

TEMPO STRUCTURED PRODUCTS

Long Growth Accelerator Plan: October 2019

PRODUCT SPOTLIGHT | SUMMARY FACTSHEET

Professional Adviser use only
- not for use with clients

What is this plan?

This is a maximum 10 year plan linked to the UK stock market, offering two investment options, which provide accelerated growth, from a defined percentage of the start level – with an early maturity feature.

The potential returns of the plan depend on the level of the UK stock market, represented by the FTSE 100 FDEW. We have designed the plan to generate an accelerated growth return on the end date, based on the amount that the FTSE 100 FDEW closes above a defined percentage of the start level, up to a maximum potential return. The plan also includes an early maturity feature, which means that it can mature automatically on the 5th anniversary, depending on the level of the FTSE 100 FDEW.

Neither of the plan options need the FTSE 100 FDEW to rise in order to generate positive returns. In addition, both of the options provide a defined level of protection at the end date, if it falls.

	5th anniversary	End date
OPTION 1	On the 5th anniversary, if the FTSE 100 FDEW closes at or above 100% of the start level, option 1 will generate a return of 100% and mature early automatically.	On the end date, at the 10th anniversary, option 1 will generate a return of 4 times the amount that the FTSE 100 FDEW closes above 70% of the start level, with a maximum potential return of 120%.
OPTION 2	On the 5th anniversary, if the FTSE 100 FDEW closes at or above 110% of the start level, option 2 will generate a return of 167.50% and mature early automatically.	On the end date, at the 10th anniversary, option 2 will generate a return of 6 times the amount that the FTSE 100 FDEW closes above 90% of the start level, with a maximum potential return of 180%.

What are the risks of the plan?

Both the potential returns of the plan and repaying the money invested are linked to the level of the UK stock market – and depend upon the financial stability of the Issuer and Counterparty Bank.

For both options, if the FTSE 100 FDEW is below the level needed on the 5th anniversary early maturity will not take place. If the FTSE 100 FDEW is below the level needed on the end date, no return will be generated. In addition, repaying the money invested will depend on the level of the FTSE 100 FDEW on the end date:

If on the end date the FTSE 100 FDEW closes at or above 60% of the start level, money invested will be repaid in full (less any agreed adviser fees and withdrawals).

If on the end date the FTSE 100 FDEW closes below 60% of the start level, the amount of money repaid will be reduced by the amount that the FTSE 100 FDEW has fallen. For example, if the FTSE 100 FDEW has fallen by 45%, the repayment of money will be reduced by 45%.

As with most structured products, the plan also depends on the financial stability of the Issuer and Counterparty Bank. Both the potential returns of the plan and money invested are at risk if the Issuer and Counterparty Bank fail during the investment term.

STOCK MARKET RISK

ISSUER RISK

Who has this plan been designed for?

This plan has been designed for professionally advised investors, who are clients of authorised and regulated investment firms, investing as part of a diversified and balanced portfolio. Prospective investors will want to increase the potential returns of the FTSE 100 FDEW, with returns that are calculated from a defined percentage of the start level, and will be prepared and able to leave their money invested for up to 10 years. **As with all forms of investment, there are risks involved. This plan does not guarantee to repay the money invested. The potential returns of the plan and repaying the money invested are linked to the level of the FTSE 100 FDEW and also depend on the financial stability of the Issuer and Counterparty Bank. Prospective investors should only consider this plan if they understand and accept the risk of losing some or all of any money invested.**

If you would like to find out more about this plan, please contact us...

Professional advisers should refer to the plan brochure and plan application pack, and other important documents, for full details of the plan, including its features and risks. We also provide professional adviser information packs, which include information regarding the identified target market for our plans; and details of the stress testing that we undertake, including the back-testing, forward-modelling and value-for-money assessments. If you would like to find out more about this plan, please contact us...

This document is intended solely for FCA authorised persons, including financial advisory firms and wealth managers ('Professional Advisers'). It is not suitable for, and should not be distributed to, clients or potential clients.

All information is believed to be correct as of 19 Aug 2019.

