

CURRENT PLAN OFFER

PLANS OPEN FOR SUBSCRIPTION UNTIL MARCH 29, 2019

FOR FINANCIAL ADVISER USE ONLY. NOT TO BE DISTRIBUTED TO RETAIL CLIENTS
UNDER ANY CIRCUMSTANCES



CURRENT PLAN OFFER

The following Plans are available for investment until March 29, 2019. Should you wish to purchase a Plan for your client, you will need to download the product guide and relevant application forms from the Societe Generale website www.sgifa.co.uk. Alternatively, you can call 0845 222 0562.

Plan name	Underlying Indices	Potential Gross Return*	Kick Out Levels	Protection Barrier Level	Investment Risk
SG UK Kick-Out Plan (UK3) Issue 5	FTSE 100	9.65% per year*	100% in years 2 - 8	60% (European)	UK3
SG UK Step Down Kick-Out Plan (UK3) Issue 5	FTSE 100	7.35% per year*	100% in year 2, 100% in year 3, 100% in year 4, 95% in year 5 and 90% in year 6, 85% in year 7 and 80% in year 8	60% (European)	UK3
SG UK Defensive Kick-Out Plan (UK3) Issue 5	FTSE 100	6.00% per year*	100% in year 2, 100% in year 3, 100% in year 4, 95% in year 5, 90% in year 6, 85% in year 7 and 65% in year 8	60% (European)	UK3

Plan Manager	Walker Crips	Fees	The costs associated with marketing, distribution and administering these Plans have been allowed for in the calculation of returns the Plans are designed to pay. These charges will not exceed 1.75% up front
Securities Issuer	SG Issuer		
Guarantor	Societe Generale		
Investment Term	Maximum 8 years	Eligibility	Direct, trust, corporate, charity investment, Stocks and Shares ISA, SIPP and SSAS
Investment Deadline	March 29, 2019		
Strike Date	April 05, 2019		
Investment End Date	April 05, 2027	Investment Risk Linked to the "UK 3"	Barclays plc (33.33%) Lloyds Banking Group plc (33.33%) HSBC Holdings plc (33.33%)
Minimum Investment	£10,000		

*Not Compounded

Please see key risks on page 13 for further information regarding tax

SG UK Kick-Out Plan (UK3) Issue 5

The SG UK Kick-Out Plan (UK3) Issue 5 ("the Plan") is a maximum 8 year investment plan linked to the FTSE 100. The Plan can expire after year 2, paying a Gross Return equivalent to 9.65% per year and returning your client's capital in full. At Maturity, capital is protected as long as the FTSE 100 has not fallen by more than 40% on the Investment End Date.

Plan Overview	
UK SPA Product Code*	1260 - Kick Out
Identified Target Market	UK Retail Advised only
Underlying Index	FTSE 100
Potential Gross Return per year**	9.65% (not compounded)
Kick Out Levels	100% in years 2 - 8
Protection Barrier Level	60% European
Plan Manager	Walker Crips

*More information on the UKSPA Product Codes is available via www.ukspassociation.co.uk

**Not compounded.

MiFID II MANUFACTURER TARGET MARKET

Legend: ✓ Positive view – Neutral view ✗ Negative view

1) Investor Type		2) Knowledge and/or Experience	
a) Retail	✓	a) Basic Investor	–
b) Professional	✓	b) Informed Investor	–
c) Eligible Counterparty	✓	c) Advanced Investor	✓

3) Ability to Bear Losses	
a) No Capital Loss (at maturity)	✗
b) Limited Capital Loss (at maturity)	–
c) No Capital Guarantee	✓
d) Loss Beyond Capital	✓

