



Annual Growth Plan Issue 41 (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 first year onwards. If, on any anniversary from year one, 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: 10 June 2016 9% capital growth Year One: 12 June 2017 Has the Index closed at or above the Initial plus return of Initial Index Level? Capital 18% capital growth **Year Two:** 11 June 2018 Has the Index closed at or above the Initial plus return of Initial Index Level? Capital NO, 27% capital growth Year Three: 10 June 2019 plus return of Initial Has the Index closed at or above the Initial Index Level? Capital 36% capital growth Year Four: 10 June 2020 Has the Index closed at or above the Initial plus return of Initial Index Level? Capital NO. 45% capital growth Year Five: 10 June 2021 Has the Index closed at or above the Initial plus return of Initial Index Level? Capital **Investment End Date:** 10 June 2022

Is the **Final Index Level** at or above the Initial Index Level?

NO

NO,

YES

54% capital growth plus return of Initial Capital

Is the **Final Index Level** at or above 50% of the Initial Index Level?



Return of your Initial Capital only

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

3 June 2010

INVESTMENT START DATE

10 June 2016

INVESTMENT END DATE

10 June 2022

INVESTMENT TERM

Up to six years

UNDERLYING INDEX

FTSE 100 Index

INITIAL INDEX LEVEL

Closing Level of the FTSE 100 Index on 10 June 2016

FINAL INDEX LEVEL

Closing Level of the FTSE 100 Index on 10 June 2022

INVESTMENT OPTIONS

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

MINIMUM INVESTMENT

f10.000

COUNTERPARTY RISK

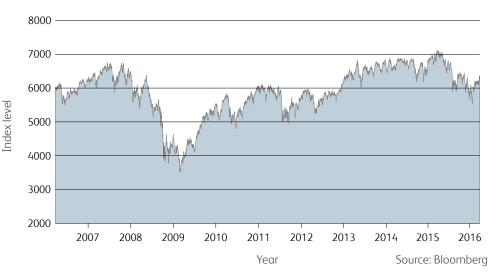
Capital is at risk if Goldman Sachs were to fail, e.g. become insolvent. An investor could lose some or all of their investment and any return that may be due.

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

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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 the FTSE 100 Index on the 10 June 2016.

The Index can fall as well as rise and past performance is not a reliable indicator of future performance. The Plan is subject to a maximum potential capital growth and therefore the return you receive could be lower than if you invested directly in the shares of the companies which comprise the FTSE 100 Index. Additionally, you will not receive dividend income from those companies.

Back testing

FTSE 100 Index performance	Percentage outcome*
Year 1. Kick-out The Index closed at or above its Initial Index Level.	68.37%
Year 2. Kick-out The Index closed at or above its Initial Index Level.	1.69%
Year 3. Kick-out The Index closed at or above its Initial Index Level.	2.95%
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.	3.85%
Year 6. Kick-out The Index closed at or above its Initial Index Level.	6.23%
Year 6. Return of Capital only The Index closed at or above 50% of its Initial Index Level.	11.53%
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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