

Arcus 2Y UK Defensive Growth Deposit Plan (RBC13)



ISIN	UKX-DIGX-18AUG25
Deposit Taker	Royal Bank of Canada (rated AA (Fitch), Aa1 (Moody's), AA- (S&P))
Underlying	FTSE 100
Start Date	18 Aug 2023
Maturity Date	18 Aug 2025
Term	2 years
Potential Interest	12.65% p.a.
Capital at Risk	N/A – deposit
Expected tax	Income tax
Min. investment	£3,000
Ways to invest	Direct, ISA, ISA transfer, SIPP, SSAS, Trusts, Corporates, Partnerships
Fees	Expected to be around 1.3% (included in the terms of the Plan)
Application deadlines	ISA transfers: 01 Aug 2023 Other investments: 11 Aug 2023

Potential Outcomes at Maturity

Is the FTSE 100 at or above 90% of its Start Level?	Interest
Yes	+12.65%
No	+0.00%

Target Market

Client type:	Retail
Ability to bear loss:	No
Return required:	Growth
Investment horizon:	Long term (6 years)

	Basic	Informed	Sophisticated
Advised sales	Y	Y	Y
Non-advised sales (with appropriateness)	N	N	N

Please see ‘intended retail investor’ in the KID for a complete description of the Deposit Taker’s target market for this plan.

Simulated Performance

	HISTORICAL SCENARIO
Interest paid at maturity	83.44%
No interest paid at maturity	16.56%

Source: Future Value Consultants, 27 Jun 2023. Historical scenario 15 years. This simulated performance is provided for illustration purposes only and is not a reliable indicator of the future returns or risks of this Plan. Further simulations, including forward-looking simulations, are available on request, together with high level analysis in the client Brochure and an independent report from Future Value Consultants.