

Annual Growth Plan

Issue 22 (Kick-out)



Potential Return at Maturity

If, after six years (12th September 2019), the FTSE™ 100 Index closes at or above 6588.98 (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 (14th September 2015, 12th September 2016, 12th September 2017, 12th September 2018) the FTSE™ 100 Index 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 (12th September 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
12th September 2013

Investment Term
Six years

Investment End Date
12th September 2019

Anniversary Dates
14th September 2015
12th September 2016
12th September 2017
12th September 2018

Underlying Index
FTSE™ 100 Index

Initial Index Level
Closing Level on 12th September 2013
FTSE™ 100 Index: **6588.98**

50% of Initial Index Level
FTSE™ 100 Index: **3294.49**

Final Index Level
Closing Level on 12th September 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 12th September 2019

Plan Manager
Walker Crips Structured Investments

Counterparty
HSBC Bank plc

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, or contact your Financial Adviser.