

## Defensive Dual Index Plan (FTSE & EURO STOXX) Issue 3



### Potential Return at Maturity

If, after six years (20<sup>th</sup> September 2019), 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 60%.

### Potential Early Maturity after 1, 2, 3, 4 or 5 Years

If, after one, two, three, four or five years (22<sup>nd</sup> September 2014, 21<sup>st</sup> September 2015, 20<sup>th</sup> September 2016, 20<sup>th</sup> September 2017, 20<sup>th</sup> September 2018) 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 10% for each year the plan has been in force.

### 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 60% capital growth.

Where one or both Final Index Levels are below 75% of their Initial Index Levels **but** 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 (20<sup>th</sup> 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 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.

**Investment Start Date**  
20<sup>th</sup> September 2013

**Investment Term**  
Six years

**Investment End Date**  
20<sup>th</sup> September 2019

**Anniversary Dates**  
22<sup>nd</sup> September 2014  
21<sup>st</sup> September 2015  
20<sup>th</sup> September 2016  
20<sup>th</sup> September 2017  
20<sup>th</sup> September 2018

**Underlying Indices**  
FTSE™ 100 Index and EURO STOXX 50® Index

**Initial Index Levels**  
Closing Levels on 20<sup>th</sup> September 2013  
FTSE™ 100 Index: **6596.43**  
EURO STOXX 50® Index: **2927.19**

**75% of Initial Index Levels**  
FTSE™ 100 Index: **4947.33**  
EURO STOXX 50® Index: **2195.40**

**50% of Initial Index Levels**  
FTSE™ 100 Index: **3298.22**  
EURO STOXX 50® Index: **1463.60**

**Final Index Levels**  
Closing Levels on 20<sup>th</sup> September 2019

**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 20<sup>th</sup> September 2019

**Plan Manager**  
Walker Crips Structured Investments

**Counterparty**  
Santander UK 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@wcgplc.co.uk](mailto:wcsi@wcgplc.co.uk), or contact your Financial Adviser.