

Annual Growth Plan Issue Nineteen (Kick-out)



Potential Return at Maturity

If, after six years (14th December 2018), the Index closes at or above 5921.76 (Initial Index Level), you will receive 100% of your initial capital, plus additional capital growth of 42%.

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

If, after two years (15th December 2014), the Index has closed at or above 5921.76 (Initial Index Level), the Plan will mature early and you will receive 100% of your initial capital, plus additional capital growth of 14%.

If, after three, four or five years (14th December 2015, 14th December 2016 or 14th December 2017), the Index has closed at or above 5921.76 (Initial Index Level), the Plan will mature early and you will receive 100% of your initial capital, plus additional capital growth of 21%, 28% or 35% respectively.

Conditional Capital Protection at Maturity

If the Plan has not matured early, or after six years the Index does not close at or above the Initial Index Level, your capital will be returned in full provided that the Index does not close below 2960.88 (50% of the Initial Index Level) on the Investment End Date.

If the Index is below 2960.88 (50% of the Initial Index Level) on the Investment End Date, there will be a capital reduction.

This capital reduction (if any), will be determined by the Final Index Level. Capital will be reduced by 1% for every 1% the Final Index Level is below the Initial Index Level (and part thereof).

Capital Return

You will normally receive your Initial Capital back with any returns from the Plan and less any capital reduction, if any, approximately 14 business days after the end of the Investment Term or anniversary date, subject to timely receipt of maturity proceeds from the Issuer.

Investment Start Date

14th December 2012

Investment Term

Six years

Investment End Date

14th December 2018

Underlying Index

FTSE 100 Index

Initial Index Level

Closing Level on 14th December 2012
FTSE 100 Index: 5921.76

Anniversary Dates

15th December 2014
14th December 2015
14th December 2016
14th December 2017
14th December 2018

Final Index Levels

Closing Level on 14th December 2018

Capital at Risk

If the plan has not matured early and on the 14th December 2018, the Index closes below 2960.88

Plan Manager

Walker Crips
Structured Investments

Counterparty

Barclays Bank 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