TEMPO STRUCTURED PRODUCTS

PRODUCT SUITE SUMMARY
ISSUE 31: OCTOBER 2022
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Important dates for the **Long Kick-Out Plan**, the **Long Growth & Kick-Out Plan** and the **Long Income Plan**: **23 Sep** for ISA transfers; **07 Oct** close of offer period (unless closed early); **14 Oct** investment term start date.

THE LONG KICK-OUT PLAN *('LKO')*

'DELIBERATELY DEFENSIVE'

Plan name	Kick-out or early maturity	Counterparty	Index link	Term	Growth conditions (dates | levels)	Potential return	Some or all of the returns without needing inx to rise	A defined level of protection should inx fall
Long Kick-Out Plan: Option 1 *('LKO1')*	YES	Societe Generale	FTSE 100 EWFD	10Y (maximum)	Y3 - Y10 : Inx at or above a level reducing by 5.0% p.a. from 100% of start level in Y3 to 65% of start level in Y10	7.20% p.a.	✓	✓ 60% of start level (end of term)
Long Kick-Out Plan: Option 2 *('LKO2')*	YES	Societe Generale	FTSE 100 EWFD	10Y (maximum)	Y3 - Y10 : Inx at or above a level reducing by 2.5% p.a from 100% of start level in Y3 to 82.5% of start level in Y10	8.65% p.a.	✓	✓ 60% of start level (end of term)
Long Kick-Out Plan: Option 3 *('LKO3')*	YES	Societe Generale	FTSE 100 EWFD	10Y (maximum)	Y3 - Y10 : Inx at or above 100% of start level	10.30% p.a.	✓	✓ 60% of start level (end of term)

THE LONG GROWTH & KICK-OUT PLAN *('LGKO')*

'DELIBERATELY DEFENSIVE'

Plan name	Kick-out or early maturity	Counterparty	Index link	Term	Growth conditions (dates | levels)	Potential return	Some or all of the returns without requiring inx to rise	A defined level of protection should inx fall
Long Growth & Kick-Out Plan *('LGKO')*	YES	Societe Generale	FTSE 100 EWFD	10Y (maximum)	Y5 : Inx at or above 105% of start level (which requires +1% p.a. / +0.98% car) Y10 : Inx above 80% of start level (max ret if inx @ 110% of start level, which requires +1% p.a. / +0.96% car)	Y5 : 65.00% (equals 13.00% p.a.) (10.53% car) Y10 : 4X Inx, to max 120% (equals 12% p.a.) (8.2% car)	✓	✓ 60% of start level (end of term)

THE LONG INCOME PLAN *('LIP')*

'DELIBERATELY DEFENSIVE'

Plan name	Kick-out or early maturity	Counterparty	Index link	Term	Income conditions (dates | levels)	Potential income	Some or all of the returns without requiring inx to rise	A defined level of protection should inx fall
Long Income Plan: Option 1 *('LIP1')*	YES	Societe Generale	FTSE 100 EWFD	10Y (maximum)	Y1 - Y10 : Inx at or above 60% of start level – with memory feature – and if inx at or above 110% of start level, early maturity from Y3	5.65% p.a.	✓	✓ 60% of start level (end of term)
Long Income Plan: Option 2 *('LIP2')*	YES	Societe Generale	FTSE 100 EWFD	10Y (maximum)	Y1 - Y10 : Inx at or above 80% of start level – with memory feature – and if inx at or above 110% of start level, early maturity from Y3	6.85% p.a.	✓	✓ 60% of start level (end of term)

It is important that advisers and investors carefully consider the current level of the FTSE 100 EWFD, the level of its fixed dividend and the outlook for its future level. These plans are designed for investors who have a positive view of the future level of the FTSE 100 EWFD, over the medium to long term.

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 repayment of 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

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; *'if/then...'* summary; 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.

We also provide important collateral materials, input and support for Professional Advisers, including our professional adviser information packs *('PAIPs')*, product proposal packs *('PPPs')*, TICS (the Tempo Issuer and Counterparty Scorecards) and access to our CPD-accredited Professional Adviser Academy and video-webinar series.

Our Professional Adviser Academy and video webinar series focus on important areas of education and working knowledge regarding structured products, including regulatory requirements. We place emphasis on our modules and video webinars being educational and contextual, thinking about the investment environment, portfolio construction and diversification considerations and the interests and needs of Professional Advisers and their clients.

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 a plan generates the potential returns for investors depends on the relevant conditions of the plan/option chosen and 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 kick-out, 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/option chosen, on all of the relevant dates, the plan 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, repayment of 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 barriers. If on the end date the relevant index for the plan chosen closes at or above the end of term barrier (which is set at 60% of the start level, allowing the index to fall by up to 40%, for all of the plans, for Issue 31), 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 chosen closes below the end of term barrier, 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 75%, the amount of money repaid will be reduced by 75% (meaning that investors will get 25% of their investment back).

Issuer and Counterparty Bank risk

Both the potential returns and repayment of 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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