Mattioli Woods plc

GUIDANCE FACTSHEET

Guidance for the FTSE 100 Growth Plan – January 2022

Please read this guidance in conjunction with the factsheets and Key Investor Documents enclosed.

Please ensure you fully understand the key points and risks associated with this structured product.

The FTSE 100 Growth Plan aims to provide a return of 6.8% per annum over a maximum of five years. This annual return is paid on the condition that the FTSE 100 index is at or above the autocall barrier on the autocall observation date. The autocall barriers are as follows:

- Years 1 to 5 if the index is at or above 100% of its strike level
- The initial strike level for this structured product is observed on 21 January 2022.

Capital protection

The capital protection for this plan is dependent on Citigroup fulfilling its obligations, along with the investment being held until maturity, unless there is a prior autocall. The initial capital is used to purchase securities in Citigroup that have similar characteristics to investing in corporate bonds. In the unlikely event of default, investors will be creditors of Citigroup.

Citigroup has been rated A+ by Standard & Poor's, as of 29 October 2021. Standard & Poor's is an independent credit rating agency that uses a scale to denote creditworthiness, ranging from AAA (highest) to D (lowest). Issuers within the A rating band are described by Standard & Poor's as having strong capacity to meet their financial commitments but are more susceptible to the adverse effects of changes in circumstances and economic conditions than those issuers rated AAA or AA. Further information about ratings can be obtained via this website: www.spglobal.com/ratings/en/about/understanding-credit-ratings

Capital at risk – FTSE100 Growth Plan

Initial capital is not 100% secure with this structured product. If at maturity on 21 January 2027 the index is below 65% of its initial level, the initial capital being returned will be reduced by any negative performance. For example, if the FTSE 100 index was 70% below its initial strike level, the initial investment would be reduced by 70%. Therefore, **the return of the original capital invested is not guaranteed**.