

# UK 95% Annual Kick-out Plan (MS095)

**WALKERCRIPS**  
Structured Investments

The Plan provides the potential to receive an accumulated return of 8% p.a. depending on the performance of the FTSE 100 Index.

If, on an Anniversary Date, the FTSE 100 Index closes **at or above 95% of the Initial Index Level**, the Plan will end and the Initial Investment will be repaid, plus an accumulated return of 8% for each year that has elapsed since the Investment Start Date.

If, however, the FTSE 100 Index closes **below 95% of the Initial Index 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 six year term, investors will lose a significant proportion of their Initial Investment if the Final Index Level is below 60% of its Initial Index Level on the Investment End Date.**

Investment Start Date: 16 September 2022	Accumulated return amount
<b>Year 1:</b> 18 September 2023 Has the Index closed <b>at or above 95%</b> of the Initial Index Level?	<b>YES</b> 8%
<b>Year 2:</b> 16 September 2024 Has the Index closed <b>at or above 95%</b> of the Initial Index Level?	<b>YES</b> 16%
<b>Year 3:</b> 16 September 2025 Has the Index closed <b>at or above 95%</b> of the Initial Index Level?	<b>YES</b> 24%
<b>Year 4:</b> 16 September 2026 Has the Index closed <b>at or above 95%</b> of the Initial Index Level?	<b>YES</b> 32%
<b>Year 5:</b> 16 September 2027 Has the Index closed <b>at or above 95%</b> of the Initial Index Level?	<b>YES</b> 40%
<b>Year 6 Investment End Date:</b> 18 September 2028	
Is the <b>Final Index Level at or above 95%</b> of the Initial Index Level?	<b>YES</b> 48%
Is the <b>Final Index Level at or above 60%</b> of the Initial Index Level?	<b>YES</b> Repayment of Initial Investment only
If the <b>Final Index Level is below 60%</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

9 September 2022

## INVESTMENT START DATE

16 September 2022

## INVESTMENT END DATE

18 September 2028

## INVESTMENT TERM

Up to six years

## INDEX

FTSE 100 Index

## INITIAL INDEX LEVEL

Closing Level of the Index on 16 September 2022: 7236.68

## FINAL INDEX LEVEL

Closing Level of the Index on 18 September 2028

## COUNTERPARTY

Morgan Stanley & Co. International plc

## S&P CREDIT RATING\*

A+ stable  
\*as at 1 August 2022

## COUNTERPARTY RISK

Capital is at risk if Morgan Stanley & Co. International plc 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 60% of its Initial Index Level on the Investment End Date.

## UNDERLYING SECURITIES ISIN

GB00BW6S3G06

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](http://www.wcgplc.co.uk/wcsi)