Plan details

Plan Manager	Tempo Structured Products		
Plan Administrator	James Brearley & Sons		
Issuer / Counterparty Bank	SG Issuer	Societe Generale	
Counterparty credit ratings and outlook	S&P	A	Positive
	Moody's	A1	Stable
	Fitch	A	Stable
'TICS' Category rankings	Amalgamated	19 / 40	
	Credit Ratings	11 / 40	
	CDS	6 / 40	
	Fundamentals: Balance Sheet	29 / 40	
	Fundamentals: Market Indicators	35 / 40	
	Systemic Importance	19 / 40	
Market index link	FTSE 100 FDEW		
Barrier: level and type	60%	End of term	
Currency	GBP		
ISIN	Option 1	GB00BG8HJR49	
	Option 2	GB00BG8HJS55	
UKSPA Product Code	1399 (Growth - other)		

Ways to invest

Ways to invest	ISA, ISA Transfer, Direct investment	
	Pensions: SIPP, SSAS trustees	
	Companies, Charities and Trustees	

Important dates: Offer period

Deadline for ISA transfers	The date by which ISA transfer applications must be received.	27 Sep 2019
Deadline for cheques	The date by which applications accompanied by cheques must be received.	04 Oct 2019
Deadline investments / End of offer period	The date by which all other applications and cleared funds must be received.	11 Oct 2019

Important dates: Investment term

Start date	The date that the investment term of the plan starts.	18 Oct 2019
Kick-out anniversary / Early maturity dates	The dates on which the plan could kick-out and mature early.	18 Oct 2024
End date	The final date at which the plan could mature if there has not been a kick-out on one of the kick-out anniversary dates.	18 Oct 2029
Investment term	10 years maximum: may mature early at year 5	

Potential returns

Option 1

If the FTSE 100 FDEW closes at or above 100% of the start level on the 5th anniversary, the plan will generate a return of 100%.

Otherwise, on the end date, the plan will generate a return of 4 times the amount that the FTSE 100 FDEW closes above 70% of the start level. The maximum potential return for investors is 120%.

Year	Index level	Potential return
Year 1	n/a	n/a
Year 2	n/a	n/a
Year 3	n/a	n/a
Year 4	n/a	n/a
Year 5	At or above 100%	100%
Year 6	n/a	n/a
Year 7	n/a	n/a
Year 8	n/a	n/a
Year 9	n/a	n/a
Year 10	Above 70%	4x index, to max 120%

Option 2

If the FTSE 100 FDEW closes at or above 110% of the start level on the 5th anniversary, the plan will generate a return of 167.50%.

Otherwise, on the end date, the plan will generate a return of 4 times the amount that the FTSE 100 FDEW closes above 90% of the start level. The maximum potential return for investors is 180%.

Year	Index level	Potential return
Year 1	n/a	n/a
Year 2	n/a	n/a
Year 3	n/a	n/a
Year 4	n/a	n/a
Year 5	At or above 110%	167.50%
Year 6	n/a	n/a
Year 7	n/a	n/a
Year 8	n/a	n/a
Year 9	n/a	n/a
Year 10	Above 90%	6x index, to max 180%

Market risk to potential returns

Whether or not the plan generates a return for investors depends on the closing level of the FTSE 100 FDEW on the 5th anniversary and on the end date, for the plan option or options investors choose. If the FTSE 100 FDEW closes below the level needed, for the plan option or options investors choose, on both the 5th anniversary and on the end date, the plan will not generate a return.

Market risk to repayment of money invested

If the closing level of the FTSE 100 FDEW is below the level needed on both the 5th anniversary and the end date, repaying the money invested at maturity will depend on the closing level of the FTSE 100 FDEW on the end date.

If on the end date the FTSE 100 FDEW closes at or above 60% of the start level, money invested will be repaid in full (less any agreed adviser fees and withdrawals).

However, if on the end date the FTSE 100 FDEW closes below 60% of the start level, the amount of money repaid (less any agreed adviser fees and withdrawals) will be reduced by the amount that the FTSE 100 FDEW has fallen. For example, if the FTSE 100 FDEW has fallen by 45%, the repayment of money invested will be reduced by 45% (meaning that investors will get 55% of their investment back).

