Financial promotion for professional investors and advisers only. Not to be relied upon by retail investors without undertaking professional advice. This factsheet should be read in conjunction with the product brochure for a full description of the risks involved.

UK 90% Annual Kick-out Plan (MS184)

The Plan provides the potential to receive an accumulated return of 7% p.a. depending on the performance of the FTSE 100 Index.

If, on an Anniversary Date, the FTSE 100 Index closes **at or above 90% of the Initial Index Level**, the Plan will end and the Initial Investment will be repaid, plus an accumulated return of 7% for each year that has elapsed since the Investment Start Date.

If, however, the FTSE 100 Index closes **below 90% 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 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.

Investment Start Date: 18 October 2024	Accumulated return amount
Year 3: 18 October 2027 Has the Index closed at or above 90% of the Initial Index Level?	YES 21%
Year 4: 18 October 2028 Has the Index closed at or above 90% of the Initial Index Level?	YES 28%
Year 5: 18 October 2029 Has the Index closed at or above 90% of the Initial Index Level?	YES 35%
Year 6 Investment End Date: 18 October 2030	
Is the Final Index Level at or above 90% of the Initial Index Level?	yes 42%
Is the Final Index Level at or above 65% of the Initial	Repayment YES 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.

WALKERCRIPS Structured Investments

APPLICATION DEADLINE

11 October 2024

INVESTMENT START DATE 18 October 2024

INVESTMENT END DATE 18 October 2030

INVESTMENT TERM

Up to six year

INDEX FTSE 100 Index

INITIAL INDEX LEVEL

18 October 2024: 8,358.25

FINAL INDEX LEVEL

Closing Level of the Index on 18 October 2030

COUNTERPARTY

Morgan Stanley & Co. International plc

S&P CREDIT RATING*

A+ stable as at 2 September 2024

COUNTERPARTY RISK

Capital is at risk if Morgan Stanley & Co. International plc 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

GB00BQRRHD75

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