

Structured product suite summary

February 2025

For professional adviser use only.



Important dates for our February 2025 structured product suite:

21 February for ISA transfers; **27 February** for all other investments and close of offer period (unless closed early); **28 February** investment term start ('strike') date.

Please note that we encourage early investments and / or arranging reservations for our plans.

KICK-OUT SERIES

Plan name	Counterparty Bank	Index link	Term (max)	Kick-out or early maturity	Kick-out conditions	Potential return
Super Defensive Annual Autocall Plan ('SDAA')	Citigroup Global Markets Limited	FTSE 100 EW45	10-Year (max)	Annual from 3rd anniversary	Y3 - Y10 : Index is 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	9.00% p.a.
Defensive Annual Autocall Plan ('DAA')	Citigroup Global Markets Limited	FTSE 100 EW45	10-Year (max)	Annual from 3rd anniversary	Y3 - Y10 : Index is 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	10.40% p.a.
Annual Autocall Plan ('AA')	Citigroup Global Markets Limited	FTSE 100 EW45	10-Year (max)	Annual from 3rd anniversary	Y3 - Y10 : Index is at or above 100% of start level	12.10% p.a.

DEFENSIVE FEATURES

Some or all of returns without index rising	A defined level of protection if index falls
✓	50% of start level (end of term)
✓	50% of start level (end of term)
✓	50% of start level (end of term)

LINKS

Brochure
Key information document ('KID')
App: direct, ISA, ISA transfer
App: pension scheme
App: corporate, trustee, charity
Brochure
Key information document ('KID')
App: direct, ISA, ISA transfer
App: pension scheme
App: corporate, trustee, charity
Brochure
Key information document ('KID')
App: direct, ISA, ISA transfer
App: pension scheme
App: corporate, trustee, charity

INCOME SERIES

Plan name	Counterparty Bank	Index link	Term (max)	Kick-out or early maturity	Income and early maturity condition	Potential income
Conditional Memory Quarterly Autocall Plan ('CMQA')	Citigroup Global Markets Limited	FTSE 100 EW45	10-Year (max)	Quarterly from 2nd anniversary	Y2 - Y10 : Index is at or above 80% of start level — includes a memory feature — includes an early maturity feature from Y2, if index is at or above 95% of start level	1.95% per qtr (7.80% p.a.)

DEFENSIVE FEATURES

Some or all of returns without index rising	A defined level of protection if index falls
✓	50% of start level (end of term)

LINKS

Brochure
Key information document ('KID')
App: direct, ISA, ISA transfer
App: pension scheme
App: corporate, trustee, charity

Contact us: Adviser line: +44 (0)20 3808 7138 | Email: contact@hilbert-is.com | Web: hilbert-is.co.uk

If you would like more information about any of the plans, structured products generally, or about Hilbert and our approach and the support that we provide for professional advisers using structured products, and / or to discuss and arrange reservations, please contact us.

Important information

 As with all forms of investment there are risks involved. The potential returns of the plans and repayment of money invested are linked to the level of the stock market index that the plans are linked to and also depend on the financial stability of the Issuer and Counterparty Bank throughout the investment term.

 It is important that professional advisers and investors carefully consider the current level of the FTSE 100 EW45, the level of its fixed decrement / dividend and the outlook for its future level.

 We design the plans for investors who have the interests and requirements described in the plan brochures (the 'target market'). Professional advisers and investors should read the plan documents for any plan of interest, including: the plan brochure and plan application pack, which describe the features and benefits, and risks and limitations, and terms and conditions of the plans; and the Issuer's key information document ('KID').

In addition to understanding the features and benefits of structured products, professional advisers and investors also need to understand their risks and limitations:

- Structured products present counterparty risk, which needs to be understood and accepted: the potential returns of a structured product and the repayment of money invested in a structured product usually depend on the financial stability of the issuer and counterparty throughout the investment term.
- The level of return a structured product generates may be capped and/or less than the level of return generated by direct investment in the stock market or via active or passive funds.
- The terms of structured products can predefine what can be expected at maturity and at certain other dates, such as potential 'kick-out' and early maturity dates: but these terms do not apply during the investment term.
- The value of structured products during the investment term may be affected by various factors: while accessing an investment is usually possible, during normal market conditions, this is not guaranteed.
- Past performance is not a reliable indicator of or guide to future performance and should not be relied upon, particularly in isolation: the value of investments and the income from them can go down as well as up.
- Capital is at risk: investors could lose some or all of their capital.
- It is not usually possible to claim under the Financial Services Compensation Scheme ('FSCS') if the Issuer and Counterparty Bank fail to meet their obligations or if the stock market index that a plan is linked to falls.