

This Plan is designed to repay your initial investment and generate income dependent on the performance of the FTSE 100 and S&P 500.

Important: This must be read with: Dura Capital Terms & Conditions | Dura Capital FAQs | Issuer Key Information Document (KID)

THE PLAN:

- This Plan is designed to generate income payments of 1.95% per quarter if the worse performing Index is equal to or higher than 75% of its Initial Index Level on each Quarterly Observation Date.
- If at the end of any quarter from the end of year 2 onwards, the worse performing Index is equal to or above 105% of its Initial Index Level the Plan will Autocall (mature) returning your initial investment plus the income payment.

- You may not receive some or any income payments. If the worse performing Index is lower than 75% of its Initial Index Level on a Quarterly Observation Date, no income payment will be made for that quarter.

YOUR INVESTMENT IS AT RISK:

- If the Plan runs for the full term and worse performing Index finishes lower than 60% of its Initial Index Level (i.e. the worse performing Index has fallen more than 40%), your initial investment will be reduced by 1% for every 1% fall in the Index.

WHO IS THE PLAN AIMED AT?

This plan is targeted at clients who are looking for a high level of income over a 10 year period, but can accommodate receiving their money back before the end of the term. The frequency of income payments is not known and investors should not be reliant on these income payments to meet living expenses.

Investors should be prepared to risk their capital in order to potentially receive a higher level of income. Investors should be able to understand complex products and the risks associated with this investment.

Key details

Offer Open Date	17 January 2019
Offer Closing Date	6 February 2019
Start Date	11 February 2019
Final Maturity Date	12 February 2029
Income Payment Date	10 business days after the Quarterly Observation Date
Plan Manager	Dura Capital Limited
Issuer	Citigroup Global Markets Funding Luxembourg S.C.A
Issuer Ratings	A2 (Moody's), A+ (S&P), A (Fitch) as at 09/01/2019
Underlying Indices	FTSE 100 & S&P 500
Initial Index Level	The closing level of the Indices on the Start Date
Currency	GBP
Maximum Term	10 years
Eligible Investment Types	Direct investments, ISAs (excluding ISA Transfers), SIPP, SSAS, most trusts

Important dates

Quarterly Income & Autocall Observation Dates:	12 May 2025
13 May 2019 (no autocall)	11 August 2025
12 August 2019 (no autocall)	11 November 2025
11 November 2019 (no autocall)	11 February 2026
11 February 2020 (no autocall)	11 May 2026
11 May 2020 (no autocall)	11 August 2026
11 August 2020 (no autocall)	11 November 2026
11 November 2020 (no autocall)	11 February 2027
11 February 2021	11 May 2027
11 May 2021	11 August 2027
11 August 2021	11 November 2027
11 November 2021	11 February 2028
11 February 2022	11 May 2028
11 May 2022	11 August 2028
11 August 2022	13 November 2028
11 November 2022	12 February 2029
13 February 2023	
11 May 2023	
11 August 2023	
13 November 2023	
12 February 2024	
13 May 2024	
12 August 2024	
11 November 2024	
11 February 2025	

Terms

Potential Income:

- 1.95% per quarter if the worse performing Index closes equal to or above 75% of its Initial Index Level.

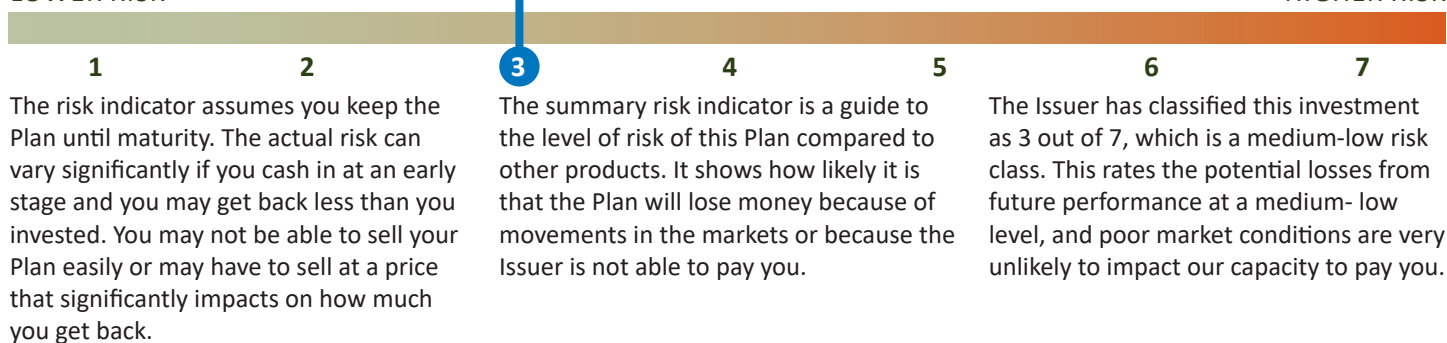
Capital repayment: should the Plan not Autocall, your Plan will mature paying:

- If at the end of the 10 year term the worse performing Index is below 75% but equal to or above 60% of its Initial Index Level, you will receive your initial investment back only
- However, if the worse performing Index is lower than 60% of its Initial Index Level, you will lose money and your initial investment will be returned minus 1% for every 1% fall in that Index

Risk indicator

LOWER RISK

HIGHER RISK



Examples of potential quarterly income payments

The table shows the potential income payments for the Plan based on a £10,000 investment.