4) Risk Tolerance	
PRIIPS – Summary Risk Indicator (SRI)	
<div style="display: flex; justify-content: space-around; align-items: center;"> <div style="border: 1px solid black; padding: 2px 5px;">1</div> <div style="border: 1px solid black; padding: 2px 5px;">2</div> <div style="border: 1px solid black; padding: 2px 5px;">3</div> <div style="border: 1px solid black; padding: 2px 5px; background-color: #808080;">4</div> <div style="border: 1px solid black; padding: 2px 5px;">5</div> <div style="border: 1px solid black; padding: 2px 5px;">6</div> <div style="border: 1px solid black; padding: 2px 5px;">7</div> </div>	
Low Risk -----> High Risk	

5) Client Objectives & Needs		
Return Profile	a) Preservation	–
	b) Growth	✓
	c) Income	–
	d) Hedging	–
	e) Option or Leveraged Return Profile	–
	f) Other	✓
Time Horizon	Minimum Recommended Holding Period	8 year(s) 0 month(s) 0 day(s)
	Date of Maturity	12/04/2027
	Very Short Term (<1 year)	
	Short Term (1-3 years)	
	Medium Term (3-5 years)	
	Long Term (>5 years)	✓
Specific Investment Need		

6) Distribution Strategy	
a) Execution only	✗
b) Execution with Appropriateness Test or Non Advised Services	✗
c) Investment Advice	✓
d) Portfolio Management	✓

PERFORMANCE SIMULATIONS

	Positive scenario	Neutral scenario	Negative scenario	Historical scenario
Probability, on average, of Redemption > Issue Price	89.05%	52.69%	17.41%	94.46%
Probability, on average, of Redemption = Issue Price	8.98%	23.97%	10.63%	5.52%
Probability, on average, of Redemption < Issue Price	1.97%	23.34%	71.96%	0.03%

Societe Generale has processed a series of future performance simulations in order to demonstrate how the product may perform in the future. The exact parameters of the product were tested in 3 theoretical market scenarios formulated by Societe Generale using projections of how markets may perform in the future. The simulations presented result from estimations of Societe Generale at a given time, on the basis of parameters selected by Societe Generale, the market conditions at such time and historical data which can in no way be considered as a reliable indicator of future performance. Therefore, these results only have an indicative value.

In order to demonstrate how the Product would have performed had it been purchased in the past, we carry out a series of tests to determine the Product's 'Simulated Past Performance'. Using historic price information, we apply the exact parameters of the Product to rolling periods equal to the investment term. These simulations provide a basis for modelling the product's behaviour during different phases in the market in past years. These simulations are in no way an indication of the actual performances of the product and are not a reliable indicator of future results. Source: Bloomberg & Societe Generale. 3914 simulations have been performed based on start dates from 20/02/1996 to 20/02/2011.

SG UK Step Down Kick-Out Plan (UK3) Issue 5

The SG UK Step Down Kick-Out Plan (UK3) Issue 5 ("the Plan") is a maximum 8 year investment plan linked to the FTSE 100. The Plan can expire after year 2, paying a Gross Return equivalent to 7.35% per year and returning your client's capital in full. Kick Out Levels are reduced from year 5 to increase the chance of early expiry. At Maturity, capital is protected as long as the FTSE 100 has not fallen by more than 40% on the Investment End Date.

Plan Overview	
UK SPA Product Code*	1260 - Kick Out
Identified Target Market	UK Retail Advised only
Underlying Index	FTSE 100
Potential Gross Return per year**	7.35% (not compounded)
Kick Out Levels	100% in year 2, 100% in year 3, 100% in year 4, 95% in year 5 and 90% in year 6, 85% in year 7 and 80% in year 8
Protection Barrier Level	60% European
Plan Manager	Walker Crips

*More information on the UKSPA Product Codes is available via www.ukspassociation.co.uk

**Not compounded.

MiFID II MANUFACTURER TARGET MARKET

Legend: ✓ Positive view – Neutral view ✗ Negative view

1) Investor Type		2) Knowledge and/or Experience	
a) Retail	✓	a) Basic Investor	–
b) Professional	✓	b) Informed Investor	–
c) Eligible Counterparty	✓	c) Advanced Investor	✓

3) Ability to Bear Losses	
a) No Capital Loss (at maturity)	✗
b) Limited Capital Loss (at maturity)	–
c) No Capital Guarantee	✓
d) Loss Beyond Capital	✓

