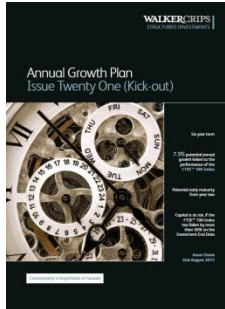


# Annual Growth Plan

## Issue 21 (Kick-out)



### Potential Return at Maturity

If, after six years (9<sup>th</sup> August 2019), the FTSE™ 100 Index closes at or above 6583.39 (Initial Index Level), you will receive 100% of your initial capital, plus additional capital growth of **45%**.

### Potential Early Maturity after 2, 3, 4 or 5 Years

If, after two, three, four or five years (10<sup>th</sup> August 2015, 9<sup>th</sup> August 2016, 9<sup>th</sup> August 2017, 9<sup>th</sup> August 2018) the FTSE™ 100 has closed at or above its Initial Index Level, the Plan will mature early and you will receive 100% of your Initial Capital, plus additional capital growth of 15%, 22.5%, 30% or 37.5% respectively.

### Final Redemption

If the Plan has not matured early, and after six years the Final Index Level is at or above its Initial Index Level, the Plan will provide 45% capital growth.

Where the Final Index Level is below its Initial Index Level, but at or above **50%** of the Initial Index Level, you will receive 100% of your Initial Capital only, and no capital growth will have been achieved.

If, however, the Final Index Level closes below **50%** of its Initial Index Level on the Investment End Date (9<sup>th</sup> August 2019), there will be a capital reduction, and no growth will have been achieved.

This capital reduction (if any), will be determined by the performance of the FTSE™ 100 Index. Capital will be reduced by 1% for every 1% the Final Index Level is below its Initial Index Level (and part thereof).

Please note that where an adviser charge has been deducted, the returns quoted on this summary refer to the Net Investment Amount after the deduction of charges.

**Investment Start Date**  
9<sup>th</sup> August 2013

**Investment Term**  
Six years

**Investment End Date**  
9<sup>th</sup> August 2019

**Anniversary Dates**  
10<sup>th</sup> August 2015  
9<sup>th</sup> August 2016  
9<sup>th</sup> August 2017  
9<sup>th</sup> August 2018

**Underlying Index**  
FTSE™ 100 Index

**Initial Index Level**  
Closing Level on 9<sup>th</sup> August 2013  
FTSE™ 100 Index: 6583.39

**50% of Initial Index Level**  
FTSE™ 100 Index: 3291.70

**Final Index Level**  
Closing Level on 9<sup>th</sup> August 2019

**Capital at Risk**  
If the plan has not matured early and the FTSE™ 100 Index has fallen below 50% of its Initial Index Level on 9<sup>th</sup> August 2019

**Plan Manager**  
Walker Crips Structured Investments

**Counterparty**  
Royal Bank of Canada

If you require a copy of the full brochure and terms & conditions for your records, please contact client services on 020 3100 8880, [wcsi@wgcplc.co.uk](mailto:wcsi@wgcplc.co.uk), or contact your Financial Adviser.