

UK Semi-Annual Kick-out Plan (SG026)

Plan Summary

Potential Early Maturity (Kick-out)

The Plan has the potential to mature early (kick-out) from the 18 December 2023 and every six months thereafter, depending on the performance of the FTSE 100 Index.

If, on an Observation Date, the closing level of the FTSE 100 Index is **at or above the Initial Index level**, the Plan will mature early and your Initial Investment will be repaid to you, plus an accumulated return of 3.625% for each six month period that has elapsed since the Investment Start Date (equivalent to 7.25% per annum).

If however, the FTSE 100 Index closes **below the Initial Index level** on an Observation Date, the Plan will continue to the next Observation Date.

Final Redemption

Where the performance of the FTSE 100 Index has not activated an early maturity and the Plan runs for the full seven year term, the final value of the Plan will be determined by the Final Index Level of the FTSE 100 Index on the Investment End Date.

If the Final Index Level is **at or above its Initial Index Level**, your Initial Investment will be repaid to you, plus a return of 50.75%.

If the Final Index Level is **below its Initial Index Level**, but **at or above 65% of the Initial Index Level**, your Initial Investment will be repaid to you, but you will not receive a return from your investment in the Plan.

If, however, the Final Index Level is **below 65% of its Initial Index Level**, repayment of your Initial Investment will be reduced by 1% for every 1% the Final Index Level is below the Initial Index Level, and you will not receive a return from your investment in the Plan.

Return of proceeds

Maturity proceeds (including Initial Investment, plus any returns from the Plan or minus any deductions) will be applied to your Walker Crips account within 10 business days of the Investment End Date (or relevant Observation Date), subject to timely receipt of the funds from the issuer.

INVESTMENT START DATE

17 December 2021

INVESTMENT END DATE

18 December 2028

INVESTMENT TERM

Up to seven years

ANNIVERSARY DATES

18 December 2023,
17 June 2024, 17 December 2024,
17 June 2025, 17 December 2025,
17 June 2026, 17 December 2026,
17 June 2027, 17 December 2027
and 19 June 2028

UNDERLYING INDEX

FTSE 100 Index

INITIAL INDEX LEVEL

Closing Level on 17 December 2021
FTSE 100 Index: 7269.92

FINAL INDEX LEVEL

Closing Level on 18 December 2028

PLAN MANAGER

Walker Crips Structured Investments

RISK TO INITIAL INVESTMENT

Where the Plan has not matured early and the FTSE 100 Index closes below 65% of its Initial Index Level on 18 December 2028

COUNTERPARTY RISK

The counterparty for this Plan is Societe Generale. If Societe Generale were to fail or become insolvent, you could lose some or all of your investment and any return that may be due, irrespective of the performance of the FTSE 100 Index.

UNDERLYING SECURITIES ISIN

GB00BKG70G01