

## PRODUCT SUITE SUMMARY: OCTOBER 2019

Important dates for our October plans: **27 Sep** for ISA transfers; **04 Oct** for applications funded by cheque; **11 Oct** close of offer period (unless closed early); **18 Oct** investment term start date for all plans.

### KICK-OUT PRODUCTS

Plan name	Kick-out or early maturity	Counterparty	Index link	Term	Growth conditions (dates   levels)	Potential return	DELIBERATELY DEFENSIVE	
							Some or all of the returns without requiring inx to rise	A defined level of protection should inx fall
Long Kick-Out Plan: Option 1	YES	Societe Generale	FTSE 100 FDEW	10Y MAX	Y3 - Y10 : Inx at or above 90% of start level	11.60% p.a.	YES	YES   60%   End of term
Long Kick-Out Plan: Option 2	YES	Societe Generale	FTSE 100 FDEW	10Y MAX	Y3 - Y10 : Inx at or above a level reducing by 5% p.a., from 100% of start level in Y3 to 65% of start level in Y10	9.95% p.a.	YES	YES   60%   End of term
Long Kick-Out Plan: Option 3	YES	Societe Generale	FTSE 100 FDEW	10Y MAX	Y3 - Y10 : Inx at or above 100% of start level	17.55% p.a.	YES	YES   60%   End of term

### GROWTH PRODUCTS

Plan name	Kick-out or early maturity	Counterparty	Index link	Term	Growth conditions (dates   levels)	Potential return	DELIBERATELY DEFENSIVE	
							Some or all of the returns without requiring inx to rise	A defined level of protection should inx fall
Long Growth Accelerator Plan: Option 1	YES	Societe Generale	FTSE 100 FDEW	10Y MAX	Y5 : Inx at or above 100% of start level	Y5 : 100% (equals 20% p.a.) (equals 14.87% cagr)	YES	YES   60%   End of term
					Y10 : Inx above 70% of start level (max ret if inx @ 100% of start level)	Y10 : 4X Inx, to max 120% (equals 12% p.a.) (equals 8.2% cagr)		
Long Growth Accelerator Plan: Option 2	YES	Societe Generale	FTSE 100 FDEW	10Y MAX	Y5 : Inx at or above 110% of start level (max ret if inx @ 110% of start level, which requires + 1.92% p.a.)	Y5 : 167.50% (equals 33.50% p.a.) (equals 21.75% cagr)	YES	YES   60%   End of term
					Y10 : Inx above 90% of start level (max ret if inx @ 120% of start level, which requires + 1.84% p.a.)	Y10 : 6X Inx, to max 180% (equals 18% p.a.) (equals 10.84% cagr)		



**DON'T FORGET THE RISKS: As with all forms of investment there are risks involved. These plans do not guarantee to repay the money invested.** The potential returns of the plans and repaying the money invested are linked to the level of the stock market and also depend on the financial stability of the Issuer and Counterparty Bank.

## Important information

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Professional Advisers should not invest in, or advise and recommend their clients invest in, any investment product unless they and their clients understand them, in particular the relevant risks.

Professional Advisers should access and read the relevant plan documents relating to any structured product plan of interest, in particular: the plan brochure; plan application pack, including, the terms and conditions of the plan; and the Issuer's key information document ('KID'), securities prospectus and securities final terms sheet, before making a recommendation to their clients.

The 'Important risks' section of our website highlights the key and other risks of our structured product plans, in addition to explaining important information for Professional Advisers who wish to access the current products area of our website and who may use our structured product plans with their clients. To see our full 'Important risks', please see: [www.tempo-sp.com/home/important-risks](http://www.tempo-sp.com/home/important-risks).

We also provide important resources and collateral support for Professional Advisers, including our Professional Adviser Information Packs (PAIPs), Product Proposal Packs (PPPs), and access to our Tempo Issuer & Counterparty Scorecards ('TICS') and CPD accredited Professional Adviser Academy.

Below is a brief summary of some of the main risks associated with investments in our plans:

### Market risk to potential returns

Whether or not the plan or plan options chosen generate the potential returns for investors depends on the closing level of the relevant index that the plan is linked to, on the relevant dates for the plan, i.e. the kick-out and end dates for kick-out products; the early maturity dates and end dates for growth products; and the income dates, early maturity dates (if applicable) and end dates for income products. If the relevant index for the plan closes below the level needed, for the plan or plan options chosen, on all of the relevant dates, the plan or plan options will not generate a return.

### Market risk to repayment of money invested

If the closing level of the relevant index that the plan is linked to closes below the level needed on all of the kick-out dates (if applicable), early maturity dates (if applicable) and end dates, repaying the money invested at maturity will depend on the closing level of the relevant index on the end date. All of our products are 'Deliberately Defensive' and use single indexes and end of term only barriers. If on the end date the relevant index for the plan or plan options chosen 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 relevant index for the plan or plan options chosen 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 index has fallen. For example, if the index 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 and repaying the money invested, depend on the financial stability of the Issuer and Counterparty Bank, for all of our plans. If the Issuer and Counterparty Bank 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.

### Financial Services Compensation Scheme ('FSCS') protection

It is not usually possible to claim under the Financial Services compensation Scheme if the Issuer and Counterparty Bank fail to meet their obligations or if the stock market index that a plan links to falls.

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