Arcus 6Y UK Growth Deposit Plan (RBC30)

arcus

ISIN	UKX-DIGI-24JAN31
Deposit Taker	Royal Bank of Canada (rated AA (Fitch), Aa1 (Moody's), AA- (S&P))
Underlying	FTSE 100
Start Date	24 January 2025
Maturity Date	24 January 2031
Term	6 years
Potential Interest	41.50%, to be paid at maturity if the FTSE 100 is at or above its Start Level
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 1.2% (included in the terms of the Plan)
Application deadlines	ISA transfers: 07 January 2025 |Other investments: 17 January 2025

POTENTIAL OUTCOMES AT MATURITY

Is the FTSE 100 at or above its Start Level?	Interest
Yes	+41.50%
No	0.00%

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 2
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)	N	N	N

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

SIMULATED PERFORMANCE

	HISTORICAL SCENARIO (15 Years)
Interest paid at maturity	77.54%
No interest paid at maturity	22.46%

Source: Future Value Consultants, 03 December 2024. 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.