

# **Defensive Dual Index Plan** (FTSE and S&P) Issue 27

The Plan provides the potential to receive capital growth of 8.5% p.a. depending on the performance of the FTSE 100 Index and the S&P 500 Index.

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.

The Plan includes a defensive feature whereby if no early kick-out occurs, investors still receive 8.5% growth at the end of the six year term provided that both Indices have not fallen by more than 25%.

#### 13 February 2017

Have both Indices closed at or above their Initial Index Levels?

YES

17% capital growth

plus return of Initial Capital

NO

# 12 February 2018

Have both Indices closed at or above their Initial Index Levels?

YES

25.5% capital growth

plus return of Initial Capital

NO

#### 12 February 2019

Have both Indices closed at or above their Initial Index Levels?

YES

34% capital growth

plus return of Initial Capital

NO

# 12 February 2020

Have both Indices closed at or above their Initial Index Levels?

YES

42.5% capital growth

plus return of Initial Capital

NO

12 February 2021: Defensive Feature
Are both Final Index Levels at or above
75% of their Initial Index Levels?

YES

51% capital growth

plus return of Initial Capital

NO

Are both **Final Index Levels** at or above 50% of their Initial Index Levels?

YES

Return of Capital only

NO

If the **Final Index Level** of either Index is below 50% of its Initial Index Level, no growth will be achieved and there will be a capital loss based on the worst performing Index.

For a copy of the brochure and full Terms and Conditions, call 020 3100 8880 or visit www.wcgplc.co.uk/wcsi

# **APPLICATION DEADLINE**

6 February 2015

#### **INVESTMENT START DATE**

12 February 2015

# **INVESTMENT END DATE**

12 February 2021

#### **INVESTMENT TERM**

Maximum six year

#### **UNDERLYING INDICES**

FTSE 100 Index and S&P 500 Index

#### **INITIAL INDEX LEVELS**

Closing Levels of each Index on 12 February 2015

# **FINAL INDEX LEVELS**

Closing Levels of each Index on 12 February 2021

# **INVESTMENT OPTIONS**

Direct, ISAs, ISA transfers

# **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.

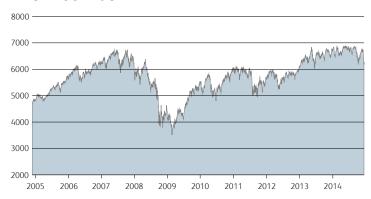
#### **INDEX RISK**

Capital is at risk if the Plan has not matured early, and one or both of the Indices have fallen below 50% of their Initial Index Levels on the Investment End Date.

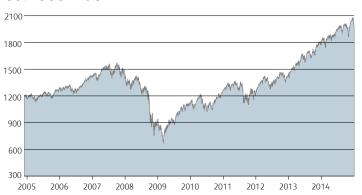
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#### FTSE 100 Index



# S&P 500 Index



The graphs show the performance of the FTSE 100 Index and the S&P 500 Index over the past ten years. The Initial Index Levels for the Plan will be set as the Closing Levels of each Index on 12 February 2015. Based on **an example**, if the Initial Index Level for the FTSE 100 Index was 6700 and the Initial Index Level for the S&P 500 Index was 2000 the corresponding kick-out levels required would be as follows:

Anniversary	Second	Third	Fourth	Fifth	Sixth
Required kick-out level	100%	100%	100%	100%	75%
FTSE 100 Index example	6700	6700	6700	6700	5025
S&P 500 Index example	2000	2000	2000	2000	1500

# This factsheet is for professional advisers only and not for onward distribution to retail clients.

#### **IMPORTANT INFORMATION**

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