

# Annual Growth Plan Issue 43 (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.

<b>Investment Start Date:</b> 5 August 2016	
<b>Year One:</b> 7 August 2017 Has the Index closed at or above the Initial Index Level?	<b>YES</b> 9% capital growth plus return of Initial Capital
<b>NO</b>	
<b>Year Two:</b> 6 August 2018 Has the Index closed at or above the Initial Index Level?	<b>YES</b> 18% capital growth plus return of Initial Capital
<b>NO</b>	
<b>Year Three:</b> 5 August 2019 Has the Index closed at or above the Initial Index Level?	<b>YES</b> 27% capital growth plus return of Initial Capital
<b>NO</b>	
<b>Year Four:</b> 5 August 2020 Has the Index closed at or above the Initial Index Level?	<b>YES</b> 36% capital growth plus return of Initial Capital
<b>NO</b>	
<b>Year Five:</b> 5 August 2021 Has the Index closed at or above the Initial Index Level?	<b>YES</b> 45% capital growth plus return of Initial Capital
<b>NO</b>	
<b>Investment End Date:</b> 5 August 2022	
Is the <b>Final Index Level</b> at or above the Initial Index Level?	<b>YES</b> 54% capital growth 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 your Initial 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**

29 July 2016

**INVESTMENT START DATE**

5 August 2016

**INVESTMENT END DATE**

5 August 2022

**INVESTMENT TERM**

Up to six years

**UNDERLYING INDEX**

FTSE 100 Index

**INITIAL INDEX LEVEL**

Closing Level of the FTSE 100 Index on 5 August 2016

**FINAL INDEX LEVEL**

Closing Level of the FTSE 100 Index on 5 August 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 International were to fail, e.g. become insolvent. An investor could lose some or all of their investment and any return that may be due.

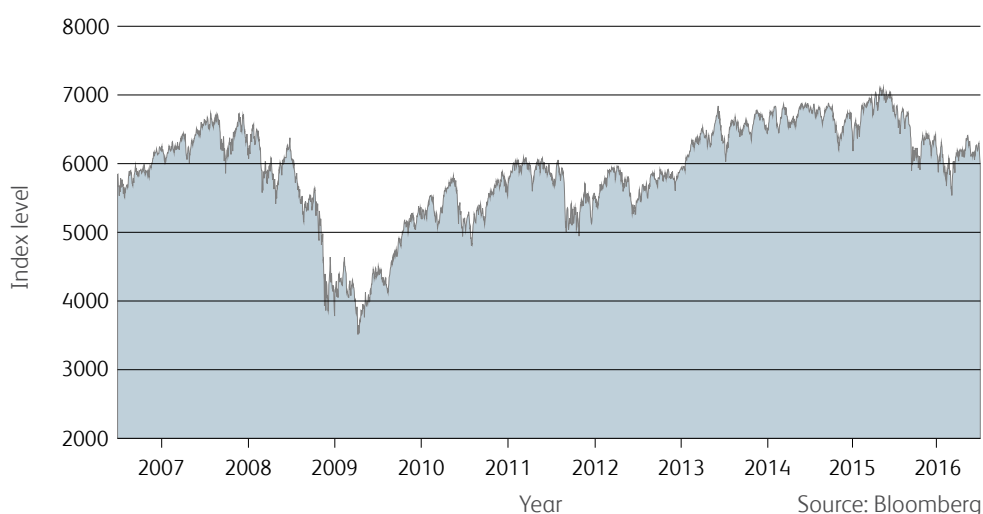
**INDEX RISK**

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.

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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 5 August 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*
<b>Year 1. Kick-out</b> The Index closed <b>at or above</b> its Initial Index Level.	74.01%
<b>Year 2. Kick-out</b> The Index closed <b>at or above</b> its Initial Index Level.	7.93%
<b>Year 3. Kick-out</b> The Index closed <b>at or above</b> its Initial Index Level.	2.30%
<b>Year 4. Kick-out</b> The Index closed <b>at or above</b> its Initial Index Level.	3.55%
<b>Year 5. Kick-out</b> The Index closed <b>at or above</b> its Initial Index Level.	2.18%
<b>Year 6. Kick-out</b> The Index closed <b>at or above</b> its Initial Index Level.	3.52%
<b>Year 6. Return of Capital only</b> The Index closed <b>at or above 50%</b> of its Initial Index Level.	6.51%
<b>Year 6. Loss of Capital</b> The Index closed <b>below 50%</b> of its Initial Index Level.	0%

### Notes to historical performance

Performance based on a rolling basis data range since 1984.

\*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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