

UK Conditional Income Plan (CA123)



The UK Conditional Income Plan has been structured to provide scheduled quarterly income payments of 1.50% over a six year term (equivalent to 6% per annum). The Plan does not have the ability to mature early at any time.

On each of the 24 Observation Dates over the six year term, the Closing Level of the FTSE 100 Index will be compared with the Initial Index Level (the Closing Level of the Index on the Investment Start Date).

If, on an Observation Date, the Closing Level of the Index is **at or above 80%** of the Initial Index Level, you will receive an income payment of 1.50%. If, however, the Closing Level of the Index is **below 80%** of the Initial Index Level, you will receive no income payment.

The income you may receive is dependent on the Closing Level of the Index on each of the following Observation Dates:

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	

Please note, if no income is payable on an Observation Date due to the Closing Level of the Index on that date, this does not affect the potential to receive subsequent income payments.

Income cannot be reinvested within the Plan. Income, where due, will be paid by the Counterparty into your Walker Crips Account up to 15 business days after a relevant Observation Date.

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

Investment amount	Quarterly potential income payments	Total potential income payable (per annum)	Total potential income payable (over six years)
£10,000	£150	£600	£3,600
£25,000	£375	£1,500	£9,000
£50,000	£750	£3,000	£18,000
£75,000	£1,125	£4,500	£27,000
£100,000	£1,500	£6,000	£36,000
£125,000	£1,875	£7,500	£45,000

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: 9,187.34
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	XS2067293766

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