

Defensive Dual Index Plan (FTSE and EURO STOXX) Issue 10



Potential Return at Maturity

If, after six years (12 February 2021), the FTSE 100 Index and the EURO STOXX 50® Index close at or above 75% of their Initial Index Levels, you will receive 100% of your Initial Capital, plus additional capital growth of 55.5%.

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

If, after two, three, four or five years (13 February 2017, 12 February 2018, 12 February 2019 and 12 February 2020) the FTSE 100 Index and the EURO STOXX 50® Index have closed at or above their Initial Index Levels, the Plan will mature early and you will receive 100% of your Initial Capital, plus additional capital growth of 18.5%, 27.75%, 37% or 46.25% respectively.

Final Redemption

If the Plan has not matured early, and after six years both Indices are at or above 75% of their respective Initial Index Levels, the Plan will provide 55.5% capital growth.

Where one or both Final Index Levels are below 75% of their Initial Index Levels but both Final Index Levels are at or above 50% of their Initial Index Levels, you will receive 100% of your Initial Capital only, and no capital growth will have been achieved.

If, however, one or both of the Indices close below 50% of their respective Initial Index Levels on the Investment End Date (12 February 2021), there will be a capital reduction, and no growth will have been achieved.

This capital reduction (if any), will be determined by the worst performing Final Index Level. Capital will be reduced by 1% for every 1% the worst performing 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.

Capital Return

You will normally receive your Initial Capital back with any returns from the Plan and less any capital reduction, if any, approximately 10 business days after the end of the Investment Term or anniversary date, subject to timely receipt of maturity proceeds from the Issuer.

Investment Start Date

12 February 2015

Investment Term

Six years (maximum)

Investment End Date

12 February 2021

Anniversary Dates

13 February 2017

12 February 2018

12 February 2019

12 February 2020

Underlying Indices

FTSE 100 Index and EURO STOXX 50® Index

Initial Index Levels

Closing Levels on 12 February 2015:

FTSE 100 Index: 6828.11

EURO STOXX 50® Index: 3417.61

75% of Initial Index Levels

FTSE 100 Index: 5121.08

EURO STOXX 50® Index: 2563.20

50% of Initial Index Levels

FTSE 100 Index: 3414.06

EURO STOXX 50® Index: 1708.81

Final Index Levels

Closing Levels on 12 February 2021

Capital 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 12 February 2021

Plan Manager

Walker Crips Structured Investments

Counterparty

Goldman Sachs

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