

UK Fixed Income Plan (CA122)

WALKERCRIPS
Structured Investments

The UK Fixed Income Plan has been structured to provide scheduled quarterly income payments of 1.3125% over a six year term (equivalent to 5.25% per annum). The Plan does not have the ability to mature early at any time.

On each income payment date, a fixed payment of 1.3125% will be made (equivalent to 5.25% per annum). These income payments are unconditional and do not depend on the performance of any underlying Index.

When the Plan has reached 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.

The Plan will provide a total of 24 income payments.

2025	2026	2027	2028	2029	2030	2031
	16 Mar	15 Mar	14 Mar	14 Mar	14 Mar	14 Mar
	12 June	15 June	13 June	12 June	12 June	12 June
	15 Sept	14 Sept	12 Sept	12 Sept	12 Sept	12 Sept
15 Dec	14 Dec	13 Dec	13 Dec	13 Dec	13 Dec	

The table above outlines the dates Walker Crips, as Plan Manager, are due to receive the payment from Credit Agricole CIB.

Income cannot be reinvested within the Plan. If you elect to have income paid into your bank account, Walker Crips will usually send an electronic payment (BACS) within five business days following receipt of payment from the Counterparty.

The table below illustrates the income received depending on the Initial Investment in the Plan.

Investment amount	Quarterly income payments	Total income payable (per annum)	Total income payable (over six years)
£10,000	£131.25	£525.00	£2,625.00
£25,000	£328.13	£1,312.50	£6,562.50
£50,000	£656.25	£2,625.00	£13,125.00
£75,000	£984.38	£3,937.50	£19,687.50
£100,000	£1,312.50	£5,250.00	£26,250.00
£125,000	£1,640.63	£6,562.50	£32,812.50

APPLICATION DEADLINE

22 August 2025

INVESTMENT START DATE

29 August 2025

INVESTMENT END DATE

29 August 2031

INVESTMENT TERM

Six years

INDEX

FTSE 100 Index

INITIAL INDEX LEVEL

Closing Level of the Index on
29 August 2025

FINAL INDEX LEVEL

Closing Level of the Index on
29 August 2031

COUNTERPARTY

Credit Agricole CIB

S&P CREDIT RATING*

A+ stable
*as at 17 July 2025

COUNTERPARTY RISK

Capital is at risk if Credit Agricole CIB 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

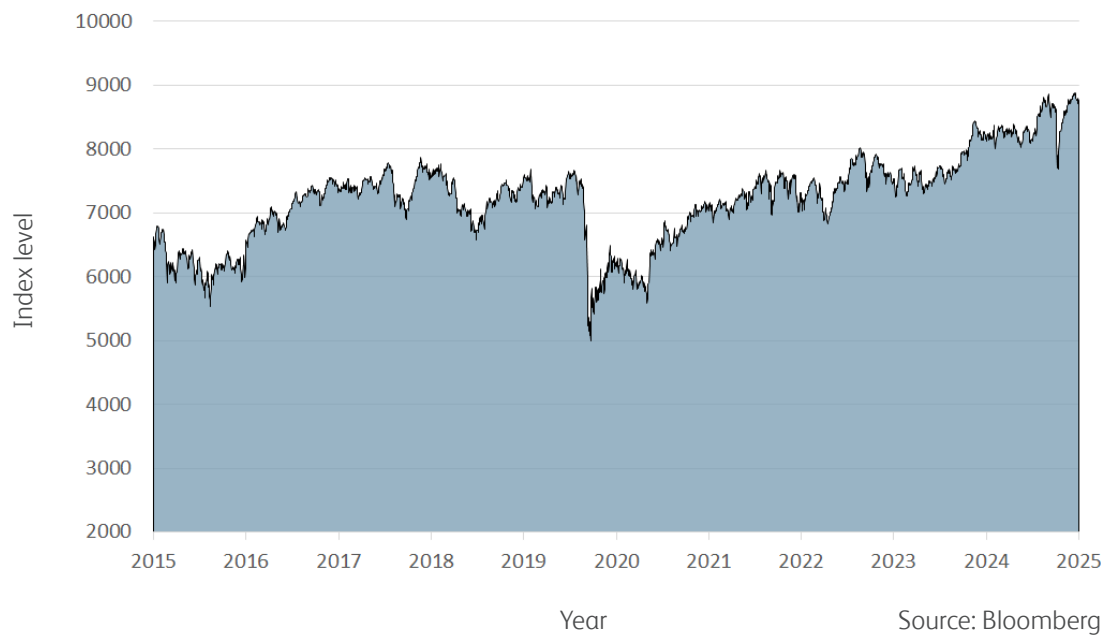
Capital is at risk if the Plan has not matured early and the Index has fallen below 65% of its Initial Index Level on the Investment End Date.

