

TEMPO STRUCTURED PRODUCTS


Long Kick-Out Plan: October 2019 - Option 2


'IF/THEN...' SUMMARY

Structured products are investments that are linked to the stock market. Unlike most other types of investment, the levels of risk and the conditions for positive returns to be generated are 'defined by contract', meaning they are legal obligations for the issuer.

The following 'If/then ...' summary provides a basic summary of the key contractual terms, conditions, risks and potential outcomes of the Long Kick-Out Plan - Option 2.

IF...	on the third to the ninth anniversary, the FTSE 100 FDEW closes at or above a reducing percentage of the start level (reducing from 100% at year 3 to 65% at year 10) ...	THEN	you will receive a fixed return of 9.95% for each year that the plan has run. Your original investment will also be repaid. The plan will then mature early and close.
IF NOT...	if, on the third to ninth anniversary, the FTSE 100 closes below a reducing percentage of the start level, the plan will continue to run. On the 10th anniversary, at the end of the investment term, if the FTSE 100 FDEW closes at or above 65% of the start level ...	THEN	you will receive a fixed return of 9.95% for each year that the plan has run. Your original investment will also be repaid.
IF NOT...	if, at the end of the investment term, the FTSE 100 FDEW closes below 65% of the start level, but at or above 60% of the start level ...	THEN	no return will be generated, but your original investment will be repaid.
IF NOT...	if, at the end of the investment term, the FTSE 100 FDEW closes below 60% of the start level...	THEN	the amount of your investment that is repaid will be reduced by 1% for every 1% that the FTSE 100 FDEW is below the start level.
AND IF AT ANY POINT...	the Issuer and Counterparty Bank fail and cannot meet their obligations (for example, making payments due to investors) ...	THEN	you will probably receive back less than you invested. Both the potential returns of the plan and the repayment of your investment depend on the financial stability of Société Générale.

 The 'If/then ...' summary only provides a basic summary of the key contractual terms of the plan. To understand the plan fully, you should read the plan brochure and plan application pack, which describe the features of the plan, including the potential returns and risks, and the terms and conditions, of investing in the plan. As well as the plan brochure and plan application pack there are other documents available to you, which we recommend you consider with your Professional Adviser, before deciding to invest in the plan.

 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. **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. You should only consider this plan if you understand and accept the risk of losing some or all of any money invested.**

'IF/THEN...' SUMMARY

Important information

You should read this 'If/then ...' summary together with the plan brochure, which describes the features of the plan including the potential returns and risks, and the plan application pack, and consider the other important documents, which include the full terms and conditions of the plan.

Nothing in this 'If/then ...' summary or the plan application pack provides investment, tax, legal or any other form of advice. Neither Tempo Structured Products nor James Brearley are able to provide advice on the plan or its suitability for your personal circumstances.

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This 'If/then ...' summary is referred to as a financial promotion by the Financial Conduct Authority and is issued by Tempo Structured Products and approved by Alpha Real Property Investment Advisers LLP for the purposes of section 21 of the Financial Services and Markets Act 2000.

All information is believed to be correct as of 01 Aug 2019.



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