

UK 95% Annual Kick-out Plan (CT060)

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 eight 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: 4 November 2022 | | Accumulated return amount |
|---|-----|--------------------------------------|
| Year 2: 4 November 2024 Has the Index closed at or above 95% of the Initial Index Level? | YES | 16% |
| Year 3: 4 November 2025 Has the Index closed at or above 95% of the Initial Index Level? | YES | 24% |
| Year 4: 4 November 2026 Has the Index closed at or above 95% of the Initial Index Level? | YES | 32% |
| Year 5: 4 November 2027 Has the Index closed at or above 95% of the Initial Index Level? | YES | 40% |
| Year 6: 6 November 2028 Has the Index closed at or above 95% of the Initial Index Level? | YES | 48% |
| Year 7: 5 November 2029 Has the Index closed at or above 95% of the Initial Index Level? | YES | 56% |
| Year 8 Investment End Date: 4 November 2030 | | |
| Is the Final Index Level at or above 95% of the Initial Index Level? | YES | 64% |
| Is the Final Index Level at or above 60% of the Initial Index Level? | YES | Repayment of Initial Investment only |
| If the Final Index Level is below 60% 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

28 October 2022

INVESTMENT START DATE

4 November 2022

INVESTMENT END DATE

4 November 2030

INVESTMENT TERM

Up to eight years

INDEX

FTSE 100 Index

INITIAL INDEX LEVEL

Closing Level of the Index on
4 November 2022: 7334.84

FINAL INDEX LEVEL

Closing Level of the Index on
4 November 2030

COUNTERPARTY

Citigroup Global Markets Ltd

S&P CREDIT RATING*

A+ stable
*as at 23 September 2022

COUNTERPARTY RISK

Capital is at risk if Citigroup Global Markets Ltd 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

XS2532867848

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