEPTEMBER 2024 FACTSHEET

Stock Note Risk Profile: There is a higher risk of large or total capital losses when Underlyings are individual Company Stocks rather than Stock Market Indices. Retail investors should seek suitable financial advice before investing.

TARGET RETURN: USD = 14.00% p.a.

INVESTMENT DESCRIPTION

A 4 year investment linked to the performance of four US stocks.

If on any of the quarterly observation dates, including the Final Observation date, the closing levels of all the Underlyings are at or above the Income Trigger, the income will be paid plus any previously missed income payments.

This investment will autocall and mature early if all Underlyings are equal to or above the Autocall Trigger on any quarterly observation date starting at 6 months. If early maturity occurs, full capital is returned and the investment will end. If early maturity does not occur the investment will continue to the Final Observation date.

If the investment does not autocall then at the Final Observation date, if all Underlyings are at or above the Capital Protection Barrier, then full capital is returned. If any Underlying is below the Capital Protection Barrier, capital return will be reduced on a 1.667-for-1 basis from 100%. For example, if the worst performing Underlying has fallen to 40% of its original level, 66.67% of the capital will be returned.

BENEFITS

- Opportunity for regular income payments.
- A memory feature, whereby income previously unpaid, will be included when the income trigger is next activated.
- Autocall feature potentially shortens the investment term and is triggered by minimal growth.
- Early maturity provides an opportunity to re-assess client's wealth strategy.
- Daily pricing.

RISKS

- The return is limited to the pre-defined investment terms.
- **There is a higher risk of large or total capital losses when Underlyings are individual Company Stocks rather than Stock Market Indices.**
- 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 to capital should one of the Underlyings 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 they get back less than they invested.

PRODUCT FACTS & FEATURES

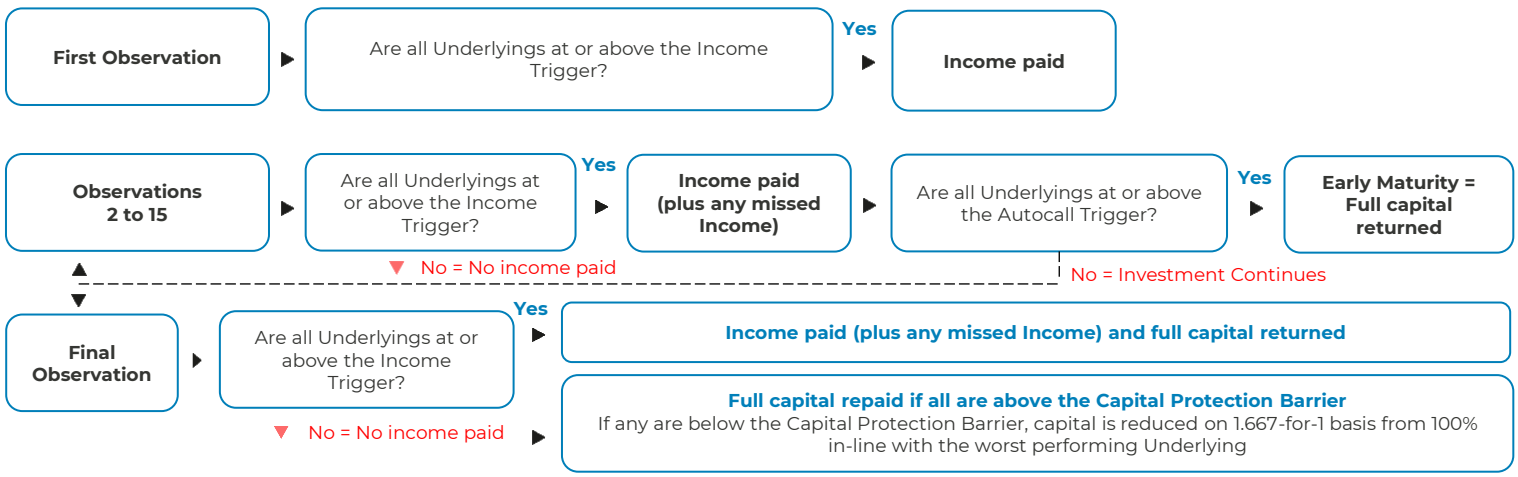
Issuer:	SG Issuer
Guarantor:	Société Generale
Credit Ratings:	Moody's A1, S&P A, Fitch A
Source:	Société Générale: 13.09.2024
Maximum Term:	4 years
Investment Structure:	Memory Income Autocall
Autocall Opportunities:	Quarterly (First Observation at 6 months)
Autocall Trigger:	100% of initial level, 2% reducing Autocall trigger every observation.
Memory Income Rate:	USD: 3.50% Quarterly (14.00% p.a.)
Income Trigger:	65% of initial level
Capital Risk:	Not capital protected
Capital Protection Barrier:	60% Strike with Geared Put (at maturity)

Underlying Basket	**Bloomberg Code**
Starbucks Corp	SBUX UW Equity
Nvidia Corp	NVDA UW Equity
Carnival Corp	CCL UN Equity
Oracle Corp	ORCL UN Equity

KEY INFORMATION

Subscription Period:	13 Sep 2024 – 25 Sep 2024 (4.30pm UK Time)
Issue Price:	100%
Strike Date:	26 September 2024
Issue Date:	03 October 2024
1st Coupon Payment:	26 December 2024
1st Autocall Observation:	26 March 2025
Final Observation:	26 September 2028
Maturity Date:	03 October 2028
Denominations:	USD = 1,000 then lots of 1,000
ISIN:	XS2881880848

