

Fixed Income Plan (Issue 14)

Plan Summary

The Fixed Income Plan provides you with quarterly payments of 1.00% of your Initial Capital for a six year period.

Your income payments are fixed and will not be affected by the performance of the FTSE 100 Index during the Investment Term.

Income payments will be paid by the Issuer, Goldman Sachs International, to the Plan Manager, Walker Crips, on or before the 8th of each February, May, August and November. Income payments will be either retained on your Walker Crips account or paid into your nominated bank account depending on which option you have chosen.

The risk to your Capital

The return of your Initial Capital at the end of the Investment Term will depend on the performance of the FTSE 100 Index between its Initial Index Level and its Final Index Level.

If the Final Index Level is at or above 60% of the Initial Index Level, you will receive 100% of your Initial Capital.

If, however, the Final Index Level is below 60% of the Initial Index Level your Initial Capital will be reduced by 1% for every 1% the Final Index Level is below the Initial Index Level.

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

Return of Capital, less any reduction if applicable, will be applied to your Walker Crips Account within 10 business days of the Investment End Date, subject to timely receipt of maturity proceeds from the Issuer.

INVESTMENT START DATE

27 October 2017

INVESTMENT END DATE

27 October 2023

INVESTMENT TERM

Six years

INCOME

Paid to the Plan Manager on or before the 8th of each February, May, August and November

UNDERLYING INDEX

FTSE 100 Index

INITIAL INDEX LEVEL

Closing Level on 27 October 2017
FTSE 100 Index: 7505.03

60% OF THE INITIAL INDEX LEVEL

FTSE 100 Index: 4503.01

FINAL INDEX LEVEL

Closing Level on 27 October 2023

PLAN MANAGER

Walker Crips Structured Investments

CAPITAL AT RISK

Where the Final Index Level closes below 4503.01 on 27 October 2023

COUNTERPARTY RISK

The counterparty for this Plan is Goldman Sachs International. If Goldman Sachs International were to fail or become insolvent, you could lose some or all of your investment and any return that may be due, irrespective of the performance of the FTSE 100 Index

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