

# Annual Growth Plan Issue 29 (Kick-out)

The Plan provides the potential to receive capital growth of 8% 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% capital growth for each year of the investment.

<b>19 December 2016</b> Has the Index closed at or above the Initial Index Level?	<b>YES</b>	<b>16% capital growth</b> plus return of Initial Capital
<b>NO</b>		
<b>19 December 2017</b> Has the Index closed at or above the Initial Index Level?	<b>YES</b>	<b>24% capital growth</b> plus return of Initial Capital
<b>NO</b>		
<b>19 December 2018</b> Has the Index closed at or above the Initial Index Level?	<b>YES</b>	<b>32% capital growth</b> plus return of Initial Capital
<b>NO</b>		
<b>19 December 2019</b> Has the Index closed at or above the Initial Index Level?	<b>YES</b>	<b>40% capital growth</b> plus return of Initial Capital
<b>NO</b>		
<b>21 December 2020</b> Is the <b>Final Index Level</b> at or above the Initial Index Level?	<b>YES</b>	<b>48% capital growth</b> plus return of Initial Capital
<b>NO</b>		
Is the <b>Final Index Level</b> at or above 50% of the Initial Index Level?	<b>YES</b>	Return of Capital only
<b>NO</b>		
If the <b>Final Index Level</b> is below 50% of the Initial Index Level, no growth will be achieved and there will be a capital loss.		

## APPLICATION DEADLINE

12 December 2014

## INVESTMENT START DATE

19 December 2014

## INVESTMENT END DATE

21 December 2020

## INVESTMENT TERM

Up to six years

## UNDERLYING INDEX

FTSE 100 Index

## INITIAL INDEX LEVEL

Closing Level of the FTSE 100 Index  
on 19 December 2014

## FINAL INDEX LEVEL

Closing Level of the FTSE 100 Index  
on 21 December 2020

## INVESTMENT OPTIONS

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

## MINIMUM INVESTMENT

£5,000

## 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 9 October 2014.

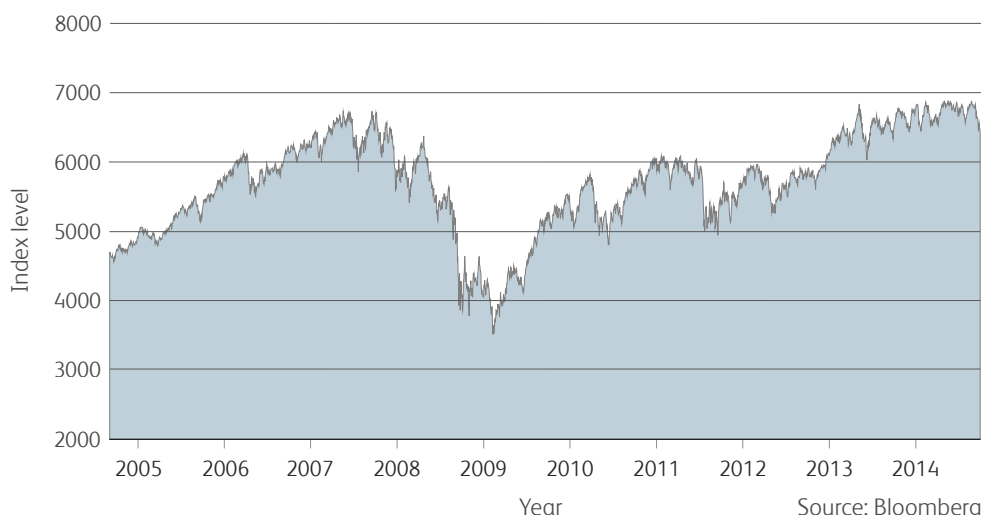
## INDEX RISK

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.

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## FTSE 100 Index



### Index Levels

This graph indicates the performance of the FTSE 100 Index from October 2004 to October 2014. The Initial Index Level for the Plan will be set as the Closing Level of FTSE 100 Index on the 19 December 2014.

FTSE 100 Index performance	Percentage outcome*
<b>Year 2. Kick-out 16% return</b> The Indices closed <b>at or above</b> their Initial Index Levels.	75.66%
<b>Year 3. Kick-out 24% return</b> The Indices closed <b>at or above</b> their Initial Index Levels.	2.41%
<b>Year 4. Kick-out 32% return</b> The Indices closed <b>at or above</b> their Initial Index Levels.	3.84%
<b>Year 5. Kick-out 40% return</b> The Indices closed <b>at or above</b> their Initial Index Levels.	2.92%
<b>Year 6. Kick-out 48% return</b> The Indices closed <b>at or above</b> their Initial Index Levels.	3.95%
<b>Year 6. Return of Capital only</b> The Indices closed <b>at or above 50%</b> of their Initial Index Levels.	11.22%
<b>Year 6. Loss of Capital</b> The Indices closed <b>below 50%</b> of their Initial Index Levels.	0%

### Notes to historical performance

Performance based on a rolling basis data range of between January 1984 and October 2014. Percentage outcome reflects the number of occurrences where the performance of the Index would have triggered the specified return in the given year. Please note that the results of the historical back testing should be treated with caution because it is not a reliable indicator of future performance and it assumes that the same product terms had been offered throughout the back testing period.

**This fact sheet is for professional advisers only.**

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