UNDERLYING SECURITIES ISIN

XS2067293683

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

Historical FTSE 100 Index Performance



Index Levels

This graph shows the FTSE 100 Index performance over the past 10 years. The Initial Index Level for the Plan will be set as the Closing Level of the Index on the Investment Start Date.

The Index can fall as well as rise and past performance is not a reliable indicator of future returns. The Plan is subject to a maximum return which could be lower than received if an investor had invested directly in the shares of the companies which comprise the FTSE 100 Index. Additionally, investors will not receive dividend income from those companies.

Back testing

Index performance	Percentage outcome*
Year 5. Repayment of Initial Investment only The Index closed at or above 65% of its Initial Index Level	100%
Year 5. Reduction in repayment of Initial Investment The Index closed below 65% of its Initial Index Level	0%

Notes to historical performance

Performance based on a rolling basis data range since 1984.

*Percentage outcome reflects the number of occurrences where the performance of the Index would have triggered the specified return in the given year.

The results of historical back testing should be treated with caution. Back testing is not a reliable indicator of future performance and is simulated on the assumption that the current product existed and had been offered throughout the back testing period.

Target Market

This Plan is designed for UK retail investors who:

- understand the specific features and risks highlighted in the Plan documentation and are able to make an informed investment decision based on the information provided within the authorised documentation, including the brochure and the KID
- understand how the Plan works and that any income payments are determined from the outset
- understand that they will lose, and are able to withstand the loss of, more than 35% of their Initial Investment if the Index is below 65% of the Initial Index Level on the Investment End Date
- are looking for income, payable on a quarterly basis throughout the Investment Term
- are prepared to accept the Counterparty risk of Credit Agricole CIB
- understand that they will not need access to their Initial Investment during the Investment Term and have other readily accessible funds available to meet their immediate financial needs and for emergencies
- understand that income payments cannot be reinvested into the Plan
- understand that they may receive less compared to a direct investment in the underlying Index
- have a positive view of the FTSE 100 Index performance over the next six years
- have a minimum of £10,000 to invest (£5,000 for JISA)

This product has been assessed to provide fair value for customers identified within the target market

Distribution Strategy

This Plan has been assessed by Walker Crips as appropriate for distribution within the UK as follows:

Investor Type	Type of Service		
	Non-Advised (Execution Only)	Advisory	Discretionary
Retail	Yes*	Yes	Yes
Professional	Yes	Yes	Yes
Eligible Counterparty	Yes	Yes	Yes

*Subject to an Appropriateness Assessment

**Financial promotion for professional investors and advisers only.
Not to be relied upon by retail investors without undertaking professional advice.**

This document has been approved as a Financial Promotion for Professional investors and advisers only in accordance with Section 21 of the Financial Services and Markets Act 2000 by Walker Crips Investment Management Limited (WCIM), which is a member of the London Stock Exchange and is authorised and regulated by the Financial Conduct Authority, 12 Endeavour Square, London, E20 1JN. FCA Registration Number: 226344. The Plan is managed by Walker Crips Structured Investments which is a trading name of Walker Crips Investment Management Limited. Registered Office: 128 Queen Victoria Street, London, EC4V 4BJ, United Kingdom.

'FTSE', 'FT-SE' and 'Footsie™' are trade marks jointly owned by London Stock Exchange PLC and The Financial Times Limited and are used by FTSE International Limited under licence. The FTSE 100 Index is calculated by FTSE International Limited. FTSE International Limited does not sponsor, endorse or promote this product and is not in any way connected to it and does not accept any liability in relation to its issue, operation and trading. All copyright in the index values and constituent list vests in FTSE International Limited.