Arcus 6Y UK Defensive Growth Deposit Plan (RBC48)

ISIN	UKX-DIGX-28JUN32
Deposit Taker	Royal Bank of Canada (rated AA (Fitch), Aa1 (Moody's), AA- (S&P))
Underlying	FTSE 100
Start Date	26 June 2026
Maturity Date	28 June 2032
Term	6 years
Potential Interest	Maximum Interest: 33.40% at maturity Minimum Interest: 16.70% 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 1.00% (included in the terms of the Plan)
Application deadlines	ISA transfers: 09 June 2026 | Other investments: 19 June 2026

POTENTIAL OUTCOMES AT MATURITY

Is the FTSE 100 at or above 80% of its Start Level?	Interest
Yes	+33.40%
No	+16.70%

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

	10Y HISTORICAL SCENARIO	15Y HISTORICAL SCENARIO
Data sampling period	06/05/2010 – 06/05/2026	06/05/2005 – 06/05/2026
Maximum interest paid at maturity	99.80%	99.87%
Minimum interest paid at maturity	0.20%	0.13%

Source: Future Value Consultants, 07 May 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.