

UK Semi-Annual Kick-out Plan (SG047)

WALKERCRIPS
Structured Investments

The Plan provides the potential to receive an accumulated return of 8.50% 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 4.25% for each six month period that has elapsed (equivalent to 8.50% 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 65% of its Initial Index Level on the Investment End Date.

Investment Start Date: 24 February 2023	Accumulated return amount
Year 2: 24 February 2025 Has the Index closed at or above the Initial Index Level?	YES 17.00%
Year 2.5: 26 August 2025 Has the Index closed at or above the Initial Index Level?	YES 21.25%
Year 3: 24 February 2026 Has the Index closed at or above the Initial Index Level?	YES 25.50%
Year 3.5: 24 August 2026 Has the Index closed at or above the Initial Index Level?	YES 29.75%
Year 4: 24 February 2027 Has the Index closed at or above the Initial Index Level?	YES 34.00%
Year 4.5: 24 August 2027 Has the Index closed at or above the Initial Index Level?	YES 38.25%
Year 5: 24 February 2028 Has the Index closed at or above the Initial Index Level?	YES 42.50%
Year 5.5: 24 August 2028 Has the Index closed at or above the Initial Index Level?	YES 46.75%
Year 6: 26 February 2029 Has the Index closed at or above the Initial Index Level?	YES 51.00%
Year 6.5: 24 August 2029 Has the Index closed at or above the Initial Index Level?	YES 55.25%
Year 7 Investment End Date: 25 February 2030	
Is the Final Index Level at or above the Initial Index Level?	YES 59.50%
Is the Final Index Level at or above 65% of the Initial Index Level?	YES Repayment 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

17 February 2023

INVESTMENT START DATE

24 February 2023

INVESTMENT END DATE

25 February 2030

INVESTMENT TERM

Up to seven years

INDEX

FTSE 100 Index

INITIAL INDEX LEVEL

Closing Level of the Index on
24 February 2023: 7878.66

FINAL INDEX LEVEL

Closing Level of the Index on
25 February 2030

COUNTERPARTY

Societe Generale

S&P CREDIT RATING*

A stable
*as at 17 January 2023

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 65% of its Initial Index Level on the Investment End Date.

UNDERLYING SECURITIES ISIN

GB00BN08XZ01

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