

Annual Growth Plan Issue 27 (Kick-out)

The Plan provides the potential to receive capital growth of 7.5% p.a. depending on the performance of the FTSE 100 Index.

The investment has the potential to mature early (kick-out) and pay back Initial Capital plus a defined capital growth amount on any anniversary date from the second year onwards. If, on any anniversary from year two, the FTSE 100 Index is at or above its Initial Index Level, the Plan will close and return Initial Capital plus 7.5% capital growth for each year of the investment.

19 September 2016 Has the Index closed at or above the Initial Index Level?	YES	15% capital growth plus return of Initial Capital
NO		
19 September 2017 Has the Index closed at or above the Initial Index Level?	YES	22.5% capital growth plus return of Initial Capital
NO		
19 September 2018 Has the Index closed at or above the Initial Index Level?	YES	30% capital growth plus return of Initial Capital
NO		
19 September 2019 Has the Index closed at or above the Initial Index Level?	YES	37.5% capital growth plus return of Initial Capital
NO		
21 September 2020 Is the Final Index Level at or above the Initial Index Level?	YES	45% capital growth plus return of Initial Capital
NO		
Is the Final Index Level at or above 50% of the Initial Index Level?	YES	Return of Capital only
NO		
If the Final Index Level is below 50% of the Initial Index Level, no growth will be achieved and there will be a capital loss.		

APPLICATION DEADLINE

12 September 2014

INVESTMENT START DATE

19 September 2014

INVESTMENT END DATE

21 September 2020

INVESTMENT TERM

Up to six years

UNDERLYING INDEX

FTSE 100 Index

INITIAL INDEX LEVEL

Closing Level of the FTSE 100 Index on 19 September 2014

FINAL INDEX LEVEL

Closing Level of the FTSE 100 Index on 21 September 2020

INVESTMENT OPTIONS

Direct, ISAs, ISA transfers, SIPP/SSAS, trusts and corporates

MINIMUM INVESTMENT

£10,000

COUNTERPARTY RISK

Capital is at risk if Santander UK plc were to fail, e.g. become insolvent, an investor could lose some or all of their investment and any return that may be due. Santander UK plc holds an 'A' credit rating from Standard & Poor's, as at 15 July 2014.

INDEX RISK

Capital is at risk if the Plan has not matured early and the FTSE 100 Index has fallen below 50% of its Initial Index Level on the Investment End Date.

For a copy of the brochure and full Terms and Conditions,
call 020 3100 8880 or visit www.wcgpplc.co.uk/wcsi

Financial promotion for
professional advisers only

FTSE 100 Index Historical Performance



The graph indicates the performance of the FTSE 100 Index over the past ten years. The Initial Index Level for the Plan will be set as the Closing Level of the FTSE 100 Index on 19 September 2014.

Based on **an example**, if the Closing Level of the FTSE 100 Index on 19 September 2014 (Initial Index Level) was 6800, the kick-out level required on each relevant anniversary date would therefore be 6800.

Capital would be at risk if the FTSE 100 Index closed below 3400 (50% of the Initial Index Level) on the Investment End Date.

Please note this is only an example provided for illustrative purposes. The Initial Index Level will be set on the Investment Start Date of the Plan on 19 September 2014.

This fact sheet is for professional advisers only and not for onward distribution to retail clients.

IMPORTANT INFORMATION

This document has been approved as a Financial Promotion for Professional Advisers only in accordance with Section 21 of the Financial Services and Markets Act 2000 by Walker Crips Stockbrokers Limited (WCSB), which is a member of the London Stock Exchange and is authorised and regulated by the Financial Conduct Authority, 25 North Colonnade, Canary Wharf, London E14 5HS. FCA Registration Number: 226344. The Plan is managed by Walker Crips Structured Investments which is a trading name of Walker Crips Stockbrokers Limited. Registered Office: Finsbury Tower, 103–105 Bunhill Row, London EC1Y 8LZ, 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.

Principals and associates of WCSB may have a position in the securities mentioned herein. Consequently, in line with the Financial Conduct Authority rules on conflict of interest, WCSB research in these areas cannot be classified as impartial within the Financial Conduct Authority's definition and it should not be relied upon as independent or objective. Prices and factual details are deemed to be correct at the time of publication but may change subsequently. This publication has been prepared with all reasonable care and is not knowingly misleading in whole or in part. Expressions of opinion are subject to change without notice. This Financial Promotion has not been prepared in accordance with legal requirements to promote the independence of investment research and is not subject to prohibitions on dealing ahead of the distribution of research. It is important to remember that the value of investments can go down as well as up and investors may not realise the value of their initial investment. Recommendations may or may not be suitable for all recipients of this publication and if you have any doubts, you should seek advice from your investment adviser. We cannot, however, accept responsibility for any losses which may be incurred by a client acting on such recommendations. This Financial Promotion is confidential and supplied to you for information purposes only. It may not (directly or indirectly) be reproduced, further distributed to any person or published, in whole or in part, for any purpose whatsoever. Neither this document, nor any copy of it, may be taken or transmitted into the United States or into any jurisdiction where it would be unlawful to do so. Any failure to comply with this restriction may constitute a violation of relevant local security laws.