



Goldman Sachs Accelerated FTSE Growth Plan May 2024 Factsheet



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Goldman Sachs Accelerated FTSE Growth Plan

May 2024 FACTSHEET



TARGET RETURN: GBP = 180% Participation

INVESTMENT DESCRIPTION

A 5-year investment product linked to the performance of the Underlying. The initial level is the close of business level of the Underlying on the product Strike Date.

If at 24 months, the closing level of the Underlying is at or above 100% of its initial level the plan will autocall and mature early, paying a coupon of 18%, plus 100% of initial capital.

Should the product not autocall, the investor will receive a return of 180% of any growth in the Underlying from 90% of its initial level, capped at 130%. Therefore, the maximum return is 72% of any initial investment.

At the Final Observation Date, if the Underlying is at or above 65% of its Initial Index Level, then full capital is returned. If the Underlying is below 65% of its Initial Index Level, the capital return will be reduced on a 1-for-1 basis. For example, if the Underlying has fallen to 40% of its Initial Index Level, 40% of the capital will be returned.

BENEFITS

- Autocall feature potentially shortens the investment term and is triggered by zero growth.
- Early maturity provides an opportunity to re-assess the client's wealth strategy.
- Geared growth from a discounted level (90% of the Initial Index Level).
- The Underlying must fall more than 35% at maturity before capital is at risk.
- Daily secondary market pricing under normal market conditions.

RISKS

- The return is limited to the pre-defined investment terms.
- The autocall payment is conditional upon the performance of the Underlying.
- There is a risk to capital should the Underlying breach the Capital Protection Barrier on its Final Observation Date.
- Investors will be exposed to the credit risk of the Issuer. If the Issuer becomes insolvent or cannot make the payments on the product for any other reason, investors could lose some or all of their investment. A decline in the Issuer's credit quality is likely to reduce the market value of the product and therefore the price an investor may receive for the product if they were to sell them in the market.
- Should investors need to sell the product before maturity, the trading price will likely mean they get back less than they invested.

IDAD was established in 2002 and our approach from the outset, is what we call the "IDAD Difference". The selection of the investments we offer is not decided in terms of profitability alone and when developing investment products, we favour evidence over dogma. We are happy to work with advisers and product providers alike to deliver a range of investment options to suit differing client wealth strategies. We're proud of our approach to business as well as the investments delivered as a result of the "IDAD Difference". We are committed to building upon our reputation for bringing benefits to all involved in the investment process, but most importantly to the clients.

PRODUCT FACTS & FEATURES

| | |
|------------------------------------|--|
| Issuer: | Goldman Sachs & Co |
| Guarantor: | Goldman Sachs International |
| Guarantor Ratings: | S&P A+, Fitch A+, Moody's A1 |
| Source: | Goldman Sachs 21.03.2024 |
| Maximum Term: | 5 years |
| Investment Structure: | Accelerator Plan |
| Autocall Barrier: | 100% of the Initial Level at 24 months |
| Autocall Coupon: | 18% |
| Participation: | 180% |
| Discount Strike: | 90% of initial Level |
| Cap: | 130% of initial Level |
| Issue Price: | 100% |
| Capital Risk: | Not capital protected |
| Capital Protection Barrier: | 65% Final level (Observed at maturity only) |

| | |
|-------------------|----------------------------|
| Underlying | Initial Index Level |
| UK: FTSE 100 | TBC |

KEY INFORMATION

| | |
|--------------------------------|-----------------------------|
| ISIN: | GBP = XS2773466052 |
| Subscription Period: | 21 March 2024 – 30 May 2024 |
| Strike Date: | 31 May 2024 |
| Issue Date: | 07 June 2024 |
| Autocall Date: | 01 June 2026 |
| Final Observation Date: | 31 May 2029 |
| Maturity Payment Date: | 07 June 2029 |
| Denominations: | Lots of £1 |
| Minimum Investment: | £1,000 |

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Goldman Sachs International provides financial services. The Company offers investment banking, securities, and investment management services to corporations, financial institutions, and governments. Goldman Sachs International operates worldwide.

Source: Bloomberg 21.03.2024

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RATIONALE

Structured products are becoming increasingly popular for investors due to the wide variety of payoffs and levels of protection that can be achieved by the different types of structures that are available.

