

CANTOR FITZGERALD IRELAND EURO BLUE CHIP KICK OUT BOND III

MARKETING COMMUNICATION



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

KEY PRODUCT FEATURES:

- ▶ Potential returns of up to 10% p.a. (not compounded).
- ▶ Investment returns are linked to 4 blue chip European stocks; Adidas AG, Danone SA, Industria de Diseno Textil SA (“Inditex”) and CRH PLC.
- ▶ **3 Investor protection features** (further explained overleaf):
 - **Step Down Kick Out Level** continuously reducing by 2.5% every 6 months from year 1 (as per in the table below).
 - **Star Feature**, if any of the 4 Stocks is above their Initial Price Level on the Final Valuation Date 100% of capital is returned.
 - **50% Protection Barrier** at maturity.
- ▶ 5 Year investment with 9 potential opportunities to redeem every 6 months from year 1 to the Final Valuation Date.
- ▶ This is a capital at risk investment product.
- ▶ **Guarantor:** Societe Generale. (Moody’s A2, S&P’s A / Fitch A). **Issuer:** SG Issuer (Moody’s A2 / S&P’s A).
- ▶ **Minimum Investment:** €10,000. **Closing Date:** 9th March 2017.

Potential Maturities	Step Down Kick Out Levels (% of Initial Price Levels)	Are all 4 Stocks Equal to or above their Step Down Kick Out Levels?		Bond Automatically Redeems. Repays initial capital and a return of:
1 Year	100%	NO	YES	+ 10.0%
1 ½ Years	97.5%	NO	YES	+ 15.0%
2 Years	95%	NO	YES	+ 20.0%
2 ½ Years	92.5%	NO	YES	+ 25.0%
3 Years	90%	NO	YES	+ 30.0%
3 ½ Years	87.5%	NO	YES	+ 35.0%
4 Years	85%	NO	YES	+ 40.0%
4 ½ Years	82.5%	NO	YES	+ 45.0%
5 Years (Final Valuation Date)	80%	NO	YES	+ 50.0%
Are all 4 Stocks greater than or equal to 50% of their Initial Price Level?		NO	YES	100% of Investors’ Original Capital Returned Only
Is any of the 4 Stocks greater than or equal to their Initial Price Level?		NO	YES	100% of Investors’ Original Capital Returned Only
Knock In Event: Investment is reduced by the negative performance of the least performing stock.				

Source: Cantor Fitzgerald Ireland Ltd. the graphic above is for illustrative purposes only.

Investment summary: The Cantor Fitzgerald Ireland Euro Blue Chip Kick Out Bond III (the “Bond” or “Investment”) is a 5 year investment with the potential to redeem every 6 months after year 1 with a fixed Bonus Payment. Potential Bonus payments are linked to the performance of 4 Euro Blue Chip Stocks: Adidas AG (ADS GY), Danone SA (BN FP), Inditex (ITX SQ) and CRH PLC (CRH ID).

The Bonus Payments: This bond can produce a maximum potential return of +50% for investors, at the Final Maturity Date even if the least performing stock has fallen by up to 20% from its Initial Price Level. The Bond has the potential to redeem early every 6 months from year 1 onwards. The potential Bonus Payments to investors are calculated as +5.0% for every 6 month period of the term that has elapsed (or 10% per annum). If after year one or any subsequent semi-annual period, any of the 4 stocks are below their relevant Step Down Kick Out Levels, no return is paid for that period and the Bond rolls onto the next period.

The Step Down Feature: This bond has an innovative “Step Down” feature which allows the product to pay out a fixed return even if the 4 Stocks share prices have fallen from their Initial Valuation Levels. The step down levels for this bond are scaled so the 4 Stocks share prices can reduce by 2.5% at each semi-annual valuation date after year 1. After the first year and every 6 months thereafter, should each of the 4 Stocks be equal to or above the relevant Step Down Kick Out Levels detailed in the table on the previous page then the Bond will be redeemed at that point in time. Each investor will then be repaid 100% of their initial capital plus a fixed Bonus Payment, and the product will terminate early. The Step Down Kick Out Levels are set at the start of the investment term and reduce by 2.5% every 6 months (or 5% p.a.) from year 1 onwards, stepping down to their lowest level of 80% in year 5.

The 50% Protection Barrier: If the bond has not kicked out previously, at the end of 5 years (on the Final Valuation Date of 16th March 2022) this Bond returns 100% of investors’ capital if the least performing Stock has not fallen by more than 50% from the Initial Price Level (the 50% Protection Barrier).

The Star Feature: In addition this bond provides the added “Star” protection feature that if any of the 4 Stocks are equal to or above their Initial Price Level at the Final Valuation Date, 100% of investors Capital is also returned irrespective of the performance of the other 3 stocks.

Risk: If after 5 years at the Final Valuation Date the bond has not Kicked Out and any of the 4 Stocks is more than 50% below the Initial Price Level and if none of the 4 Stocks are above their Initial Price Level, investors’ capital will be reduced by the full amount of the negative performance of the least performing stock over the 5 year term (this is known as a Knock In Event). Investors’ capital is therefore at risk.

WARNING: If on the Final Valuation Date the Final Price Level of any of the 4 Stocks is more than 50% below its Initial Price Level and if no stock is above its Initial Price Level you will lose 50% or more of your initial investment.

WARNING: The return on your investment amount is linked to the solvency of SG Issuer as Issuer and Societe Generale as Guarantor, if either were to default you will lose some or all of your investment.

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

Disclaimer

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