

Simplicity Triple Index Defensive Phoenix Note Seventh Edition

(GBP & USD) September 2024



FACTSHEET

Potential return of 4% per period that elapses (8% per annum). Linked to the performance of the FTSE™ 100, S&P 500® and Euro Stoxx 50® Indices. Potential for Early Maturity from the end of year 2 and Semi-Annually thereafter.

About the Investment

This security is an Income Note with an AutoCall feature linked to the performance of the Underlyings detailed below. It has a potential return of **4% per period (8% p.a.)** payable when the closing price of all Underlyings is at or above the Income Trigger Level relative to the initial Strike Levels on the pre-defined Observation Date(s). If the closing price of any one of the Underlyings is below the Income Trigger Level relative to the initial Strike Levels on any Observation Date, the income for that period is not paid. Any unpaid income will be paid on a future payment date if the closing price of all the Underlyings is at or above the Income Trigger Level on that period's Observation Date. The Note is eligible to mature early from the end of **year 2** and **Semi-Annually** thereafter if the closing price of all Underlyings is at or above the Kick Out Trigger Level on the relevant Observation Date(s). Capital is at risk if the Final Valuation Level of any one of the Underlyings is below **65%** of the Strike Level on the Final Valuation Date.

Product Summary

Key features and description

Type: Income Note with AutoCall Feature
Issuer: Citigroup Global Markets Funding Luxembourg S.C.A. ("CGMFL")

Credit Agency	Rating	Outlook
S&P	A+ (Investment Grade)	Stable
Moody's	A1 (Investment Grade)	Stable
Fitch	A+ (Investment Grade)	Stable

Source: Bloomberg, 06 August 2024.

Underlyings: FTSE™ 100 Index (UKX:IND), S&P 500® Index (SPX:IND), Euro Stoxx 50® Index (SX5E:IND).

Income Coupon Rate: **8% p.a. paid Semi-Annually.**

Income Trigger Level: Income Trigger Level as a percentage of the Strike Level: **85%.**

AutoCall/Kick Out Trigger Level: As a percentage of the Strike Level: **100%** from the end of **year 2, Semi-Annually.**

Initial Capital Return Barrier: **65% European Barrier** – observed on the Final Valuation Date of the Note only.

Income Conditions: Periodic Income is paid if the closing price of all of the Underlyings is at or above the Income Trigger Level on the Observation Date. Any unpaid income due to this condition not being met will be paid on any future Observation Date if the closing price of all the Underlyings is at or above the Income Trigger Level on that period's Observation Date (**memory feature**).

Currency: GBP & USD

Key information

Strike Date & Subscription Close Date:
20 September 2024

ISIN:
GBP: XS2866302867
USD: XS2866303246

Maximum Term:
6 years, one week with Early Maturity possible on a **Semi-Annual** basis from the end of **year 2**.

Product Governance:
Mariana practises strict adherence to the guidance set out by the UK Structured Products Association influenced by the FCA Thematic Review TR15/12 including rigorous backtesting and stress testing methodologies to which each product is required to adhere and meet minimum thresholds. Details available upon request.

Important Information: This Factsheet is not an offer of securities; it is a marketing communication and has been prepared for use by professional financial advisers for the purpose of advising their clients. For an investment into this product to be accepted from investors not classified as Professional Investors (such as from beneficial owners of a Life Assurance Policy or an Investment Fund) professional financial advice must have been received from an approved firm. Your attention is drawn to the Important Information at the back of this Factsheet. This Factsheet is issued by Mariana UFP LLP, which is authorised and regulated by the UK Financial Conduct Authority. FCA registration number 551170. **For full details of provisioned/embedded fees, please refer to page 8.**



Stress-Tested



Back-Tested

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Key Features and Description

Initial Capital Return Barrier (continued):

If the Final Valuation Level of any one of the Underlyings is below **65%** of the Strike Level on the Final Valuation Date, Initial Capital will be lost at the rate of 1% for every 1% the worst performing Underlying is below the Strike Level.

Final Valuation Date:

20 September 2030 – the date on which the Final Valuation Level of the Underlyings is calculated for the purpose of deciding whether Initial Capital will be returned in full and whether the Potential Return for that period is due.

Issue Price:

100%

Minimum Investment in Product Currency:

5,000 and multiples of 1,000 in excess thereof

Availability:

Available until 12:00pm (London) on the Strike Date for investment via approved custodians.

Early Maturity:

The Note matures if the closing price of all of the Underlyings is at or above the relevant Kick Out Trigger Level on a Kick Out Observation Date.

