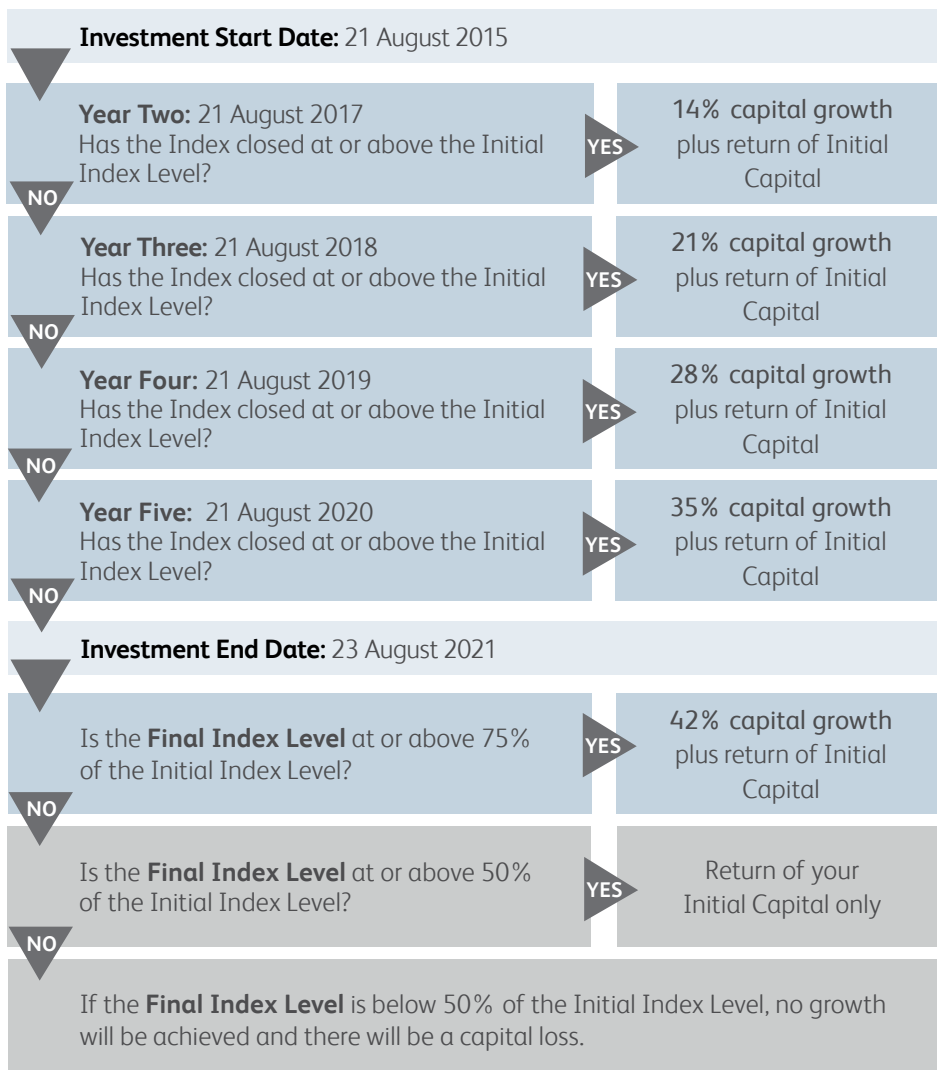


# Defensive Annual Growth Plan Issue 16 (Kick-out)

The Plan provides the potential to receive capital growth of 7% p.a. depending on the performance of the FTSE 100 Index.

The full Investment Terms is six years. However, the investment 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 second year onwards. If, on any anniversary from year two, the FTSE 100 Index is at or above its Initial Index Level, the Plan will close and return Initial Capital plus 7% capital growth for each year that has elapsed.

Where the Plan has not closed early and runs the full six year term, the required kick-out level reduces to 75% of the Initial Index Level on the Investment End Date.



**APPLICATION DEADLINE**

14 August 2015

**INVESTMENT START DATE**

21 August 2015

**INVESTMENT END DATE**

23 August 2021

**INVESTMENT TERM**

Up to six years

**UNDERLYING INDEX**

FTSE 100 Index

**INITIAL INDEX LEVEL**

Closing Level of the FTSE 100 Index on 21 August 2015

**FINAL INDEX LEVEL**

Closing Level of the FTSE 100 Index on 23 August 2021

**INVESTMENT OPTIONS**

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

**MINIMUM INVESTMENT**

£10,000

**COUNTERPARTY RISK**

Capital is at risk if Goldman Sachs were to fail, e.g. become insolvent, an investor could lose some or all of their investment and any return that may be due.

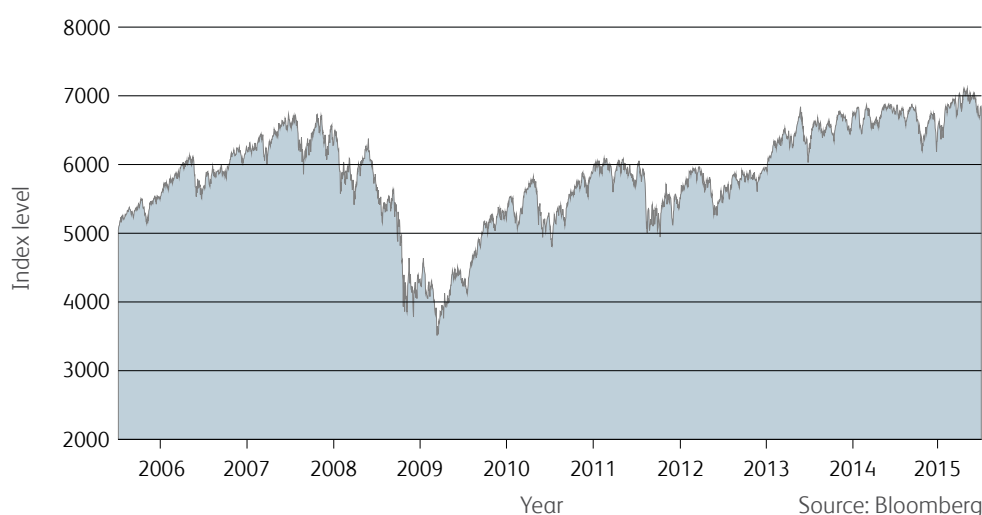
**INDEX RISK**

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

Financial promotion for  
professional advisers only

## FTSE 100 Index



### Index Levels

This graph indicates the performance of the FTSE 100 Index from June 2005 to June 2015. The Initial Index Level for the Plan will be set as the Closing Level of FTSE 100 Index on the 10 July 2015.

FTSE 100 Index performance	Percentage outcome*
<b>Year 2. Kick-out</b> The Index closed <b>at or above</b> its Initial Index Level.	76.35%
<b>Year 3. Kick-out</b> The Index closed <b>at or above</b> its Initial Index Level.	2.36%
<b>Year 4. Kick-out</b> The Index closed <b>at or above</b> its Initial Index Level.	3.71%
<b>Year 5. Kick-out</b> The Index closed <b>at or above</b> its Initial Index Level.	2.84%
<b>Year 6. Kick-out</b> The Index closed <b>at or above 75%</b> of its Initial Index Level.	14.62%
<b>Year 6. Return of Capital only</b> The Index closed <b>at or above 50%</b> of its Initial Index Level.	0.12%
<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 of between January 1984 and June 2015. 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 backtesting period.

This fact sheet is for professional advisers only.

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