

Arcus 6Y UK Defensive Growth Deposit Plan (RBC40)



ISIN	UKX-DIGX-26SEP31
Deposit Taker	Royal Bank of Canada (rated AA (Fitch), Aa1 (Moody's), AA- (S&P))
Underlying	FTSE 100
Start Date	26 September 2025
Maturity Date	26 September 2031
Term	6 years
Potential Interest	Maximum Interest: 30% at maturity Minimum Interest: 15% at maturity
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 0.65% (included in the terms of the Plan)
Application deadlines	ISA transfers: 09 September 2025 Other investments: 19 September 2025

POTENTIAL OUTCOMES AT MATURITY

Is the FTSE 100 at or above 80% of its Start Level?	Interest
Yes	+30%
No	+15%

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 (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	10Y HISTORICAL SCENARIO	15Y HISTORICAL SCENARIO
Data sampling period	08/08/2009 – 08/08/2025	08/08/2004 – 08/05/2025
Interest paid at maturity	99.80%	99.87%
No interest paid at maturity	0.20%	0.13%

Source: Future Value Consultants, 08 August 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.