

Arcus 7Y US & Europe Defensive Step-Down 70 Kickout Plan (CA36)



ISIN	XS2067306170
Issuer	Credit Agricole CIB (rated AA- (Fitch), A1 (Moody's), A+ (S&P))
Underlyings	S&P 500 and EURO STOXX 50
Start Date	16 January 2026
Maturity Date	18 January 2033
Term	7 Years
Potential Return	8.50% for each year that's passed since the Start Date (paid at maturity)
Capital at Risk	65% European Barrier
Expected tax	CGT
Min. investment	£3,000
Ways to invest	Direct, ISA, ISA transfer, SIPP, SSAS, Trusts, Corporates, Partnerships
Fees	Expected to be around 1% (included in the terms of the Plan)
Application deadlines	ISA transfers: 30 December 2025 Other investments: 09 January 2026

Kick Out Dates	Kick Out Barrier	Return
19 January 2027	105%	+8.50%
18 January 2028	105%	+17.00%
16 January 2029	100%	+25.50%
16 January 2030	95%	+34.00%
16 January 2031	90%	+42.50%
16 January 2032	85%	+51.00%
18 January 2033	70%	+59.50%

Value Assessment

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

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Target Market

Client type:	Retail
Ability to bear loss:	Loss of full capital
Return required:	Growth
Investment horizon:	Long term (7 years)
Investor market outlook:	Neutral and bullish (for more information, please see the KID and 'Who is this Plan appropriate for' in the brochure.

	Basic	Informed	Sophisticated
Advised sales	Y	Y	Y
Non-advised sales (with appropriateness)	Y	Y	Y

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

Simulated Performance	10Y HISTORICAL SCENARIO	15Y HISTORICAL SCENARIO
Data sampling period	24/11/2008 – 24/11/2025	24/11/2003 – 24/11/2025
Early maturity Y1	47.88%	49.49%
Early maturity Y2	8.55%	9.04%
Early maturity Y3	22.30%	14.88%
Early maturity Y4	18.03%	12.03%
Early maturity Y5	0.64%	0.67%
Early maturity Y6	2.60%	4.59%
Y7 return paid	0.00%	8.32%
Probability of capital only	0.00%	0.99%
Probability of capital loss	0.00%	0.00%

Source: Future Value Consultants, 24 November 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.