Arcus 2Y UK Growth Deposit Plan (RBC16)

ISIN	UKX-DIGX-27OCT25
Deposit Taker	Royal Bank of Canada (rated AA (Fitch), Aa1 (Moody's), AA- (S&P))
Underlying	FTSE 100
Start Date	27 Oct 2023
Maturity Date	27 Oct 2025
Term	2 years
Potential Interest	15.00% 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 1.05% (included in the terms of the Plan)
Application deadlines	ISA transfers: 10 Oct 2023 | Other investments: 20 Oct 2023

Potential Outcomes at Maturity

Is the FTSE 100 at or above its Start Level?	Interest
Yes	+15.00%
No	+0.00%

Value Assessment

This Plan has passed our value assessment. For more information on the process we follow to assess fair value, please click here.

Target Market

Client type: Retail
Ability to bear loss: No
Return required: Growth
Investment horizon: Short term (2 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	60.74%
No interest paid at maturity	39.26%

Source: Future Value Consultants 8 September 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.

This document has been prepared for financial advisers only and should not be presented or distributed to retail investors. Information correct as of 8 Sep 2023.