

UK Defensive Step Down Kick-out Plan (CT140)



The Plan provides the potential to receive an accumulated return of 6% p.a. depending on the performance of the FTSE 100 Index.

If, on an Anniversary Date, the FTSE 100 Index closes **at or above the required kick-out level** the Plan will end and the Initial Investment will be repaid, plus an accumulated return of 6% for each year that has elapsed since the Investment Start Date.

If, however, the FTSE 100 Index closes **below the required kick-out 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 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.

Investment Start Date: 31 October 2025		Accumulated return amount
Year 3: 31 October 2028 Has the Index closed at or above 100% of the Initial Index Level?	YES	18%
Year 4: 31 October 2029 Has the Index closed at or above 95% of the Initial Index Level?	YES	24%
Year 5: 31 October 2030 Has the Index closed at or above 85% of the Initial Index Level?	YES	30%
Year 6 Investment End Date: 31 October 2031		
Is the Final Index Level at or above 65% of the Initial Index Level?	YES	36%
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
24 October 2025
INVESTMENT START DATE
31 October 2025
INVESTMENT END DATE
31 October 2031
INVESTMENT TERM
Up to six years
INDEX
FTSE 100 Index
INITIAL INDEX LEVEL
Closing Level of the Index on 31 October 2025: 9,717.25
FINAL INDEX LEVEL
Closing Level of the Index on 31 October 2031
COUNTERPARTY
Citigroup Global Markets Ltd
S&P CREDIT RATING*
A+ stable *as at 15 September 2025
COUNTERPARTY RISK
Capital is at risk if Citigroup Global Markets Ltd 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
XS3131444617

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