Quarterly Observation Date	Worse performing Index equal to or above 75% of its Initial Index Level	Worse performing Index equal to or above 105% of its Initial Level	Quarterly Income Payment
1	✓	N/A	£195
2	✓	N/A	£195
3	✗	N/A	£0
4	✓	N/A	£195
5	✓	N/A	£195
6	✓	N/A	£195
7	✓	N/A	£195
8	✗	✗	£0
9	✗	✗	£0
10	✓	✗	£195
11	✓	✗	£195
12	✓	✓	£10,195

As you can see from the above table the Plan did not pay the quarterly payment on Quarterly Observation Dates 3, 8 and 9 due to the worse performing Index closing below 75% of its Initial Index Level on that date.

On Quarterly Observation Date 12 the worse performing Index closed above the annual Autocall level of 105% of its Initial Index Level and therefore the Plan Autocalled, returning your £10,000 investment as well as the income payment of £195.

Please note the above figures are examples only and not indicative of future performance.

Example scenarios

The table below shows examples of maturity proceeds based upon an initial investment of £10,000 and assumes the Plan runs for the full 10 years. The exact return you receive will be dependent on the amount you invest and the performance of the worse performing Index at the end of the Plan Term.

Level of worse performing Index at Maturity	Maturity Proceeds
50% higher	£10,195
25% higher	£10,195
No change	£10,195
25% lower	£10,195
40% lower	£10,000
45% lower	£5,500
50% lower	£5,000
75% lower	£2,500

Please note the above figures are examples only and not indicative of future performance.

Costs over time - Investment: GBP 10,000

Scenarios		If you cash in after 1 year	If the Plan runs for the full term
One-off costs	Entry costs	£200 (2.00%)	£200 (2.00%)
	Exit costs	£0	£0
Ongoing costs	Annual management fees	£0	£0
	Other ongoing costs	£0	£0
Total costs		£200 (2.00%)	£200 (2.00%)

These costs represent the total charges taken by the Plan Manager, which covers the costs to administer and distribute the Plan.

They are included in the costs shown in the Key Information Document (KID) which is prepared by the Issuer and can be found in the Current Offers page on our website and must be read in conjunction with this brochure before making any investment.

These costs and fees have been calculated when setting the return for the Plan. The impact of the costs are already included in the Plan return. For clarity no charges are taken away from your initial investment or your potential maturity payment. There are no annual management charges or charges for early redemptions, so any returns are based upon the full amount you invest into the Plan at the start date.

About Citigroup

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Who is this Plan suitable for?

THIS PLAN **MAY** BE SUITABLE FOR YOU IF YOU:

- are looking for an investment where quarterly payments are made depending on the performance of the UK and US Stock Markets
- are able and comfortable with leaving your money invested for up to ten years and that the Plan may mature early on one of the Autocall Dates
- are able to bear significant losses if the market has fallen by more than 40% at maturity. In extreme circumstances you may lose most or all of your investment
- have at least £3,000 to invest and have a larger diversified and balanced investment portfolio
- are comfortable with investing in a Plan that is linked to the UK and US Stock Markets
- are looking for income which may be higher than you would achieve from a risk free fixed rate product
- accept that in order to achieve a potentially higher income, there is a risk that you may get back less than your original investment
- understand how the Plan works, in particular that the payment of any return and any repayment of your investment at maturity are not guaranteed and dependent on the Issuer being able to meet their payment obligations

THIS PLAN **MAY NOT** BE SUITABLE FOR YOU IF YOU:

- do not want to put your initial investment at risk
- do not want an investment that is linked to the UK and US Stock Markets
- need a guaranteed return on your investment
- need a regular income
- need instant access to your money before maturity
- need an investment that is covered by the Financial Services Compensation Scheme (FSCS)

WHAT ARE THE **RISKS** OF THE INVESTMENT?

- You may not receive some or any income payments. If the worse performing Index is lower than 75% of its Initial Index Level on a Quarterly Observation Date, no income payment will be made for that quarter
- Your initial investment is at risk. If the worse performing Index finishes lower than 60% of its Initial Index Level at the Final Maturity Date, you will lose some or all of your money
- If you redeem your investment before the end of the Final Maturity Date, you may get back less than the amount you originally invested
- If the Issuer fails or becomes insolvent (i.e. goes bankrupt or similar), you could lose some or all of your money
- Inflation will reduce the real value of your return
- The tax treatment of the Plan could change at any time

For more information on this Plan please contact your financial adviser, for more information about Dura Capital please visit our website at www.duracapital.co.uk

Important information:

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