

UK PRODUCT SUITE SUMMARY

January 2025



GROWTH PLANS									
Plan name	Counterparty	Underlying Index (Indices)	Term	Kick-Out/ Early Maturity	Kick-Out Barrier	Capital at Risk Barrier	Potential Investment Return	Application Deadline	Literature
UK & EU Defensive Step Down Kick-Out Plan - February 2025	Morgan Stanley	FTSE 100 Euro Stoxx 50	6 years	Annual from end of year 3	Year 3 - 100% Year 4 - 95% Year 5 - 90% Year 6 - 65%	65%	7.8% p.a.	31 January 2025 ISA Transfers: 17 January 2025	Brochure Adviser Guide KID Terms Application Direct Application Pension Application Trustees
UK 3 Year Quarterly Kick-Out Plan - February 2025	Goldman Sachs International	FTSE 100	3 years	Quarterly from 18 months	100%	65%	8.0% p.a.	31 January 2025 ISA Transfers: 17 January 2025	Brochure Adviser Guide KID Terms Application Direct Application Pension Application Trustees
UK & US 3 Year Quarterly Kick-Out Plan - February 2025	Goldman Sachs International	FTSE 100 S&P 500	3 years	Quarterly from 18 months	95%	65%	8.4% p.a.	31 January 2025 ISA Transfers: 17 January 2025	Brochure Adviser Guide KID Terms Application Direct Application Pension Application Trustees
INCOME PLANS									
Plan name	Counterparty	Underlying Index (Indices)	Term	Kick-Out/ Early Maturity	Kick-Out Barrier	Capital at Risk Barrier	Potential Investment Return	Application Deadline	Literature
UK 5-Year Fixed Monthly Income Plan - March 2025	Goldman Sachs International	FTSE 100	5 years	No	No	65%	0.46% paid monthly (5.52% p.a.)	26 February 2025 ISA Transfers: 12 February 2025	Brochure Adviser Guide KID Terms Application Direct Application Pension Application Trustees

IMPORTANT INFORMATION