

Defensive Dual Index Plan (FTSE & EURO STOXX) Issue 5



Potential Return at Maturity

If, after six years (14 February 2020), 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 54%.

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

If, after one, two, three, four or five years (16 February 2015, 15 February 2016, 14 February 2017, 14 February 2018, 14 February 2019) 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 9% 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 54% 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 (14 February 2020), 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.

Investment Start Date

14 February 2014

Investment Term

Six years (maximum)

Investment End Date

14 February 2020

Anniversary Dates

16 February 2015

15 February 2016

14 February 2017

14 February 2018

14 February 2019

Underlying Indices

FTSE™ 100 Index and EURO STOXX 50® Index

Initial Index Levels

Closing Levels on 14 February 2014:

FTSE™ 100 Index: **6663.62**

EURO STOXX 50® Index: **3119.06**

75% of Initial Index Levels

FTSE™ 100 Index: **4997.72**

EURO STOXX 50® Index: **2339.30**

50% of Initial Index Levels

FTSE™ 100 Index: **3331.81**

EURO STOXX 50® Index: **1559.53**

Final Index Levels

Closing Levels on 14 February 2020

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 14 February 2020

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@wcgplc.co.uk, or contact your Financial Adviser.