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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
ΝΟ	
19 September 2018 Has the Index closed at or above the Initial Index Level?	YES 30% capital growth plus return of Initial Capital
ΝΟ	
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.	

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

APPLICATION DEADLINE

12 September 2014

INVESTMENT START DATE 19 September 2014

INVESTMENT END DATE 21 September 2020

INVESTMENT TERM

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

E10,000

COUNTERPARTY RISK

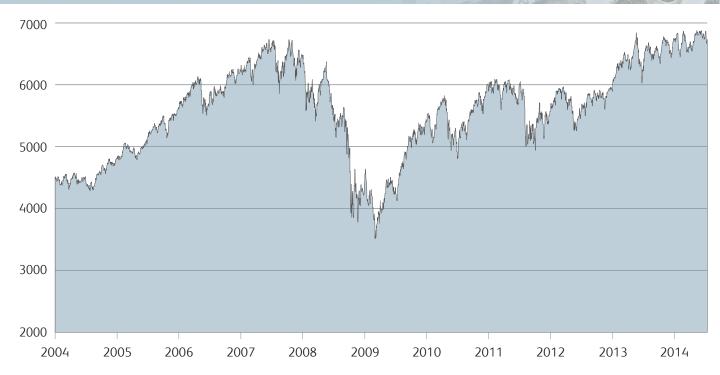
Capital is at risk if Santander UK plc were to fail, e.g. become insolvent, an investor could lose some or all of their investment and any return that may be due. Santander UK plc holds an 'A' credit rating from Standard & Poor's, as at 15 July 2014.

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.

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

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