

UK & US Defensive Annual Kick-out Plan (B052)



The Plan provides the potential to receive an accumulated return of 7.85% 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 7.85% 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: 28 February 2025		Accumulated return amount
Year 2: 1 March 2027 Have both Indices closed at or above 100% of their Initial Index Levels?	YES	15.70%
Year 3: 28 February 2028 Have both Indices closed at or above 100% of their Initial Index Levels?	YES	23.55%
Year 4: 28 February 2029 Have both Indices closed at or above 100% of their Initial Index Levels?	YES	31.40%
Year 5: 28 February 2030 Have both Indices closed at or above 100% of their Initial Index Levels?	YES	39.25%
Year 6 Investment End Date: 28 February 2031		
Are both Final Index Levels at or above 75% of their Initial Index Levels?	YES	47.10%
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	21 February 2025
INVESTMENT START DATE	28 February 2025
INVESTMENT END DATE	28 February 2031
INVESTMENT TERM	Up to six years
INDEX	FTSE 100 Index S&P 500 Index
INITIAL INDEX LEVEL	Closing Levels of the Index on 28 February 2025 FTSE 100 Index: 8,809.74 S&P 500 Index: 5,954.50
FINAL INDEX LEVEL	Closing Levels of the Index on 28 February 2031
COUNTERPARTY	Barclays Bank plc
S&P CREDIT RATING*	A+ Stable *as at 17 December 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	GB00BJRSP597

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