Arcus 5Y UK Kickout Deposit Plan (SG08)

ISIN	ODWSJ
Deposit Taker	Societe Generale, London Branch (A (Fitch), A1 (Moody's), A (S&P))
Underlying	FTSE 100
Start Date	13 October 2023
Maturity Date	13 October 2028
Term	5 years
Potential Interest	7.60% p.a.
Capital at Risk	N/A – deposit
Expected tax	Income tax
Min. investment	£3,000
Ways to invest	Direct, ISA, ISA transfer, SIPP, SSAS, Trusts, Corporates, Partnerships
Fees	Expected to be around 1.35% (included in the terms of the Plan)
Application deadlines	ISA transfers: 26 September 2023 | Other investments: 6 October 2023

Kick Out Dates	Kick Out Barrier	Interest
13 October 2026	100%	+22.80%
13 October 2027	100%	+30.40%
13 October 2028	100%	+38.00%

Value Assessment

This Plan has passed our value assessment. For more information on the process we follow to assess fair value, please click here.

Target Market

Client type:	Retail
Ability to bear loss:	No
Return required:	Growth
Investment horizon:	Long term (5 years)
Investor market outlook:	Neutral and bullish (for more information, please see the KID and 'Who is this Plan appropriate for' in the brochure.

	Basic	Informed	Sophisticated
Advised sales	Y	Y	Y
Non-advised sales (with appropriateness)	Y	Y	Y

Please see 'intended retail investor' in the KID for a complete description of the Deposit Taker's target market for this plan.

Simulated Performance

	HISTORICAL SCENARIO
Early maturity Y3	68.94%
Early maturity Y4	5.77%
Y5 interest paid	9.15%
Probability of capital only	16.13%
Probability of capital loss	0.00%

Source: Future Value Consultants, 23 August 2023. Historical scenario 15 years. This simulated performance is provided for illustration purposes only and is not a reliable indicator of the future returns or risks of this Plan. Further simulations, including forward-looking simulations, are available on request, together with high level analysis in the client Brochure and an independent report from Future Value Consultants.

This document has been prepared for financial advisers only and should not be presented or distributed to retail investors. Information correct as of 23 Aug 2023.