HOW THE INVESTMENT WORKS



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

	Observation Date	Payment Date	Income Trigger	Autocall Trigger
Observation 1	26 December 2024	03 January 2025	65%	n/a
Observation 2	26 March 2025	02 April 2025	65%	100%
Observation 3	26 June 2025	03 July 2025	65%	98%
Observation 4	26 September 2025	03 October 2025	65%	96%
Observation 5	26 December 2025	05 January 2026	65%	94%
Observation 6	26 March 2026	02 April 2026	65%	92%
Observation 7	26 June 2026	03 July 2026	65%	90%
Observation 8	28 September 2026	05 October 2026	65%	88%
Observation 9	28 December 2026	05 January 2027	65%	86%
Observation 10	29 March 2027	05 April 2027	65%	84%
Observation 11	28 June 2027	06 July 2027	65%	82%
Observation 12	27 September 2027	04 October 2027	65%	80%
Observation 13	27 December 2027	03 January 2028	65%	78%
Observation 14	27 March 2028	03 April 2028	65%	76%
Observation 15	26 June 2028	03 July 2028	65%	74%
Final Observation	26 September 2028	03 October 2028	65%	60% Geared Put

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.

SG Issuer SA provides financial services. The Company issues secured and unsecured notes, as well as offers asset management services for equities, interest rates, currencies, credit, commodities and funds. SG Issuer serves customers in Luxembourg.

Source: Bloomberg 13.09.2024

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 an income stream can be of key importance to investors as part of their wealth planning. The probability of an income payment being triggered is increased with this investment as an Underlying needs to show a fall of 35% from its initial level on any observation date before the income stream is disrupted. The investment also benefits from a memory feature so that if any income payments have missed being paid, they will catch-up the next time all Underlyings are above the Income Trigger on an observation date. The Underlyings have been selected in order to support the anticipated delivery of that income.

The autocall payoff can bring an early return of capital allowing the opportunity for a re-assessment of investment strategy. The value of this feature cannot be underestimated as it brings with it the opportunity to secure capital value, as well as the chance to take advantage of future market trends.

To manage the capital risk, a final level barrier set at 60% means an Underlying must fall by more than 40% over the full term before capital is at risk.

SUITABILITY

This product may be suitable for investors who:

- **Understand that there is a higher risk of large or total capital losses when Underlyings are individual Company Stocks rather than Stock Market Indices.**
- Are seeking the opportunity for higher returns than current cash rates at the time this product was launched.
- Are seeking income rather than growth.
- 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. 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.

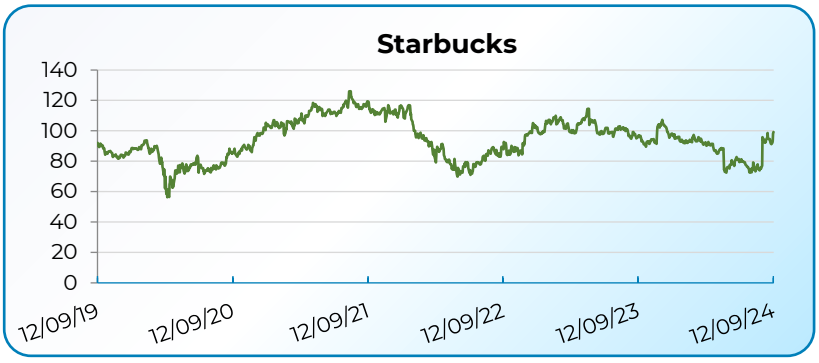
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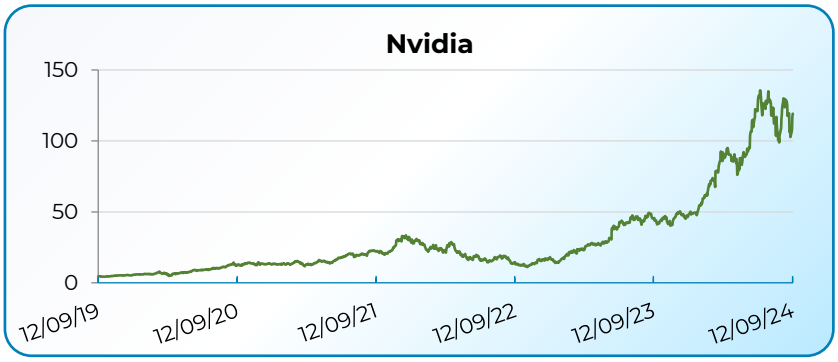
SEPTEMBER 2024 FACTSHEET

TARGET RETURN: **USD = 14.00% p.a.**

UNDERLYINGS



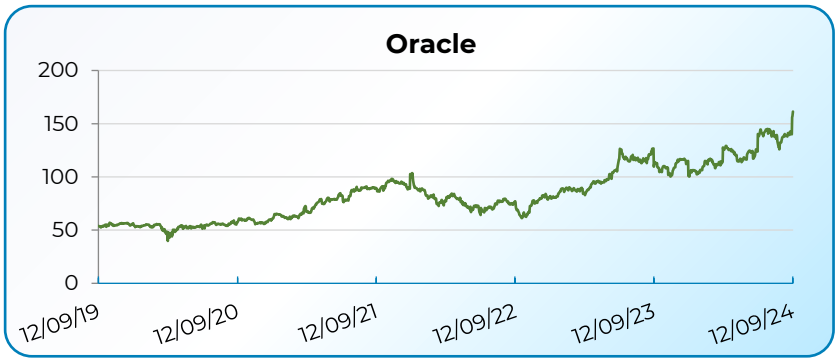
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Source: Bloomberg 13.09.2024 Data period: 12.09.2019 to 12.09.2024 - Assumptions shown are net of any initial fees or costs and describe the potential historic return that a client would have received based on the terms of this Product.

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

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Trading details as above.

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