

UK 95% Annual Kick-out Plan (MS194)

WALKERCRIPS
Structured Investments

The Plan provides the potential to receive an accumulated return of 7.50% p.a. depending on the performance of the FTSE 100 Index.

If, on an Anniversary Date, the FTSE 100 Index closes **at or above 95% of the Initial Index Level**, the Plan will end and the Initial Investment will be repaid, plus an accumulated return of 7.50% for each year that has elapsed since the Investment Start Date.

If, however, the FTSE 100 Index closes **below 95% 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 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: 17 January 2025	Accumulated return amount
Year 3: 17 January 2028 Has the Index closed at or above 95% of the Initial Index Level?	YES 22.50%
Year 4: 17 January 2029 Has the Index closed at or above 95% of the Initial Index Level?	YES 30.00%
Year 5: 17 January 2030 Has the Index closed at or above 95% of the Initial Index Level?	YES 37.50%
Year 6: 17 January 2031 Has the Index closed at or above 95% of the Initial Index Level?	YES 45.00%
Year 7 Investment End Date: 19 January 2032	
Is the Final Index Level at or above 95% of the Initial Index Level?	YES 52.50%
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

10 January 2025

INVESTMENT START DATE

17 January 2025

INVESTMENT END DATE

19 January 2032

INVESTMENT TERM

Up to seven years

INDEX

FTSE 100 Index

INITIAL INDEX LEVEL

Closing Level of the Index on
17 January 2025: 8,505.22

FINAL INDEX LEVEL

Closing Level of the Index on
19 January 2032

COUNTERPARTY

Morgan Stanley & Co.
International plc

S&P CREDIT RATING*

A+ stable
*as at 25 November 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

GB00BQRRJL99

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