Income and Kick Out Observation Dates:

The dates on which the closing price of each Underlying is recorded to ascertain whether the Potential Return is paid and whether Early Maturity occurs. These may be found on page 4, in the Issuer Termsheet and can be summarised upon request for your records.

Suitability

This note may be suitable for investors who:

- Have received professional financial advice (including retail).
- Are looking for a note to generate income payments.
- Understand the factors that drive the movement of the Underlyings.
- Understand all the risks associated with investing in this note (see Risks section for more information).
- Are comfortable that Initial Capital is at risk and some or all of the investment may be permanently lost.
- Have a good knowledge of financial markets and structured notes.
- Understand that the Note returns are linked to the Underlyings.
- Can afford to leave their money invested for the maximum term of the Note.
- Have other savings or investments that are easily accessible to cover emergency or unanticipated expenditure requirement(s).
- Understand that the returns are pre-defined and that they will forgo any growth in the Underlyings which exceeds the returns defined in this Factsheet.

About Mariana

Mariana is a multi-regulated global diversified financial services firm delivering first-rate client service across financial markets. Based in the City of London since 2009, with more than 120 staff across offices in Paris, New York, Geneva, Singapore, Australia and Dubai (DIFC), it caters for both the UK and International Markets across sectors including Capital Markets, Investment Solutions, Tax, Advisory, Asset Management, Fund Management, Order Execution, Research, Analysis, Strategy and Consultancy. It operates an Organised Trading Facility ("OTF") for bonds and equity derivatives and is a leading provider of UK and International Structured Products.

Mariana was initially established as an innovative brokerage firm with the aim of providing global execution services. It now offers independent bespoke market analytics and trading strategies which are designed to complement existing trading models.

Building on this foundation, the team at Mariana has developed the business to offer a wide range of services globally and has established a reputation for expertise in the creation and distribution of innovative performance-focused investments.

Mariana UFP LLP is authorised and regulated by the UK's Financial Conduct Authority. FCA registration number is 551170. It is incorporated in England and Wales, Company No. OC363748.

Strike Level:

The closing price of the Underlyings on the Strike Date.

Final Valuation Level:

The closing price of the Underlyings on the Final Valuation Date.

Maturity Payment Date:

If the Note does not mature early, maturity proceeds and any coupons due will be paid on the date specified in the Issuer Termsheet, which reflects the settlement period(s) relating to this security.

Fees & Charges:

The terms detailed in this Factsheet are net of all product related fees and charges.

Key Benefits

- Offers a potential regular return (with the potential for Early Maturity) without market growth.
- **Memory feature** means that unpaid income will be paid on a future payment date if the closing price of all the Underlyings is at or above the Income Trigger Level on that Observation Date.
- No market growth required in the Underlyings to achieve a return – Opportunity for regular returns even when the Underlyings are below their initial levels.
- Initial Capital is protected from market falls unless the Final Valuation Level of any one of the Underlyings is below the Initial Capital Return Barrier on the Final Valuation Date.
- Daily priced and liquidity per Issuer Published Terms.

Key Risks

- In the event that the Issuer defaults, all Initial Capital may be lost, and no further return paid.
- If the Final Valuation Level of any one of the Underlyings is below the Initial Capital Return Barrier on the Final Valuation Date, there will be a loss of Initial Capital.
- The terms detailed in this document apply only if the Note is held until maturity (or Early Maturity if applicable) and opting to dispose of units prior to this may result in a loss.
- The return received will likely be subject to the maximum of the pre-defined rate.
- The return is conditional upon the performance of the Underlyings.

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Underlyings Performance Graphs

FTSE™ 100 Index (Bloomberg: UKX:IND)

10 year graph from 2014

The FTSE™ 100 Index is a capitalisation-weighted index of the 100 most highly capitalised companies traded on the London Stock Exchange. The equities use an investibility weighting in the index calculation. The index was developed with a base level of 1000 as of December 30, 1983.

Source: Bloomberg, March 2024.

S&P 500® Index (Bloomberg: SPX:IND)

10 year graph from 2014

The S&P 500® Index is widely regarded as the best single gauge of large-cap U.S. equities and serves as the foundation for a wide range of investment products. The index includes 500 leading companies and captures approximately 80% coverage of available market capitalisation.

Source: Bloomberg, March 2024.

Euro Stoxx 50® Index (Bloomberg: SX5E:IND)

10 year graph from 2014

The EURO STOXX 50 Index, Europe's leading blue-chip index for the Eurozone, provides a blue-chip representation of supersector leaders in the region. The index covers 50 stocks from 11 Eurozone countries. The index is licensed to financial institutions to serve as an underlying for a wide range of investment products such as exchange-traded funds (ETFs), futures, options and structured products.