4) Risk Tolerance	
PRIIPS – Summary Risk Indicator (SRI)	
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Low Risk ----->	High Risk

5) Client Objectives & Needs		
Return Profile	a) Preservation	–
	b) Growth	✓
	c) Income	–
	d) Hedging	–
	e) Option or Leveraged Return Profile	–
	f) Other	✓
Time Horizon	Minimum Recommended Holding Period	8 year(s) 0 month(s) 0 day(s)
	Date of Maturity	12/04/2027
	Very Short Term (<1 year)	
	Short Term (1-3 years)	
	Medium Term (3-5 years)	
	Long Term (>5 years)	✓
Specific Investment Need		

6) Distribution Strategy		
a) Execution only		✗
b) Execution with Appropriateness Test or Non Advised Services		✗
c) Investment Advice		✓
d) Portfolio Management		✓

PERFORMANCE SIMULATIONS

	Positive scenario	Neutral scenario	Negative scenario	Historical scenario
Probability, on average, of Redemption > Issue Price	94.29%	61.99%	20.22%	100.00%
Probability, on average, of Redemption = Issue Price	3.79%	15.09%	8.17%	0.00%
Probability, on average, of Redemption < Issue Price	1.92%	22.92%	71.61%	0.00%

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In order to demonstrate how the Product would have performed had it been purchased in the past, we carry out a series of tests to determine the Product's 'Simulated Past Performance'. Using historic price information, we apply the exact parameters of the Product to rolling periods equal to the investment term. These simulations provide a basis for modelling the product's behaviour during different phases in the market in past years. These simulations are in no way an indication of the actual performances of the product and are not a reliable indicator of future results. Source: Bloomberg & Societe Generale. 3914 simulations have been performed based on start dates from 20/02/1996 to 20/02/2011.

SG UK Defensive Kick-Out Plan (UK3) Issue 5

The SG UK Defensive Kick-Out Plan (UK3) Issue 5 ("the Plan") is a maximum 8 year investment plan linked to the FTSE 100. The Plan can expire after year 2, paying a Gross Return equivalent to 6.00% per year and returning your client's capital in full. Kick Out Levels are reduced from year 5 to increase the chance of early expiry. At Maturity, capital is protected as long as the FTSE 100 has not fallen by more than 40% on the Investment End Date.

Plan Overview	
UK SPA Product Code*	1260 - Kick Out
Identified Target Market	UK Retail Advised only
Underlying Index	FTSE 100
Potential Gross Return per year**	6.00% (not compounded)
Kick Out Levels	100% in year 2, 100% in year 3, 100% in year 4, 95% in year 5, 90% in year 6, 85% in year 7 and 65% in year 8
Protection Barrier Level	60% European
Plan Manager	Walker Crips

*More information on the UKSPA Product Codes is available via www.ukspassociation.co.uk

**Not compounded.

MiFID II MANUFACTURER TARGET MARKET

Legend: ✓ Positive view – Neutral view ✗ Negative view

1) Investor Type

a) Retail	✓
b) Professional	✓
c) Eligible Counterparty	✓

2) Knowledge and/or Experience

a) Basic Investor	–
b) Informed Investor	–
c) Advanced Investor	✓

3) Ability to Bear Losses

a) No Capital Loss (at maturity)	✗
b) Limited Capital Loss (at maturity)	–
c) No Capital Guarantee	✓
d) Loss Beyond Capital	✓

4) Risk Tolerance

PRIIPS – Summary Risk Indicator (SRI)



Low Risk -----> High Risk

5) Client Objectives & Needs

Return Profile	a) Preservation	–
	b) Growth	✓
	c) Income	–
	d) Hedging	–
	e) Option or Leveraged Return Profile	–
	f) Other	✓
Time Horizon	Minimum Recommended Holding Period	8 year(s) 0 month(s) 0 day(s)
	Date of Maturity	12/04/2027
	Very Short Term (<1 year)	
	Short Term (1-3 years)	
	Medium Term (3-5 years)	
	Long Term (>5 years)	✓
Specific Investment Need		

