

# UK Step Down Kick-out Plan (GS157)

**WALKERCRIPS**  
Structured Investments

The Plan provides the potential to receive an accumulated return of 5.75% p.a. depending on the performance of the FTSE 100 Index.

If, on an Anniversary Date, the FTSE 100 Index closes **at or above the required kick-out level** the Plan will end and the Initial Investment will be repaid, plus an accumulated return of 5.75% for each year that has elapsed since the Investment Start Date.

If, however, the FTSE 100 Index closes **below the required kick-out level** on an Anniversary Date, the Plan will continue to the next Anniversary Date.

**Where the Plan has not matured early and runs to the full seven year term, investors will lose a significant proportion of their Initial Investment if the Final Index Level is below 65% of its Initial Index Level on the Investment End Date.**

Investment Start Date: 22 April 2022		Accumulated return amount
<b>Year 2:</b> 22 April 2024 Has the Index closed <b>at or above 100%</b> of the Initial Index Level?	NO	YES 11.50%
<b>Year 3:</b> 22 April 2025 Has the Index closed <b>at or above 95%</b> of the Initial Index Level?	NO	YES 17.25%
<b>Year 4:</b> 22 April 2026 Has the Index closed <b>at or above 90%</b> of the Initial Index Level?	NO	YES 23.00%
<b>Year 5:</b> 22 April 2027 Has the Index closed <b>at or above 85%</b> of the Initial Index Level?	NO	YES 28.75%
<b>Year 6:</b> 24 April 2028 Has the Index closed <b>at or above 80%</b> of the Initial Index Level?	NO	YES 34.50%
<b>Year 7 Investment End Date:</b> 23 April 2029		
Is the <b>Final Index Level at or above 75%</b> of the Initial Index Level?	NO	YES 40.25%
Is the <b>Final Index Level at or above 65%</b> of the Initial Index Level?	NO	YES Repayment of Initial Investment only
If the <b>Final Index Level is below 65%</b> of the Initial Index Level, a significant proportion of an investor's Initial Investment will be lost and investors will not receive a return from their investment in the plan.		

## APPLICATION DEADLINE

15 April 2022

## INVESTMENT START DATE

22 April 2022

## INVESTMENT END DATE

23 April 2029

## INVESTMENT TERM

Up to seven years

## UNDERLYING INDEX

FTSE 100 Index

## INITIAL INDEX LEVEL

Closing Level of the FTSE 100 Index on 22 April 2022: 7521.68

## FINAL INDEX LEVEL

Closing Level of the FTSE 100 Index on 23 April 2029

## MINIMUM INVESTMENT

£10,000  
£5,000 (for JISA)

## COUNTERPARTY

Goldman Sachs International

## COUNTERPARTY RISK

Initial Investment is at risk if Goldman Sachs International were to fail or become insolvent. An investor could lose some or all of their investment and any return that may be due.

## INDEX RISK

Initial Investment is at risk if the Plan has not matured early and the FTSE 100 Index has fallen below 65% of its Initial Index Level on the Investment End Date.

## UNDERLYING SECURITIES ISIN

XS2383699597

For a copy of the brochure and full Terms and Conditions, call 020 3100 8880 or visit [www.wcplc.co.uk/wcsi](http://www.wcplc.co.uk/wcsi)