Source: Bloomberg, March 2024.

(Bloomberg: UKX:IND)



(Bloomberg: SPX:IND)



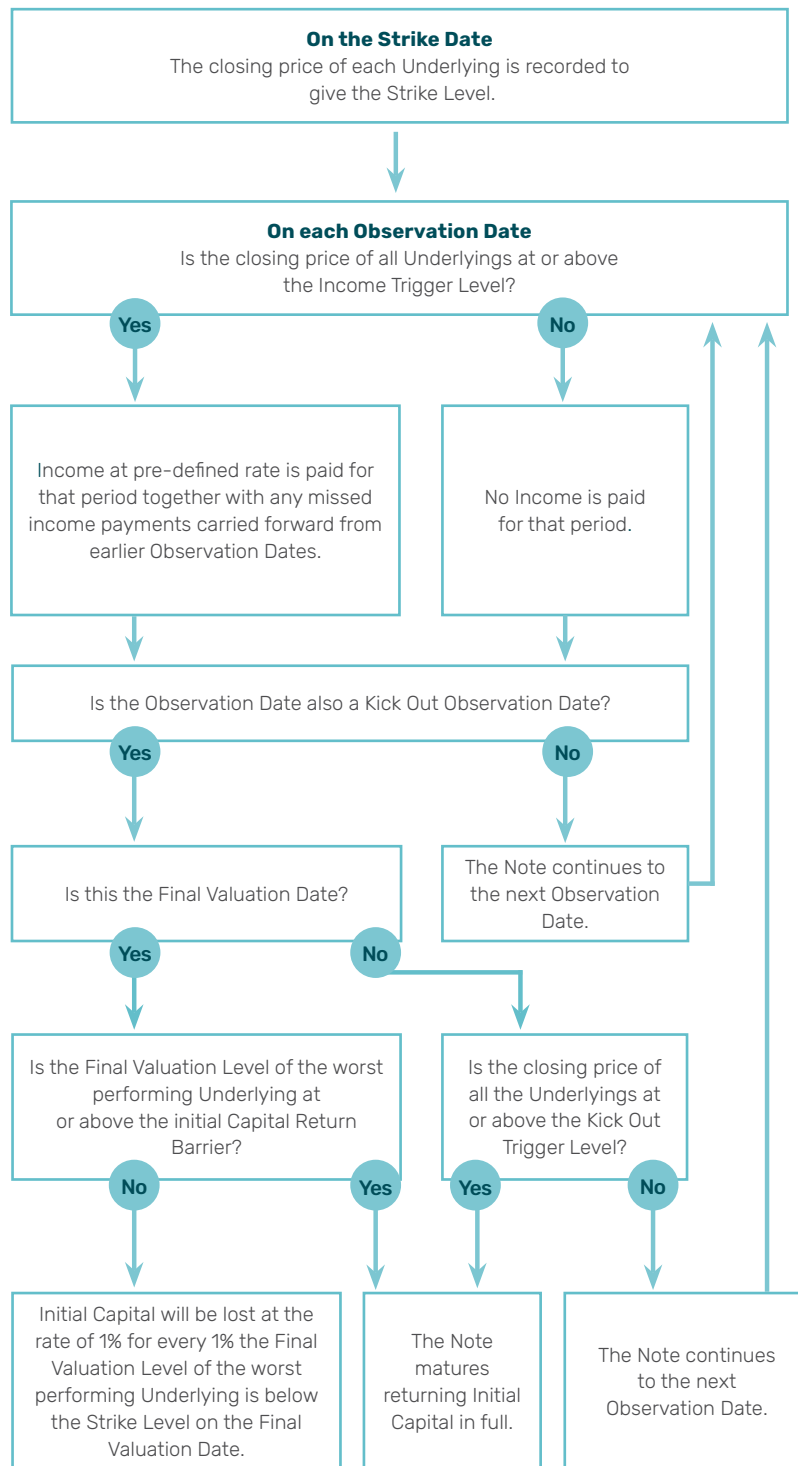
(Bloomberg: SX5E:IND)



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The Investment in Action



Year	Income and Kick Out Observation Dates*
Year 1	20 March 2025 22 September 2025
Year 2	20 March 2026 21 September 2026*
Year 3	22 March 2027* 20 September 2027*
Year 4	20 March 2028* 20 September 2028*
Year 5	20 March 2029* 20 September 2029*
Year 6	20 March 2030* 20 September 2030*

*The Kick Out Observation Dates occur on a periodic basis from the end of year 2. The dates that are both Income and Kick Out Observation Dates are highlighted in bold.

