

Five Year Annual Growth Plan Issue Six (Kick-out)

Potential Return at Maturity

If, after five years (1st October 2015), the Index closes at or above 5592.90 (Initial Index Level), you will receive 100% of your initial capital, plus additional capital growth of 50%.

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

If, after one year (3rd October 2011), the Index has closed at or above 5592.90 (Initial Index Level), the Plan will mature early and you will receive 100% of your initial capital, plus additional capital growth of 10%.

If, after two, three, or four years (1st October 2012, 1st October 2013, or 1st October 2014), the Index has closed at or above 5592.90 (Initial Index Level), the Plan will mature early and you will receive 100% of your initial capital, plus additional capital growth of 20%, 30%, or 40% respectively.

Conditional Capital Protection at Maturity

If the Plan has not matured early, or after five years the Index does not close at or above the Initial Index Level, your capital will be returned in full provided that the Index has not fallen below 2796.45 (50% of the Initial Index Level) during the Investment Term.

If the Index has fallen below 2796.45 (50% of the Initial Index Level) during the Investment Term and the Index has not recovered to close at or above the Initial Index Level on 1st October 2015 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

1st October 2010

Investment Term

Five years

Investment End Date

1st October 2015

Underlying Index

FTSE™ 100 Index

Initial Index Level

Closing Level on 1st October 2010 which was 5592.90

Anniversary Dates

3rd October 2011,

1st October 2012,

1st October 2013,

1st October 2014,

1st October 2015.

Final Index Level

Closing Level on 1st October 2015

Capital at Risk

If the FTSE™ 100 Index falls below 50% of the Initial Index Level during the Investment Term and does not recover to the Initial Index Level, or higher, by the 1st October 2015.

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