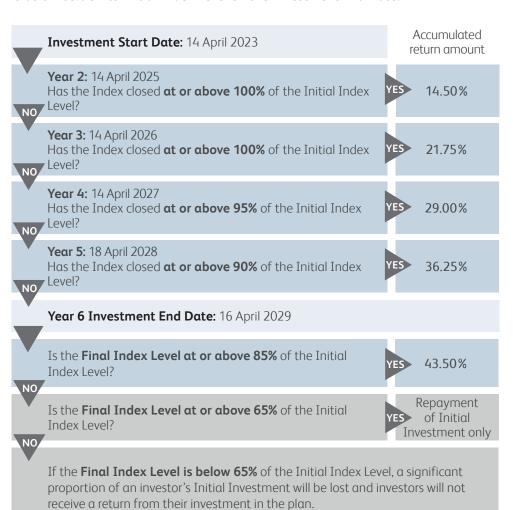
US Step Down Kick-out Plan (CT078)

The Plan provides the potential to receive an accumulated return of 7.25% p.a. depending on the performance of the S&P 500 Index.

If, on an Anniversary Date, the S&P 500 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 7.25% for each year that has elapsed since the Investment Start Date.

If, however, the S&P 500 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 six 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.





APPLICATION DEADLINE

6 April 2023

INVESTMENT START DATE

14 April 2023

INVESTMENT END DATE

16 April 2029

INVESTMENT TERM

Up to six years

INDEX

S&P 500 Index

INITIAL INDEX LEVEL

Closing Level of the Index on 14 April 2023: 4137.64

FINAL INDEX LEVEL

Closing Level of the Index on 16 April 2029

COUNTERPARTY

Citiaroup Global Markets Ltd

S&P CREDIT RATING*

A+ stable *as at 6 Mgrch 202

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 65% of its Initia Index Level on the Investment

UNDERLYING SECURITIES ISIN

XS2565980864

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