

Dual Index Plan (UK & Europe)

Issue 7

WALKERCRIPS
STRUCTURED INVESTMENTS

The Plan provides the potential to receive an accumulated return of 14% p.a. depending on the performance of the FTSE 100 Index and the EURO STOXX 50 Index.

If, on an Anniversary Date, both the FTSE 100 Index and the EURO STOXX 50 Index close **at or above their Initial Index Levels** the Plan will end and the Initial Investment will be repaid, plus an accumulated return of 14% for each year that has elapsed since the Investment Start Date.

If, however, the FTSE 100 Index or the EURO STOXX 50 Index close **below their Initial Index Levels** on an Anniversary Date, the Plan will continue to the next Anniversary Date.

Where the Plan has not matured early and runs to the full six year term, investors will lose a significant proportion of their Initial Investment if the Final Index Level of either Index is below 60% of its Initial Index Level on the Investment End Date.

Investment Start Date: 11 May 2018	Accumulated return amount
Year 1: 13 May 2019 Have both Indices closed at or above their Initial Index Levels?	YES 14%
Year 2: 11 May 2020 Have both Indices closed at or above their Initial Index Levels?	YES 28%
Year 3: 11 May 2021 Have both Indices closed at or above their Initial Index Levels?	YES 42%
Year 4: 11 May 2022 Have both Indices closed at or above their Initial Index Levels?	YES 56%
Year 5: 11 May 2023 Have both Indices closed at or above their Initial Index Levels?	YES 70%
Investment End Date: 13 May 2024	
Are both Final Index Levels at or above their Initial Index Levels?	YES 84%
Are both Final Index Levels at or above 60% of their Initial Index Levels?	YES Repayment of Initial Investment only
If the Final Index Level of either index is below 60% of the Initial Index Level, a significant proportion of an investor's Initial Investment will be lost and investors will not receive a return from their investment in the Plan.	

APPLICATION DEADLINE

4 May 2018

INVESTMENT START DATE

11 May 2018

INVESTMENT END DATE

13 May 2024

INVESTMENT TERM

Up to six years

UNDERLYING INDICES

FTSE 100 Index and
EURO STOXX 50 Index

INITIAL INDEX LEVELS

Closing Levels on 11 May 2018

FINAL INDEX LEVELS

Closing Levels on 13 May 2024

MINIMUM INVESTMENT

£10,000

COUNTERPARTY

Goldman Sachs International

COUNTERPARTY RISK

Initial investment is at risk if Goldman Sachs International were to fail or become insolvent. An investor could lose some or all of their investment and any return that may be due.

INDEX RISK

Initial investment is at risk if the Plan has not matured early, and one or both of the Indices have fallen below 60% of their Initial Index Levels on the Investment End Date.

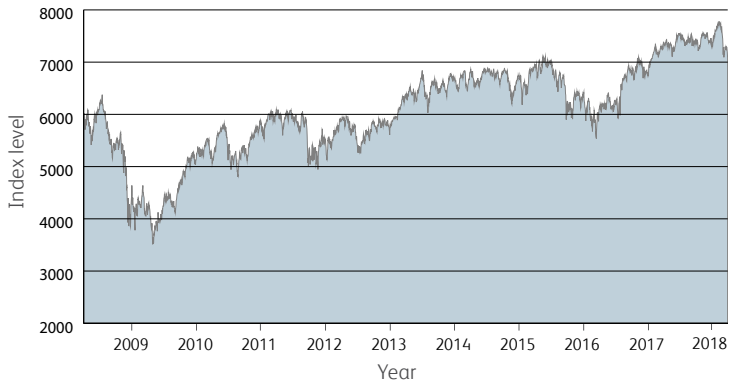
UNDERLYING SECURITIES

ISIN

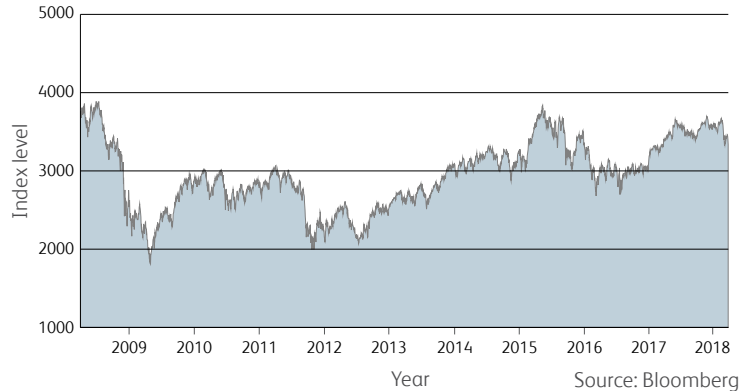
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For a copy of the brochure and full Terms and Conditions, call 020 3100 8880 or visit www.wcgcplc.co.uk/wcsi

