

Long Growth & Kick-Out Plan: MAY 2021 PRODUCT SPOTLIGHT

What is this plan?

This is a maximum 10 year plan linked to the FTSE 100 FDEW, which provides accelerated growth, from a defined percentage of the start level – with an early maturity feature.

The potential returns of the plan depend on the level of the UK stock market, represented by the FTSE 100 FDEW. We have designed the plan to generate an accelerated growth return on the end date, based on the amount that the FTSE 100 FDEW closes above a defined percentage of the start level, up to a maximum potential return. The plan also includes an early maturity feature, which means that it can mature automatically on the 5th anniversary, depending on the level of the FTSE 100 FDEW.

The plan does not need the FTSE 100 FDEW to rise in order to generate positive returns. In addition, the plan provides a defined level of protection at the end date, if it falls.

	5th anniversary	End date
THE PLAN	On the 5th anniversary, if the FTSE 100 FDEW closes at or above 105% of the start level, the plan will generate a return of 57.5% and mature early automatically.	On the end date, at the 10th anniversary, the plan will generate a return of 4 times the amount that the FTSE 100 FDEW closes above 80% of the start level, with a maximum potential return of 120%.

What are the risks of the plan?

Both the potential returns of the plan and repaying the money invested are linked to the level of the FTSE 100 FDEW – and depend upon the financial stability of the Issuer and Counterparty Bank.

If the FTSE 100 FDEW is below the level needed on the 5th anniversary early maturity will not take place. If the FTSE 100 FDEW is below the level needed on the end date, no return will be generated. In addition, repaying the money invested will depend on the level of the FTSE 100 FDEW on the end date:

If on the end date the FTSE 100 FDEW closes at or above 50% of the start level, money invested will be repaid in full (less any agreed adviser fees and withdrawals).

If on the end date the FTSE 100 FDEW closes below 50% of the start level, the amount of money repaid will be reduced by the amount that the FTSE 100 FDEW has fallen. For example, if the FTSE 100 FDEW has fallen by 75%, the repayment of money will be reduced by 75%.

As with most structured products, the plan also depends on the financial stability of the Issuer and Counterparty Bank. Both the potential returns of the plan and money invested are at risk if the Issuer and Counterparty Bank fail during the investment term.

STOCK MARKET RISK

ISSUER RISK

Who has this plan been designed for?

This plan has been designed for professionally advised investors, who are clients of authorised and regulated investment firms, investing as part of a diversified and balanced portfolio. Prospective investors will want to increase the potential returns of the FTSE 100 FDEW, with returns that are calculated from a defined percentage of the start level, and will be prepared and able to leave their money invested for up to 10 years. **As with all forms of investment, there are risks involved. This plan does not guarantee to repay the money invested. The potential returns of the plan and repaying the money invested are linked to the level of the FTSE 100 FDEW and also depend on the financial stability of the Issuer and Counterparty Bank. Prospective investors should only consider this plan if they understand and accept the risk of losing some or all of any money invested.**

If you would like to find out more about this plan, please contact us...

Professional advisers should refer to the plan brochure, 'If/then...' summary, plan application pack, and other important documents, for full details of the plan, including its features and risks. We also provide professional adviser information packs, which include information regarding the target market for our plans; and details of the stress testing that we undertake, including back-testing, forward-modelling and value-for-money assessments. If you would like to find out more about this plan, please contact us...