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Back Testing Results

Back testing is an analysis undertaken by Mariana's product development team which is in line with its Product Governance measures and assists the Product Approval Committee by illustrating how the investment would have performed historically using in-house modelling to simulate performance using theoretical strike and observation dates throughout the 15 years prior.

Past performance is not to be construed as an indication as to potential future performance and should not be used when assessing the probability or likelihood of future risks or returns. It allows a Professional Adviser to assess how the product would have performed in actual market cycles in prior years to complement Stress Testing data to which the Professional Adviser also has access.

Number of Tests conducted	% of times product would have Matured Early*	% of times Full Capital Return would have occurred*	% of times product returned a gain*	Average Duration*	Average Annual Return*
3708	80.85%	93.31%	90.94%	3.21 years	6.66%

*Assumes Investors retained their subscription/exposure until maturity/AutoCall

Scenario Analysis

Potential Outcomes: Probabilities

We are unable to predict the future performance of the Underlying(s), but to illustrate the potential outcomes of investing, we have chosen three hypothetical market scenarios to show how the Note might perform in the future:

Positive Market:

A Positive Market is a positive market scenario where prices are rising or expected to rise over the term of the Note.

Neutral Market:

A Neutral Market is a market scenario where prices remain relatively the same over the term of the Note.

Negative Market:

A Negative Market is a negative market scenario where prices are falling or expected to fall over the term of the Note.

On the following page, we have set out possible outcomes and rated how likely they are in each of our three hypothetical market scenarios.

What do the ratings mean?

The ratings we have assigned are based on the probabilities set out in the table below. These probabilities explain how we have rated the possible outcomes and are based on Mariana's simulation of the three market scenarios. These simulations are based on widely used financial models, but they cannot predict the future and cannot be relied upon. As an example, if the simulations show that there is a 90% chance or higher that an outcome will occur, it is categorised as 'Very Likely'.

The different ratings are set out below:

Very Likely	Likely	Somewhat Likely	Neither Likely nor Unlikely	Somewhat Unlikely	Unlikely	Very Unlikely
90%+	75%–89.9%	55%–74.9%	45%–54.9%	25%–44.9%	10%–24.9%	0%–9.9%

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Potential Outcomes in Three Scenarios

The table below is for illustrative purposes only and does not represent the future anticipated potential performances of the Underlyings or the financial markets and should not be construed to. It is not intended to indicate potential future performance and should not be used when assessing the probability or likelihood of future risks or returns. It allows a Professional Adviser to assess how the product may perform in certain market conditions.

The table below and scenarios assessed are presented according to the specific obligations resulting from Article 3(3) (EU) 2017/653 and Annexes in the Official Journal of the European Union supplementing Regulation (EU) No 1286/204 of the European Parliament and of the Council on key information documents for packaged retail and insurance-based investment products (PRIIPS).

Please note that in conducting the scenario analysis account is taken for expected Early Maturities in given scenarios. Accordingly, when assessing the likelihood of receiving "all possible income payments", the term "all possible income payments" refers to the total number of coupons that would be achievable should the note run its full term and until its maximum maturity date (no Early Maturity). Accordingly, in the event of an Early Maturity, for example as one may anticipate in a positive market, it would not be possible to receive "all possible income payments".

Potential Outcomes	Negative	Neutral	Positive
Will the Note mature early?	Neither Likely nor Unlikely	Somewhat Likely	Likely
How likely am I to receive at least 75% of all possible income payments, assuming the Note runs to maturity?	Unlikely	Somewhat Unlikely	Neither Likely nor Unlikely
How likely am I to receive between 50% and 75% of all possible income payments, assuming the Note runs to maturity?	Unlikely	Unlikely	Unlikely
How likely am I to receive between 25% and 50% of all possible income payments, assuming the Note runs to maturity?	Unlikely	Unlikely	Unlikely
Will there be a loss of Initial Capital at maturity?	Somewhat Unlikely	Unlikely	Very Unlikely

Credit Rating

A credit rating agency is an independent company that assigns credit ratings. Leading agencies have assessed the ability of the Issuer of the Note, to meet its liabilities as defined on page 1 and as may be updated from time to time. The Note will not be rated.

A credit rating is an assessment of credit worthiness assigned by an independent credit rating agency. The ratings used range from AAA (the highest) to D (the lowest). They can be useful to compare the credit risk of financial institutions. Please note that credit ratings and other such measures may change at any time from those published in this Factsheet. It is important to note that the credit rating could change at any time either before or during the Note term. The ratings differ between agencies. A high rating from one or more of the credit rating agencies is not a guarantee that the Note Issuer will meet its obligation to pay the amounts due from the Note.