Historical FTSE 100 Index Performance



Historical EURO STOXX 50 Index Performance



Source: Bloomberg

The Indices can fall as well as rise and past performance is not a reliable indicator of future performance. The Plan is subject to a maximum return which could be lower than that received if an investor had invested directly in the shares of the companies which comprise the FTSE 100 Index and the EURO STOXX 50 Index. Additionally, investors will not receive dividend income from those companies.

Back testing	Percentage outcome*
The Indices closed at or above their Initial Index Levels:	
Year 1 Kick-out	62.91%
Year 2 Kick-out	7.80%
Year 3 Kick-out	6.73%
Year 4 Kick-out	6.19%
Year 5. Kick-out	1.45%
Year 6. Kick-out	1.56%
Year 6. Repayment of Initial Investment only Both Final Index Levels closed at or above 60% their Initial Index Levels?	13.37%
Year 6. Reduction in repayment of Initial Investment Either of the Indices closed below 60% of their Initial Index Levels.	0.41%

Notes to historical performance

Performance based on a rolling basis data range since 1986.

*Percentage outcome reflects the number of occurrences where the performance of the Indices would have triggered the specified return in the given year.

The results of historical back testing should be treated with caution. Back testing is not a reliable indicator of future performance and is simulated on the assumption that the same economic conditions existed and the same product terms had been offered throughout the back testing period.

Target Market

This Plan is designed for UK retail investors who:

- understand the specific features and risks highlighted in the Plan documentation and are able to make an informed investment decision based on the information provided within the authorised documentation, including the brochure and the KID
- understand how the Plan works and that returns are based on pre-determined market outcomes
- understand that they will lose, and are able to withstand the loss of, more than 40% of their Initial Investment if one or both of the Final Index Levels are below 60% of their Initial Index Levels on the Investment End Date
- are looking for potential growth from their Initial Investment at maturity, and do not require an income from their Initial Investment throughout the Investment Term
- understand that any potential return is determined by the closing level of the FTSE 100 Index and the EURO STOXX 50 Index at specified dates throughout the Investment Term
- understand that they may receive no return at all where the level of the FTSE 100 Index or the EURO STOXX 50 Index is below that required to provide a return on a specified date
- are prepared to accept the Counterparty risk of Goldman Sachs International
- understand the Investment Term and will not need access to their Initial Investment for six years, having other readily accessible funds available to meet immediate financial needs and for emergencies
- accept the possibility that the Plan may mature early if certain conditions are met
- understand that if the Indices perform better than the maximum potential return offered by the Plan over the Investment Term, they may receive less than they would have received had they invested directly in the FTSE 100 Index or the EURO STOXX 50 Index
- have a positive view of the FTSE 100 Index and the EURO STOXX 50 Index performance over the next six years

Distribution Strategy

This Plan has been assessed by Walker Crips as appropriate for distribution to UK retail investors as follows:

Discretionary	Yes
Advisory	Yes
Execution-only	No

Financial promotion for professional advisers only. Not to be relied upon by retail investors.

This document has been approved as a Financial Promotion for Professional Advisers only in accordance with Section 21 of the Financial Services and Markets Act 2000 by Walker Crips Stockbrokers Limited (WCSB), which is a member of the London Stock Exchange and is authorised and regulated by the Financial Conduct Authority, 25 North Colonnade, Canary Wharf, London E14 5HS. FCA Registration Number: 226344. The Plan is managed by Walker Crips Structured Investments which is a trading name of Walker Crips Stockbrokers Limited. Registered Office: Old Change House, 128 Queen Victoria Street, London, EC4V 4BJ, United Kingdom.

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