

# Annual Growth Plan Issue 28 (Kick-out)

The Plan provides the potential to receive capital growth of 8.25% 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 8.25% capital growth for each year of the investment.

<b>21 November 2016</b> Has the Index closed at or above the Initial Index Level?	<b>YES</b>	<b>16.5% capital growth</b> plus return of Initial Capital
<b>NO</b>		
<b>21 November 2017</b> Has the Index closed at or above the Initial Index Level?	<b>YES</b>	<b>24.75% capital growth</b> plus return of Initial Capital
<b>NO</b>		
<b>21 November 2018</b> Has the Index closed at or above the Initial Index Level?	<b>YES</b>	<b>33% capital growth</b> plus return of Initial Capital
<b>NO</b>		
<b>21 November 2019</b> Has the Index closed at or above the Initial Index Level?	<b>YES</b>	<b>41.25% capital growth</b> plus return of Initial Capital
<b>NO</b>		
<b>23 November 2020</b> Is the <b>Final Index Level</b> at or above the Initial Index Level?	<b>YES</b>	<b>49.5% capital growth</b> plus return of Initial Capital
<b>NO</b>		
Is the <b>Final Index Level</b> at or above 60% of the Initial Index Level?	<b>YES</b>	Return of Capital only
<b>NO</b>		
If the <b>Final Index Level</b> is below 60% of the Initial Index Level, no growth will be achieved and there will be a capital loss.		

#### APPLICATION DEADLINE

14 November 2014

#### INVESTMENT START DATE

21 November 2014

#### INVESTMENT END DATE

23 November 2020

#### INVESTMENT TERM

Up to six years

#### UNDERLYING INDEX

FTSE 100 Index

#### INITIAL INDEX LEVEL

Closing Level of the FTSE 100 Index on 21 November 2014

#### FINAL INDEX LEVEL

Closing Level of the FTSE 100 Index on 23 November 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 22 September 2014.

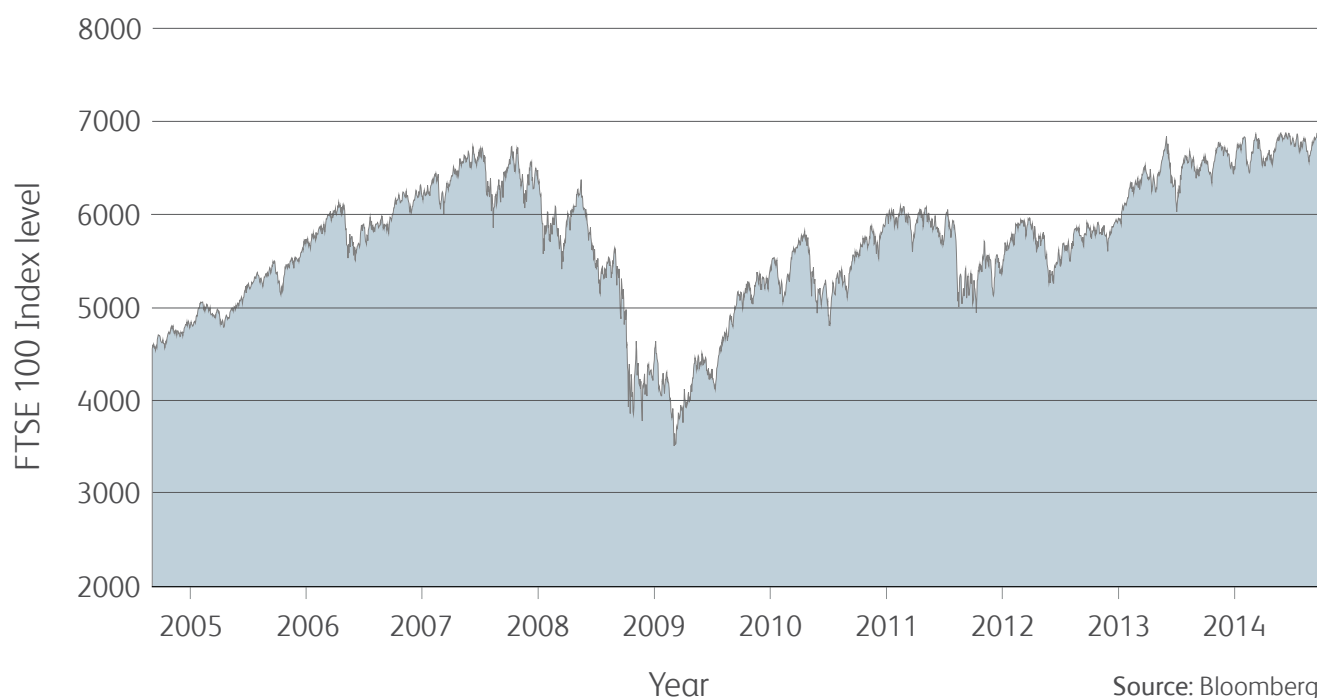
#### INDEX RISK

Capital is at risk if the Plan has not matured early and the FTSE 100 Index has fallen below 60% of its Initial Index Level on the Investment End Date.

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## 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 21 November 2014.

Based on **an example**, if the Closing Level of the FTSE 100 Index on 21 November 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 4080 (60% 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 21 November 2014.

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

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