Issuer and Counterparty Bank risk

Both the potential returns of the plan, and repaying the money invested, depend on the financial stability of the Issuer and Counterparty Bank.

The investments for the plan are issued by SG Issuer, which is part of Société Générale, the Counterparty Bank for the plan.









If SG Issuer and Société Générale become insolvent, or similar, or fail to be able to meet their obligations, it is likely that investors will receive back less than they invested.



It is important to understand that it is not usually possible to claim under the Financial Services Compensation Scheme ('FSCS') if the Issuer and Counterparty Bank fail to meet their obligations or if the index falls.

Target market identification

We have designed the plan for investors who can say yes to the following points. If investors are unable to say yes to each of the points it is possible that the plan is not suitable for their circumstances:

 Are comfortable with investment products that are linked to the UK stock market, represented by the FTSE 100 Fixed Dividend Equal Weight Custom Index ('FTSE 100 FDEW').	 Want the potential for a higher level of return than might be achieved from bank or building society savings accounts.
 Want to increase the potential returns of the FTSE 100 FDEW, with returns which are calculated from a defined percentage of the start level – but understand that the FTSE 100 FDEW closes below the level needed no return will be generated.	 Are prepared and able to leave any money invested for up to 10 years, if the level of the FTSE 100 FDEW means that the plan does not mature early on the 5th anniversary - and understand that cashing in the plan before the end date may result in a loss.
 Want to decrease the likelihood of losing money if the FTSE 100 FDEW falls, but understand that if it is below the defined level of protection on the end date, it will reduce the amount of any money repaid.	 Are likely to have some investment experience, already hold a portfolio of different investment products and understand that any investment should be part of a diversified and balanced portfolio.
 Understand that the returns of the plan and repayment of the money invested depend on the financial stability of the Issuer and Counterparty Bank during the investment term – and accept the potential risk of loss if it fails.	 Take advice from a Professional Adviser, who is part of an authorised and regulated investment firm and assesses the suitability of the plan for investors' personal circumstances.

What documents and other resources and materials should I consider?

There are various documents and materials and resources available to you, that you should consider as a Professional Adviser, to ensure that you fully understand the plan, including its features, risks and terms and conditions.

- We produce the plan brochure and plan application pack, which include the terms and conditions of an investment in the plan, and together form the plan documents.
- The Issuer produces three documents. Firstly, the 'Key Information Document', which is designed to help investors compare different types of investments. Secondly, the 'prospectus', which describes the general terms and conditions and certain risks relating to the securities that are issued for the plan. Thirdly, the 'final terms', which gives details of the specific terms, and may also include details of certain risks, of the securities.
- We produce a 'professional adviser information pack', which is designed to explain how we meet our Manufacturer responsibilities and to help Professional Advisers meet their Distributor responsibilities. In addition, we make internal documents, including our 'product proposal pack' and a 'governance overview' available to Professional Advisers.
- We also provide collateral materials and resources for Professional Advisers, both specifically to support their research due diligence for the plan and generally with regard to understanding structured products. These include: the Tempo Issuer & Counterparty Scorecards ('TICS'), a TICS Reports for the Counterparty Bank; and our Professional Adviser Academy, which offers accredited modules that advisers can use to validate, advance and test their working knowledge of structured products.

Tempo Structured Products is a trading name of ARC SP LLP, registered in England (No. OC400846), with its registered offices at 338 Euston Road, London NW1 3BG. Tempo Structured Products is an appointed representative of TIME Investments, which is a trading name of Alpha Real Property Investment Advisers LLP. TIME Investments is authorised and regulated by the Financial Conduct Authority (FCA No. 534723). Tempo Structured Products and TIME Investments are subsidiaries of Alpha Real Capital LLP, which is authorised and regulated by the Financial Conduct Authority (FCA No. 436048).

©2019. All rights reserved. Tempo Structured Products, 338 Euston Road, London NW1 3BG T: +44 (0)20 7391 4740 W: www.tempo-sp.com