6) Distribution Strategy

a) Execution only	✗
b) Execution with Appropriateness Test or Non Advised Services	✗
c) Investment Advice	✓
d) Portfolio Management	✓

PERFORMANCE SIMULATIONS

	Positive scenario	Neutral scenario	Negative scenario	Historical scenario
Probability, on average, of Redemption > Issue Price	97.24%	72.71%	25.23%	100.00%
Probability, on average, of Redemption = Issue Price	0.84%	4.66%	3.48%	0.00%
Probability, on average, of Redemption < Issue Price	1.92%	22.63%	71.29%	0.00%

Societe Generale has processed a series of future performance simulations in order to demonstrate how the product may perform in the future. The exact parameters of the product were tested in 3 theoretical market scenarios formulated by Societe Generale using projections of how markets may perform in the future. The simulations presented result from estimations of Societe Generale at a given time, on the basis of parameters selected by Societe Generale, the market conditions at such time and historical data which can in no way be considered as a reliable indicator of future performance. Therefore, these results only have an indicative value.

In order to demonstrate how the Product would have performed had it been purchased in the past, we carry out a series of tests to determine the Product's 'Simulated Past Performance'. Using historic price information, we apply the exact parameters of the Product to rolling periods equal to the investment term. These simulations provide a basis for modelling the product's behaviour during different phases in the market in past years. These simulations are in no way an indication of the actual performances of the product and are not a reliable indicator of future results. Source: Bloomberg & Societe Generale. 3914 simulations have been performed based on start dates from 20/02/1996 to 20/02/2011.

IMPORTANT INFORMATION

- Capital is at risk and your client could lose some or all of their capital.
- Your client should only invest in these Plans if they do not need access to their money for the full Investment Term of eight years. Early withdrawal may result in loss of capital.
- The Plans are designed to provide the potential for a defined level of return which is dependent on the performance of the Underlying Assets. In order to achieve this level of return, capital will be put at risk. Your client could lose some or all of their investment.
- The Plans are subject to maximum growth potential and do not invest directly in the shares of the Underlying Assets and therefore do not receive dividends from those companies; as such the returns could be lower than if your client invested directly in the shares of the Index.
- As with all similar structured investments, in the event of Counterparty or Issuer insolvency your client will not have recourse to the Financial Services Compensation Scheme. It is the client who faces these risks rather than the Plan Manager.
- If SG Issuer and Societe Generale were to default or become insolvent, the Plans will terminate immediately. The amount that your client receives back for their investment will depend on the market value of their Investment at that time and SG's ability to repay back this and any other outstanding obligations. Your client may receive back less than their initial investment.

The contents of this document are given for purely indicative purposes and have no contractual value.

This document should not be read in isolation. For further information on the product please refer to the prospectus.

This document does not constitute an offer, or an invitation to make an offer, from Societe Generale to purchase or sell a product.

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Telephone calls may be recorded and / or monitored for training and quality purposes.

Prior to investing in the product, investors should seek independent financial, tax, accounting and legal advice.

Any statement in relation to tax, where made, is generic and non-exhaustive and is based on our understanding of the laws and practice in force as of the date of this document and is subject to any changes in law and practice and the interpretation and application thereof, which changes could be made with retroactive effect. Any such statement must not be construed as tax advice and must not be relied upon. The tax treatment of investments will, amongst other things, depend on an individual's circumstances. Investors must consult with an appropriate professional tax adviser to ascertain for themselves the taxation consequences of acquiring, holding and/or disposing of any investments mentioned in this brochure.

*Such term as defined in the 2014 ISDA Credit Derivatives Definitions, as published by the International Swaps and Derivatives Association, Inc. ("ISDA"). For more information on Credit Events, please download our guide to managing Counterparty Risk which is available at: http://www.sgifa.co.uk/gettingstarted/counterparty_risk.php