

Arcus 5Y UK Defensive Growth Deposit Plan (RBC33)



ISIN	UKX-DIGI-25APR30
Deposit Taker	Royal Bank of Canada (rated AA (Fitch), Aa1 (Moody's), AA- (S&P))
Underlying	FTSE 100
Start Date	25 April 2025
Maturity Date	25 April 2030
Term	5 years
Potential Interest	30.35%, to be paid at maturity if the FTSE 100 is at or above 90% of 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 1.25% (included in the terms of the Plan)
Application deadlines	ISA transfers: 8 April 2025 2024/25 ISAs: 04 April 2025 Other investments: (including 2025/26 ISAs):18 April 2025

POTENTIAL OUTCOMES AT MATURITY

Is the FTSE 100 at or above 90% of its Start Level?	Interest
Yes	+30.35%
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](#).

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TARGET MARKET

Client type:	Retail
Risk Tolerance	SRI 2
Ability to bear loss:	No
Return required:	Growth
Investment horizon:	Long term (5 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	93.20%
No interest paid at maturity	6.80%

Source: Future Value Consultants, 10 March 2025. 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.