

Dual Index Plan (FTSE & EURO STOXX)



Potential Return at Maturity

If, after six years (30 March 2020), the FTSE™ 100 Index and the EURO STOXX 50® Index close at or above of their Initial Index Levels, you will receive 100% of your Initial Capital, plus additional capital growth of 72%.

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

If, after one, two, three, four or five years (30 March 2015, 29 March 2016, 28 March 2017, 28 March 2018 and 28 March 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 12% 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 of their respective Initial Index Levels, the Plan will provide 72% capital growth.

Where one or both Final Index Levels are below their Initial Index Levels **but** both Final Index Levels are at or above 60% 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 60% of their respective Initial Index Levels on the Investment End Date (30 March 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
28 March 2014

Investment Term
Six years (maximum)

Investment End Date
30 March 2020

Anniversary Dates
30 March 2015
29 March 2016
28 March 2017
28 March 2018
28 March 2019

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

Initial Index Levels
Closing Levels on 28 March 2014:
FTSE™ 100 Index: **6615.58**
EURO STOXX 50® Index: **3172.43**

60% of Initial Index Levels
FTSE™ 100 Index: **3969.35**
EURO STOXX 50® Index: **1903.46**

Final Index Levels
Closing Levels on 30 March 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 30 March 2020

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