

# Annual Growth Plan

## Issue 58 (Kick-out)

### Plan Summary

#### Potential Early Maturity (Kick-out)

The Plan has the potential to mature early (kick-out) from the second anniversary and on three subsequent Anniversary Dates, depending on the performance of the FTSE 100 Index.

If, on an Anniversary Date, the closing level of the FTSE 100 Index is **at or above the Initial Index Level**, the Plan will mature early and your Initial Investment will be repaid to you, plus an accumulated return of 7.5% for each year that has elapsed since the Investment Start Date.

If however, the FTSE 100 Index closes **below the Initial Index Level** on an Anniversary Date, the Plan will continue to the next Anniversary Date.

#### Final Redemption

Where the performance of the FTSE 100 Index has not activated an early maturity and the Plan runs for the full six year term, the final value of the Plan will be determined by the Final Index Level of the FTSE 100 Index on the Investment End Date.

If the Final Index Level is **at or above the Initial Index Level**, your Initial Investment will be repaid to you, plus a return of 45%.

If the Final Index Level is **below its Initial Index Level**, but **at or above 50% of the Initial Index Level**, your Initial Investment will be repaid to you, but you will not receive a return from your investment in the Plan.

If, however, the Final Index Level is **below 50% of its Initial Index Level**, repayment of your Initial Investment will be reduced by 1% for every 1% the Final Index Level is below the Initial Index Level, and you will not receive a return from your investment in the Plan.

#### Return of proceeds

Your maturity proceeds (including Initial Investment, plus any returns from the Plan or minus any deductions) will be applied to your Walker Crips account within 10 business days of the Investment End Date (or relevant Anniversary Date), subject to timely receipt of the funds from the issuer.

#### INVESTMENT START DATE

18 May 2018

#### INVESTMENT END DATE

20 May 2024

#### INVESTMENT TERM

Up to six years

#### ANNIVERSARY DATES

18 May 2020

18 May 2021

18 May 2022

18 May 2023

#### UNDERLYING INDEX

FTSE 100 Index

#### INITIAL INDEX LEVEL

Closing Level on 18 May 2018

FTSE 100 Index: 7778.79

#### FINAL INDEX LEVEL

Closing Level on 20 May 2024

#### PLAN MANAGER

Walker Crips Structured Investments

#### RISK TO INITIAL INVESTMENT

Where the plan has not matured early and the FTSE 100 Index closes below 50% of its Initial Index Level on 20 May 2024

#### COUNTERPARTY RISK

The counterparty for this Plan is HSBC Bank plc. If HSBC Bank plc were to fail or become insolvent, you could lose some or all of your investment and any return that may be due, irrespective of the performance of the FTSE 100 Index.

#### UNDERLYING SECURITIES ISIN

GB00BDVQ2J00

Old Change House, 128 Queen Victoria Street, London EC4V 4BJ

020 3100 8880 | [wcsi@wgcplc.co.uk](mailto:wcsi@wgcplc.co.uk) | [www.wgcplc.co.uk/wcsi](http://www.wgcplc.co.uk/wcsi)

Walker Crips Structured Investments is a trading name of Walker Crips Stockbrokers Limited which is a member of the London Stock Exchange and is authorised and regulated by the Financial Conduct Authority, Member of the Walker Crips Group plc. Registered in England. Registration Number 4774117.