

Arcus 7Y US & Europe Defensive Step-Down 70 Kickout Plan (CA37)



ISIN	XS2067307814	
Issuer	Credit Agricole CIB (rated AA- (Fitch), A1 (Moody's), A+ (S&P))	
Underlyings	S&P 500 and EURO STOXX 50	
Start Date	13 March 2026	
Maturity Date	14 March 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 0.89% (included in the terms of the Plan)	
Application deadlines	ISA transfers: 24 February 2026 Other investments: 06 March 2026	
Kick Out Dates	Kick Out Barrier	Return
15 March 2027	105%	+8.50%
13 March 2028	105%	+17.00%
13 March 2029	100%	+25.50%
13 March 2030	95%	+34.00%
13 March 2031	90%	+42.50%
15 March 2032	85%	+51.00%
14 March 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	14/01/2009 – 14/01/2026	14/01/2004 – 14/01/2026
Early maturity Y1	47.86%	49.51%
Early maturity Y2	8.56%	9.02%
Early maturity Y3	22.31%	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%	8.62%
Probability of capital only	0.00%	0.69%
Probability of capital loss	0.00%	0.00%

Source: Future Value Consultants, 14 January 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.