The opportunity for growth can be of key importance to investors as part of their wealth planning. The probability of growth return being triggered is increased in this investment with the opportunity to autocalled early at 24 months or if not autocalled early, geared growth from 90% to 130% of the initial level of the Underlying.

The Underlying has been selected to support the anticipated delivery of that income.

To manage the capital risk, a Capital Protection Barrier is set at 65% means that the Underlying must fall by more than 35% over 5 years before capital is at risk.

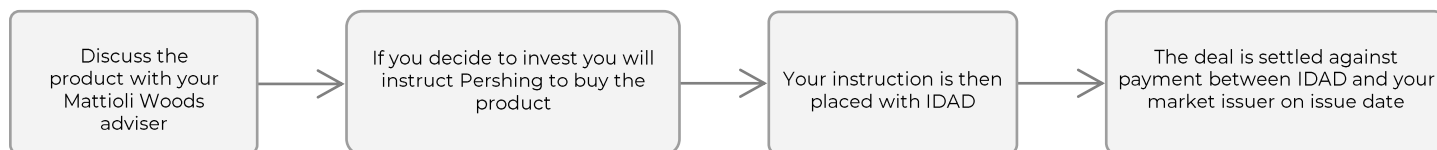
SUITABILITY

This product may be suitable for investors who:

- Are seeking the opportunity for higher returns than current cash rates at the time this product was launched.
- Are seeking growth rather than income.
- Understand and accept there is a risk to capital and how the Capital Protection Barrier works.
- Understand the impact of global economic issues and how they will affect the product.
- Understand the criteria which will determine the growth payments.
- Are looking to invest for the medium term, being happy to remain invested until maturity.
- Can afford to have their cash invested for the full term of the product.
- Wish to use this investment as part of a well-diversified portfolio.
- Understand that the returns are pre-defined and that they will forgo growth in the Underlying which exceeds the fixed level of growth available with this investment product.
- Understand the risk to capital in the event of an Issuer default.
- Should they need to sell their investment, accept that the trading price will likely mean they get back less than they invested.

HOW TO INVEST

This product can be traded using Pershing, your chosen custodian that has permissions to trade and settle the product on your behalf. These can range from Pension Providers, Private Banks and Trading Platforms. This should be discussed with your adviser.



Please note that your cash will be in your account with Pershing until the issue date. Settlement then takes place delivery versus payment where the cash will leave your custody account and you will receive your investment holding into your custody account.

FEES AND CHARGES

IDAD will receive a fee from the Issuer for arranging this product. The charge has been fully accounted for in the calculation of the product's structure and is not expected to exceed 1.0%. Therefore this means that an investment of £10,000 will generate income based on £10,000. There may be separate fees charged by your Financial Adviser and your chosen market Issuer. You should discuss this further with them.

