

# Annual Growth Plan Issue 45 (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 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 8% capital growth for each year that has elapsed.

<b>Investment Start Date:</b> 14 October 2016	
<b>Year One:</b> 16 October 2017 Has the Index closed at or above the Initial Index Level?	<b>YES</b> → 8% capital growth plus return of Initial Capital
<b>NO</b> ↓	
<b>Year Two:</b> 15 October 2018 Has the Index closed at or above the Initial Index Level?	<b>YES</b> → 16% capital growth plus return of Initial Capital
<b>NO</b> ↓	
<b>Year Three:</b> 14 October 2019 Has the Index closed at or above the Initial Index Level?	<b>YES</b> → 24% capital growth plus return of Initial Capital
<b>NO</b> ↓	
<b>Year Four:</b> 14 October 2020 Has the Index closed at or above the Initial Index Level?	<b>YES</b> → 32% capital growth plus return of Initial Capital
<b>NO</b> ↓	
<b>Year Five:</b> 14 October 2021 Has the Index closed at or above the Initial Index Level?	<b>YES</b> → 40% capital growth plus return of Initial Capital
<b>NO</b> ↓	
<b>Investment End Date:</b> 14 October 2022	
Is the <b>Final Index Level</b> at or above the Initial Index Level?	<b>YES</b> → 48% 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**

7 October 2016

**INVESTMENT START DATE**

14 October 2016

**INVESTMENT END DATE**

14 October 2022

**INVESTMENT TERM**

Up to six years

**UNDERLYING INDEX**

FTSE 100 Index

**INITIAL INDEX LEVEL**

Closing Level of the FTSE 100 Index on 14 October 2016

**FINAL INDEX LEVEL**

Closing Level of the FTSE 100 Index on 14 October 2022

**INVESTMENT OPTIONS**

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

**MINIMUM INVESTMENT**

£10,000

**COUNTERPARTY RISK**

Capital is at risk if HSBC Bank 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.

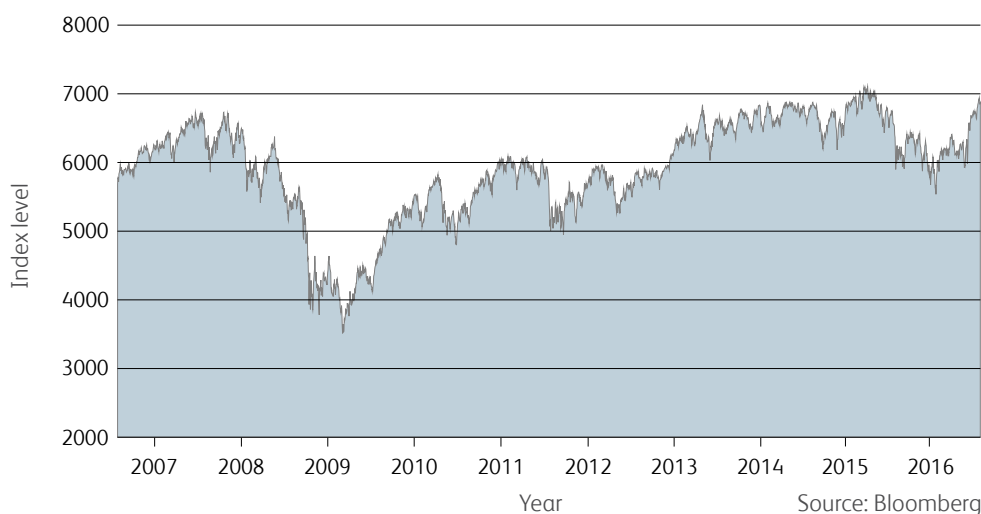
**INDEX RISK**

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](http://www.wcgplc.co.uk/wcsi)

Counterparty is HSBC Bank plc

## 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 14 October 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.	73.97%
<b>Year 2. Kick-out</b> The Index closed <b>at or above</b> its Initial Index Level.	8.11%
<b>Year 3. Kick-out</b> The Index closed <b>at or above</b> its Initial Index Level.	2.28%
<b>Year 4. Kick-out</b> The Index closed <b>at or above</b> its Initial Index Level.	3.52%
<b>Year 5. Kick-out</b> The Index closed <b>at or above</b> its Initial Index Level.	2.16%
<b>Year 6. Kick-out</b> The Index closed <b>at or above</b> its Initial Index Level.	3.49%
<b>Year 6. Return of Capital only</b> The Index closed <b>at or above 50%</b> of its Initial Index Level.	6.47%
<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.

The results of historical back testing should be treated with caution. Back testing is not a reliable indicator of future performance and is simulated on the assumption that the same economic conditions existed and the same product terms had been offered throughout the back testing period.

**Financial promotion for professional advisers only. Not to be provided to or relied upon by retail investors.**

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