

Annual Growth Plan Issue 38 (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: 4 March 2016	
Year Two: 5 March 2018 Has the Index closed at or above the Initial Index Level?	YES 18% capital growth plus return of Initial Capital
NO	
Year Three: 4 March 2019 Has the Index closed at or above the Initial Index Level?	YES 27% capital growth plus return of Initial Capital
NO	
Year Four: 4 March 2020 Has the Index closed at or above the Initial Index Level?	YES 36% capital growth plus return of Initial Capital
NO	
Year Five: 4 March 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: 4 March 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

26 February 2016

INVESTMENT START DATE

4 March 2016

INVESTMENT END DATE

4 March 2022

INVESTMENT TERM

Up to six years

UNDERLYING INDEX

FTSE 100 Index

INITIAL INDEX LEVEL

Closing Level of the FTSE 100 Index on 4 March 2016

FINAL INDEX LEVEL

Closing Level of the FTSE 100 Index on 4 March 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.

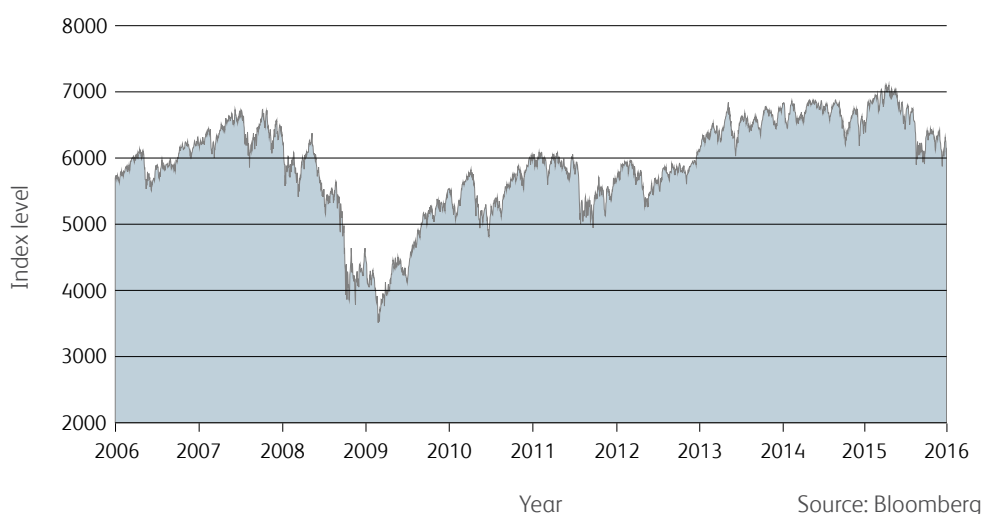
INDEX RISK

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

Financial promotion for professional advisers only

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 4 March 2016.

Back testing

FTSE 100 Index performance	Percentage outcome*
Year 2. Kick-out The Index closed at or above its Initial Index Level.	61.54%
Year 3. Kick-out The Index closed at or above its Initial Index Level.	3.24%
Year 4. Kick-out The Index closed at or above its Initial Index Level.	5.38%
Year 5. Kick-out The Index closed at or above its Initial Index Level.	4.91%
Year 6. Kick-out The Index closed at or above its Initial Index Level.	6.49%
Year 6. Return of Capital only The Index closed at or above 50% of its Initial Index Level.	18.44%
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.

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.