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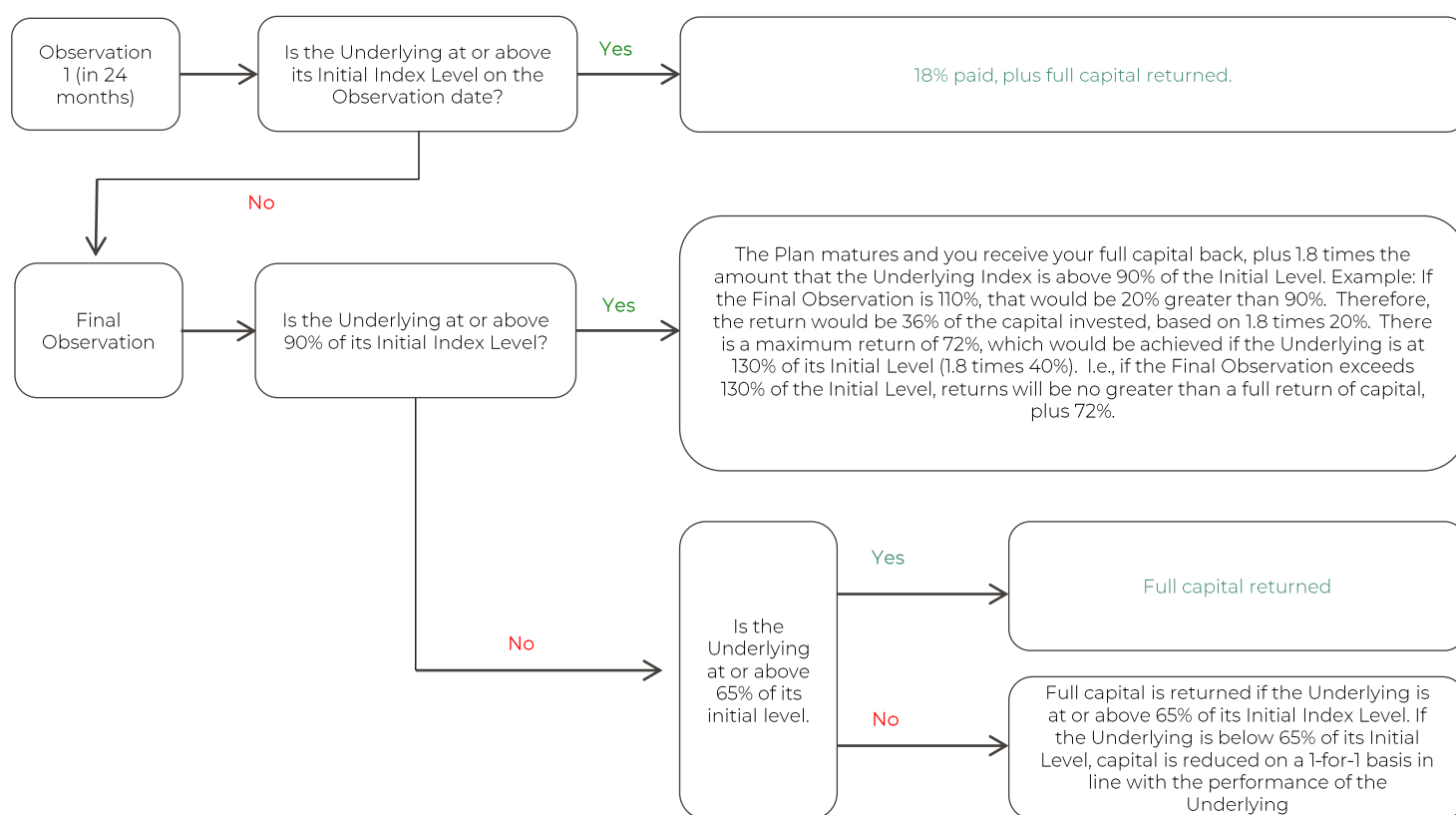


TARGET RETURN: GBP = 180% Participation

OBSERVATION DATES (some dates may vary if a bank holiday or non-business day occurs)

| Observation | Observation Date | Payment date | Autocall Barrier |
|-------------------|------------------|--------------|-----------------------------|
| 1 | 01 June 2026 | 08 June 2026 | 100% of Initial Index Level |
| Final Observation | 31 May 2029 | 07 June 2029 | N/A |

HOW THE INVESTMENT WORKS



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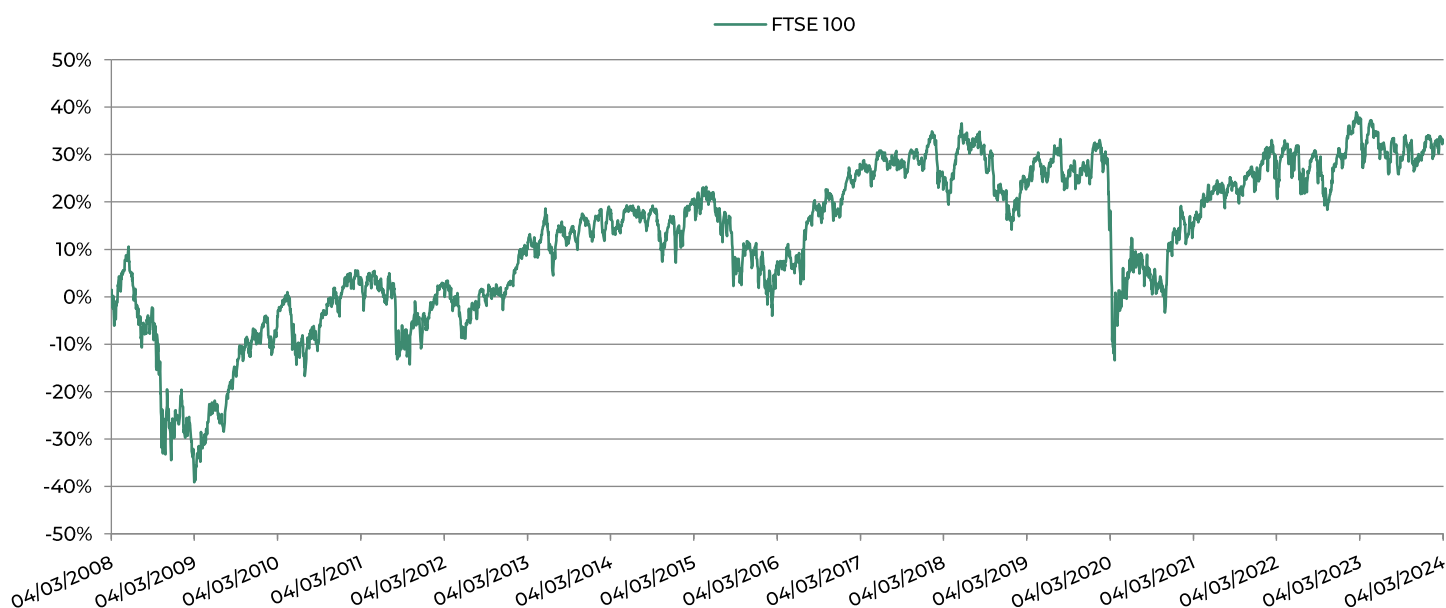
TARGET RETURN: GBP = 180% Participation

