

Annual Growth Plan Issue 37 (Kick-out)

The Plan provides the potential to receive capital growth of 9% p.a. depending on the performance of the FTSE 100 Index.

The full Investment Term is six years. However, the Plan 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 9% capital growth for each year that has elapsed.

Investment Start Date: 22 January 2016	
Year Two: 22 January 2018 Has the Index closed at or above the Initial Index Level?	YES 18% capital growth plus return of Initial Capital
NO	
Year Three: 22 January 2019 Has the Index closed at or above the Initial Index Level?	YES 27% capital growth plus return of Initial Capital
NO	
Year Four: 22 January 2020 Has the Index closed at or above the Initial Index Level?	YES 36% capital growth plus return of Initial Capital
NO	
Year Five: 22 January 2021 Has the Index closed at or above the Initial Index Level?	YES 45% capital growth plus return of Initial Capital
NO	
Investment End Date: 24 January 2022	
Is the Final Index Level at or above the Initial Index Level?	YES 54% 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 your Initial 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

15 January 2016

INVESTMENT START DATE

22 January 2016

INVESTMENT END DATE

24 January 2022

INVESTMENT TERM

Up to six years

UNDERLYING INDEX

FTSE 100 Index

INITIAL INDEX LEVEL

Closing Level of the FTSE 100 Index on 22 January 2016

FINAL INDEX LEVEL

Closing Level of the FTSE 100 Index on 24 January 2022

INVESTMENT OPTIONS

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

MINIMUM INVESTMENT

£10,000

COUNTERPARTY RISK

Capital is at risk if Goldman Sachs were to fail, e.g. become insolvent. An investor could lose some or all of their investment and any return that may be due.

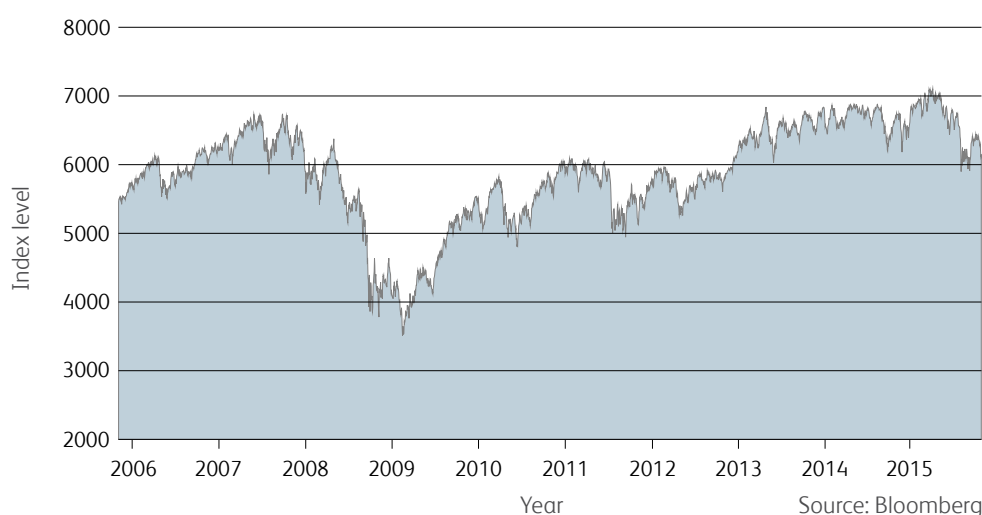
INDEX RISK

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.wcgplc.co.uk/wcsi

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Historical FTSE 100 Index Performance



Index Levels

This graph indicates the FTSE 100 Index performance over the past 10 years. The Initial Index Level for the Plan will be set as the Closing Level of FTSE 100 Index on the 22 January 2016.

Back testing

FTSE 100 Index performance	Percentage outcome*
Year 2. Kick-out The Index closed at or above its Initial Index Level.	61.67%
Year 3. Kick-out The Index closed at or above its Initial Index Level.	3.09%
Year 4. Kick-out The Index closed at or above its Initial Index Level.	5.41%
Year 5. Kick-out The Index closed at or above its Initial Index Level.	4.96%
Year 6. Kick-out The Index closed at or above its Initial Index Level.	6.54%
Year 6. Return of Capital only The Index closed at or above 50% of its Initial Index Level.	18.33%
Year 6. Loss of Capital The Index closed below 50% of its Initial Index Level.	0%

Notes to historical performance

Performance based on a rolling basis data range over the past 15 years. 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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