# SGI GLOBAL WEALTH EFFECT
(EUR – Net Total Return)

## Index Rules Summary
Version as of 11th June 2007

## 1 Index Summary Description:

**Index Description**
SGI Global Wealth Effect (the "**Index**") attempts to capture the total return performance of stocks issued by companies which are the most exposed to the steadily increasing number of high net worth individuals globally while reflecting the fact that high-end spending patterns are shifting into more experiential (such as Travel, Fine Dining, Health, Nutrition and Beauty) as well as the more traditional 'status related' items such as Watches, Jewelry and Accessories.

The Index is calculated and published by Standard & Poor's, a division of the McGraw-Hill Companies, Inc (the "**Index Calculation Agent**").

The Index is calculated real-time.

**Index Strategy**
The Index components are reviewed by Société Générale (the "**Index Sponsor**") every six months in order to reflect changes due to new entrants, corporate actions, as well as potential changes in the core activities of companies, to ensure the continuous relevance of the stock selection. The Index Sponsor reserves the right to exclude from the list of Index components stocks whose free-float adjusted market capitalization at the time of review is less than EUR 500 million, or local currency equivalent, and stocks whose average daily trading volume over the preceding six months has been less than EUR 1 million, or local currency equivalent. Index components are reviewed and included, with an objective of sector and geographical diversification, as assessed by the Index Sponsor based on publicly available company activity information. The Index components are included proportionally to their free-float adjusted market capitalizations as assessed by the Index Sponsor. Stocks whose free float weight in euros accounts for more than 10% of the selected list are capped at 10% of the basket. Stocks whose free float weight in euros accounts for between 7% and 10% of the selected list are capped at 7% of the basket. Stocks whose free float weight in euros accounts for between 5% and 7% of the selected list are capped at 5% of the basket. The resulting unused weights (defined as the difference between the sum of non-capped free floats of those stocks accounting for more than 5% of the selection and the sum of these stocks' capped weights) is then spread proportionally onto the remaining stocks. If any of these remaining stocks sees its weight increased to above 5% of the overall basket, then such stocks will be capped at 5% and the resulting unused weights spread onto the remaining stocks by iteration until none of these is above 5%.

On the Index launch date, composition of the Index is 10% autos, 4% cosmetics, 29% leisure, 39% luxury, 15% specialty retail, 3% well-being and 1% wines & spirits. It is 11% Asia, 47% Europe and 42% USA. These proportions, both geographic and in terms of sectors, are subject to review if deemed appropriate by the Index Sponsor in the face of changing economic dynamics. The number of stocks (39 at inception) in the Index is subject to change but shall be no greater than 60 and no smaller than 20.

Upon request, S&P can provide the Index Rules.