

UK PRODUCT SUITE SUMMARY

March 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 Step Down Kick-Out Plan - April 2025 *Eligible for Dual ISA* | Morgan Stanley | FTSE 100 | 6 years | Annual from end of year 3 | Year 3 - 100% Year 4 - 95% Year 5 - 90% Year 6 - 80% | 65% | 6.80% p.a. | 31 March 2025 ISA Transfers: 17 March 2025 | Brochure Adviser Guide KID Terms Application Direct Application Pension Application Trustee |
| Japan 6-year Step Down Kick-Out Plan - March 2025 | Morgan Stanley | Nikkei 225 | 6 years | Annual from end of year 1 | Year 1 - 100% Year 2 - 100% Year 3 - 100% Year 4 - 100% Year 5 - 100% Year 6 - 85% | 60% | 10% p.a. | 18 March 2025 ISA Transfers: 04 March 2025 | Brochure Adviser Guide KID Terms Application Direct Application Pension Application Trustees |
| UK & EU Defensive 90% Kick-Out Plan - April 2025 *Eligible for Dual ISA* | Morgan Stanley | FTSE 100 & Euro Stoxx 50 | 6 years | Annual from end of year 3 | Year 3 - 90% Year 4 - 90% Year 5 - 90% Year 6 - 90% | 65% | 9.25% p.a. | 02 April 2025 ISA Transfers: 19 March 2025 | Brochure Adviser Guide KID Terms Application Direct Application Pension Application Trustee |

IMPORTANT INFORMATION

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March 2025



| DEPOSIT PLANS | | | | | | | | | |
|---|----------------------|---------------|---------|-----------------------------|---|-----------------------|---|---|--|
| Plan name | Deposit taker | Underlying(s) | Term | Kick-Out/ Early Maturity | Kick-Out Barrier | Capital Protection | Potential return | Applications by | Literature |
| UK Kick-Out Deposit Plan - April 2025 *Eligible for Dual ISA* | Royal Bank of Canada | FTSE 100 | 6 years | Annual from end of year 4 | 100% | 100%* at Maturity | 6.25% p.a. | 4 April 2025 ISA Transfers: 21 March 2025 | Brochure Adviser Guide KID Terms Application Direct Application Pension Application Trustees |
| UK Step Down Kick-Out Deposit Plan - April 2025 *Eligible for Dual ISA* | Royal Bank of Canada | FTSE 100 | 6 years | Annual from end of year 4 | Year 4 - 100% Year 5 - 95% Year 6 - 85% | 100%* at Maturity | 5.55% p.a. | 4 April 2025 ISA Transfers: 21 March 2025 | Brochure Adviser Guide KID Terms Application Direct Application Pension Application Trustees |
| US Memory Range Accrual Income Deposit Plan - April 2025 *Eligible for Dual ISA* | Royal Bank of Canada | S&P 500 | 6 years | No | - | 100%* at Maturity | 7.5% p.a. paid if the Index is within 75% and 120% of its Opening Level. | 4 April 2025 ISA Transfers: 21 March 2025 | Brochure Adviser Guide KID Terms Application Direct Application Pension Application Trustees |

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