

UK & US Defensive Annual Kick-out (B049)



The Plan provides the potential to receive an accumulated return of 7.75% p.a. depending on the performance of the FTSE 100 Index and the S&P 500 Index.

If, on an Anniversary Date, both the FTSE 100 Index and the S&P 500 Index close **at or above their required kick-out levels**, the Plan will end and the Initial Investment will be repaid, plus an accumulated return of 7.75% for each year that has elapsed since the Investment Start Date.

If, however, the FTSE 100 Index or the S&P 500 Index close **below their required kick-out levels** 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 of either Index is below 50% of its Initial Index Level on the Investment End Date.

Investment Start Date: 13 December 2024		Accumulated return amount
Year 2: 14 December 2026 Have both Indices closed at or above 100% of their Initial Index Levels?	YES	15.50%
Year 3: 13 December 2027 Have both Indices closed at or above 100% of their Initial Index Levels?	YES	23.25%
Year 4: 13 December 2028 Have both Indices closed at or above 100% of their Initial Index Levels?	YES	31.00%
Year 5: 13 December 2029 Have both Indices closed at or above 100% of their Initial Index Levels?	YES	38.75%
Year 6 Investment End Date: 13 December 2030		
Are both Final Index Levels at or above 75% of their Initial Index Levels?	YES	46.50%
Are both Final Index Levels at or above 50% of their Initial Index Levels?	YES	Repayment of Initial Investment only
If the Final Index Level of either Index is below 50% 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 December 2024
INVESTMENT START DATE
13 December 2024
INVESTMENT END DATE
13 December 2030
INVESTMENT TERM
Up to six years
INDEX
FTSE 100 Index S&P 500 Index
INITIAL INDEX LEVEL
Closing Levels of the Index on 13 December 2024 FTSE 100 Index: 8,300.33 S&P 500 Index: 6,051.09
FINAL INDEX LEVEL
Closing Levels of the Index on 13 December 2030
COUNTERPARTY
Barclays Bank plc
S&P CREDIT RATING*
A+ Stable *as at 14 October 2024
COUNTERPARTY RISK
Capital is at risk if Barclays Bank 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 either one or both Index has fallen below 50% of their Initial Index Level on the Investment End Date.
UNDERLYING SECURITIES ISIN
GB00BJRSNR79

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