THE UNDERLYING

The FTSE 100 Index is a capitalization-weighted index of the 100 most highly capitalized 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 21.03.2024

MOVEMENT IN THE UNDERLYING OVER A 16 YEAR PERIOD



Past performance is not a reliable indicator of future performance and should not be used to assess future returns or risks.

Source: Bloomberg 21.03.2024 Data period: 04.03.2008 – 04.03.2024

PLACING TRADES

Trade orders should be sent to orders@idad.com

All trades will be settled direct with IDAD's Euroclear a/c 44382

SECONDARY MARKET

The issuing bank will endeavour to provide quotes under normal market conditions for trading purposes upon request, subject to a Bid-Offer spread of 1%. On the secondary market, traded prices will include any accrued interest ("dirty prices"). Sale trades will settle 2 days after the trade date. Trading details as above.

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RISKS

All investments carry risk. Prior to investing in one of our structured products you need to make sure you fully understand the risks you are taking and accept the level of risk offered by the plan.

Having read over the product factsheet and these risks, if there are any areas that you are still unsure about, please consult with your financial adviser who will be able to help you.

Issuer Risk

Your money is being used as a form of loan via the issuing bank in exchange for the returns offered by structured products. The bank is legally committed to honour the terms of the plan. The issuing bank may go bankrupt or default on their payment.

Market Risk

The Underlying performance may be volatile and subject to unpredictable changes over the investment term. The value of your investment is affected by movements in the price of the Index and a fall may result in you not receiving any returns, and/or the loss of some or all of your capital. Your investment does not directly invest in the Underlying therefore you are not eligible for dividends or voting rights.

Early Redemption Risk

You should be prepared to hold any product until maturity. It may be possible for you to sell this product back to the Issuer early; however, they are not obliged to buy it and may stop such purchases at any time without notice. IDAD has no control over this: we act as your settlement agent. If you sell the investment early you may not get back what you initially invested.

Market Disruption Events

It is possible that a market disruption event might occur, such as trading disruption, changes to the Index, changes to index providers or changes in tax legislation. In these circumstances, the Issuer has the right to determine whether any adjustments to the terms of a plan are required. These adjustments may include, but are not limited to: adjustments to the opening or final level of the Index, postponing observation dates and substitution of an index. The Issuer is required to act in good faith when making these adjustments.

Reinvestment Risk

To invest in a structured product, you need to loan your capital to the Issuer for a set length of time. During this period, a rise or fall in interest rates may present other investment opportunities with a greater yield. You may be able to sell this product back to the Issuer if this situation does occur, however, the price the Issuer offer you may be less than you originally paid.

Inflation Risk

The value of your initial capital and any returns you may receive are not linked to inflation. If inflation is high over the term of the product, your purchasing power may decrease and so the real return could be low or negative.

Taxation Risk

Tax legislation may change during the life of the investment. The tax treatment depends on the individual circumstances of each client and is subject to change. IDAD does not provide tax advice and you should seek independent tax advice if in doubt. It is our current understanding that the returns on this note will be subject to capital gains tax. Further information about tax in the UK is available from the government website: www.gov.uk.

FSCS Protection

This product offers no FSCS protection.

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