Financial promotion for professional investors and advisers only. Not to be relied upon by retail investors. This factsheet should be read in conjunction with the product brochure for a full description of the risks involved.

UK Step Down Kick-out Plan (GS162)

The Plan provides the potential to receive an accumulated return of 6.75% 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 6.75% 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: 8 July 2022	Accumulated return amount
Year 2: 8 July 2024 Has the Index closed at or above 100% of the Initial Index Level?	YES 13.50%
Year 3: 8 July 2025 Has the Index closed at or above 95% of the Initial Index Level?	YES 20.25%
Year 4: 8 July 2026 Has the Index closed at or above 90% of the Initial Index Level?	YES 27.00%
Year 5: 8 July 2027 Has the Index closed at or above 85% of the Initial Index Level?	YES 33.75%
Year 6: 10 July 2028 Has the Index closed at or above 80% of the Initial Index Level?	YES 40.50%
Year 7 Investment End Date: 9 July 2029	
Is the Final Index Level at or above 75% of the Initial Index Level?	YES 47.25%
Is the Final Index Level at or above 65% of the Initial Index Level?	Repayment YES of Initial Investment only

If the **Final Index Level is below 65%** 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 1 July 2022

INVESTMENT START DATE 8 July 2022

INVESTMENT END DATE 9 July 2029

INVESTMENT TERM

INDEX

FTSE 100 Index

INITIAL INDEX LEVEL

Closing Level of the Index on 8 July 2022: 7196.24

FINAL INDEX LEVEL

Closing Level of the Index on 9 July 2029

COUNTERPARTY

S&P CREDIT RATING*

A+ stable as at 26 May 2022

COUNTERPARTY RISK

Capital 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.

CAPITAL AT RISK

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

UNDERLYING SECURITIES ISIN

XS2467005752

For a copy of the brochure (including full Terms and Conditions) or to find out the latest Credit Rating information, please visit www.wcgplc.co.uk/wcsi