An outlook indicates the potential direction of a rating over the intermediate term, typically between six months and two years. It reflects financial or other trends that have not yet reached the level that would trigger a rating action, but which may do so if such trends continue. When determining a rating outlook, consideration is given to any changes in the economic and/or fundamental business conditions. An outlook is not necessarily a precursor of a rating change.

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Source: Bloomberg June 2024, Citigroup Global Markets Ltd

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Key Risks

If the closing price of any one of the Underlyings is below the Income Trigger Level as a percentage of the Strike Level on one of the Observation Dates, you will not receive the return for that period. However, any unpaid income will be paid on a future payment date if the closing price of all the Underlyings is at or above the Income Trigger Level on that period's Observation Date (memory feature).

If the Final Valuation Level of any one of the Underlyings is below the Initial Capital Return Barrier on the Final Valuation Date, Initial Capital will be at risk and some or all of the amount initially invested will be lost. If this occurs, the return of Initial Capital will depend upon the level of the worst performing Underlying on the Final Valuation Date.

Investors are exposed to the credit risk of the Issuer. If the Issuer defaults, investors may lose some or all of their Initial Capital and may not receive any return, regardless of how the Underlyings perform.

The potential return and the return of Initial Capital are both linked to the performance of the Underlyings. Should the Underlyings increase by more than the return provided by the Note, investors will not receive the benefit of any additional investment return above that provided by the investment.

An application may be made to have the Note listed. However, the Issuer makes no representation as to the likelihood of the success of such an application.

Under normal market conditions, the Issuer of the Note intends to maintain a secondary market with a maximum bid/ask spread of 1%. However, any secondary market provided by the Issuer is subject to change and may be stopped without notice. It may therefore not be possible to redeem the Note prior to the Final Valuation Date. If the Note is redeemed early, the amount returned may be significantly less than the original amount invested.

The only form of return is the potential income, which is not guaranteed.

There may be legal or tax implications of holding the Note in certain jurisdictions.

In the event of the markets of the Underlyings being subject to a market disruption event, the terms of the Note may be adjusted, or the Note terminated early. If the markets are disrupted on an Observation Date (or closed for any other reason, such as a local market holiday), the observation will occur on the next unaffected trading day. If the following eight days are also disrupted, the Note Issuer will determine the closing level of the Underlyings.

The terms of the Note may also be subject to adjustment if there is a disruption event such as a change in law, hedging disruption and increased cost of hedging or if the closing level of the Underlyings is subsequently corrected. If the Issuer is unable to make such adjustments, it may redeem the Note at a fair market value as determined by the calculation agent.

Investing in the Note, which is linked to one or more Underlyings involves certain risks. Factors, which are material for the purpose of assessing the associated market risks, are described in the Issuer's documents, which are available on request.

The Note involves a high degree of risk, which may include, among others, interest rate, foreign exchange, time value and political risks. Purchasers should be prepared to sustain a total loss of the purchase price. Prospective investors should understand the risks of transaction involving the relevant Note and should reach an investment decision only after careful consideration, with their advisers, of the suitability of the Note in light of their particular financial circumstances, the information set forth herein and the information regarding the Note and the particular index or indices to which the value of, or payments in respect of, the Note may relate, as specified in the applicable Base Prospectus and termsheet.

The Note represents an investment linked to the economic performance of the Underlyings and the prospective investors should note that the return (if any) on their Initial Capital will depend upon the performance of the Underlyings. Potential investors should also note that whilst the market value of the Note is linked to the Underlyings and will be influenced (positively or negatively) by them, any change may not be comparable and

may be disproportionate. It is impossible to predict how the level of the Underlyings will vary over time. In contrast to a direct investment in the components of the Underlyings, the Note represents the right to receive payment of the early or other redemption amount, as the case may be, as well as payments of interest (if applicable), all or some of which and the value of which will be determined by reference to the performance of the Underlyings.

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There are no selling restrictions on UK retail investors.

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Where an investor intends to or is for any reason required to make an investment that must be construed with Sharia principles, it shall, before subscribing or making an investment, (i) make its own investigations into, and satisfy itself as to, the compliance with Sharia principles of the Note and the Offer Documents relevant for the Note and (ii) ensure that all necessary actions have been taken (including obtaining a Sharia compliance certificate, where required) so that it can make its own determination as to whether the Note and the Offer Documents relevant to the Note are compliant with Sharia principles.

Any references made to UK or Retail eligibility are strictly in the context of Issuer Termsheet provisions and listed restrictions (or lack thereof) and Professional Advisers are required to make their own assessments as regards eligibility in line with their contractual and professional obligations.

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