

# UK Annual Kick-out Plan (GS188)

**WALKERCRIPS**  
Structured Investments

The Plan provides the potential to receive an accumulated return of 9.75% p.a. depending on the performance of the FTSE 100 Index.

If, on an Anniversary 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 9.75% for each year that has elapsed since the Investment Start Date.

If, however, the FTSE 100 Index closes **below 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 65% of its Initial Index Level on the Investment End Date.**

<b>Investment Start Date:</b> 20 December 2023		Accumulated return amount
<b>Year 2:</b> 22 December 2025 Has the Index closed <b>at or above</b> the Initial Index Level?	NO	YES 19.50%
<b>Year 3:</b> 21 December 2026 Has the Index closed <b>at or above</b> the Initial Index Level?	NO	YES 29.25%
<b>Year 4:</b> 20 December 2027 Has the Index closed <b>at or above</b> the Initial Index Level?	NO	YES 39.00%
<b>Year 5:</b> 20 December 2028 Has the Index closed <b>at or above</b> the Initial Index Level?	NO	YES 48.75%
<b>Year 6 Investment End Date:</b> 20 December 2029		
Is the <b>Final Index Level at or above</b> the Initial Index Level?	NO	YES 58.50%
Is the <b>Final Index Level at or above 65%</b> of the Initial Index Level?	NO	YES Repayment of Initial Investment only
If the <b>Final Index Level is below 65%</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

15 December 2023

## INVESTMENT START DATE

20 December 2023

## INVESTMENT END DATE

20 December 2029

## INVESTMENT TERM

Up to six years

## INDEX

FTSE 100 Index

## INITIAL INDEX LEVEL

Closing Level of the Index on  
20 December 2023: 7,715.68

## FINAL INDEX LEVEL

Closing Level of the Index on  
20 December 2029

## COUNTERPARTY

Goldman Sachs International

## S&P CREDIT RATING\*

A+ stable  
\*as at 13 November 2023

## COUNTERPARTY RISK

Capital is at risk if Goldman Sachs International 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

XS2692120632

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