

# Arcus 6Y UK Fixed Income Deposit Plan (SG34)



<b>ISIN</b>	OLRFD
<b>Deposit Taker</b>	Societe Generale (rated A (Fitch), A1 (Moody's), A (S&P))
<b>Start Date</b>	26 April 2026
<b>Recall Dates</b>	Quarterly, from year two onwards
<b>Maturity Date</b>	26 April 2032
<b>Term</b>	6 years
<b>Income</b>	Fixed income of 1.125% a quarter (4.50% p.a.)
<b>Recall Feature</b>	The issuer has the discretion to end the Plan early on quarterly dates from the end of the second year onwards
<b>Capital at Risk</b>	N/A Deposit
<b>Expected tax</b>	Income tax
<b>Min. investment</b>	£3,000
<b>Ways to invest</b>	Direct, ISA, ISA transfer, SIPP, SSAS, Trusts, Corporates, Partnerships
<b>Fees</b>	Expected to be around 0.90% (included in the terms of the Plan)
<b>Application deadlines</b>	ISA transfers: 07 April 2026   2025/26 ISA: 02 April 2026   Other investments: 17 April 2026

## VALUE ASSESSMENT: **PASS**

This plan is expected to provide fair value for reasonably foreseeable period.

For more information on the process we follow to assess fair value, please [click here](#).

## TARGET MARKET

Client type:	Retail
Risk Tolerance	SRI 1
Ability to bear loss:	No
Return required:	Growth
Investment horizon:	Long term (6 years)
Investor market outlook:	Neutral and bullish (for more information, please see the KID and 'Who is this Plan appropriate for' in the brochure).

## DISTRIBUTION STRATEGY / KNOWLEDGE & EXPERIENCE (RETAIL INVESTORS)

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

Please see 'intended retail investor' in the KID for a description of the Issuer's target market.

## SIMULATED PERFORMANCE HISTORICAL SCENARIO (10 Years) HISTORICAL SCENARIO (15 Years)

Data sampling period	23 MAR 10 – 23 MAR 26	23 MAR 05 – 23 MAR 26
Recalled Y2	100.00%	94.45%
Recalled Y3	0.00%	5.52%
Recalled Y4	0.00%	0.00%
Recalled Y5	0.00%	0.00%
Matured Y6	0.00%	0.00%

Source: Future Value Consultants, 23 March 2026. 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.

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