

UK Semi-Annual Kick-out Plan (SG044)

WALKERCRIPS
Structured Investments

The Plan provides the potential to receive an accumulated return of 9.00% p.a. depending on the performance of the FTSE 100 Index.

If, on an Observation Date, the FTSE 100 Index closes **at or above the Initial Index Level**, the Plan will end and the Initial Investment will be repaid, plus an accumulated return of 4.50% for each six month period that has elapsed (equivalent to 9.00% per annum) since the Investment Start Date.

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.

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 60% of its Initial Index Level on the Investment End Date.

Investment Start Date: 13 January 2023	Accumulated return amount
Year 2: 13 January 2025 Has the Index closed at or above the Initial Index Level?	YES 18.00%
Year 2.5: 14 July 2025 Has the Index closed at or above the Initial Index Level?	YES 22.50%
Year 3: 13 January 2026 Has the Index closed at or above the Initial Index Level?	YES 27.00%
Year 3.5: 13 July 2026 Has the Index closed at or above the Initial Index Level?	YES 31.50%
Year 4: 13 January 2027 Has the Index closed at or above the Initial Index Level?	YES 36.00%
Year 4.5: 13 July 2027 Has the Index closed at or above the Initial Index Level?	YES 40.50%
Year 5: 13 January 2028 Has the Index closed at or above the Initial Index Level?	YES 45.00%
Year 5.5: 13 July 2028 Has the Index closed at or above the Initial Index Level?	YES 49.50%
Year 6: 15 January 2029 Has the Index closed at or above the Initial Index Level?	YES 54.00%
Year 6.5: 13 July 2029 Has the Index closed at or above the Initial Index Level?	YES 58.50%
Year 7 Investment End Date: 14 January 2030	
Is the Final Index Level at or above the Initial Index Level?	YES 63.00%
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

6 January 2023

INVESTMENT START DATE

13 January 2023

INVESTMENT END DATE

14 January 2030

INVESTMENT TERM

Up to seven years

INDEX

FTSE 100 Index

INITIAL INDEX LEVEL

Closing Level of the Index on
13 January 2023: 7844.07

FINAL INDEX LEVEL

Closing Level of the Index on
14 January 2030

COUNTERPARTY

Societe Generale

S&P CREDIT RATING*

A stable
*as at 21 November 2022

COUNTERPARTY RISK

Capital is at risk if Societe Generale 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

GB00BN08XM71

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