Arcus 6Y UK Defensive Step-Down Kickout Plan (CA32)

arcus

ISIN	XS2317950140
Issuer	Credit Agricole CIB (rated AA- (Fitch), A1 (Moody's), A+ (S&P))
Underlying	FTSE 100
Start Date	09 May 2025
Maturity Date	09 May 2031
Term	6 Years
Potential Return	6.80% for each year that's passed since the Start Date (paid at maturity)
Capital at Risk	60% 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 1.20% (included in the terms of the Plan)
Application deadlines	ISA transfers: 22 April 2025| 2024/25 ISAs: 04 April 2025 Other investments (including 2025/26 ISAs): 2 May 2025

Kick Out Dates	**Kick Out Barrier**	**Return**
09 May 2028	100%	+20.40%
09 May 2029	95%	+27.20%
09 May 2030	90%	+34.00%
09 May 2031	80%	+40.80%

Target Market

Client type:	Retail
Ability to bear loss:	Loss of full capital
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.

	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

	HISTORICAL SCENARIO
Early maturity Y3	67.93%
Early maturity Y4	15.59%
Early maturity Y5	11.79%
Y6 return paid	4.69%
Probability of capital only	0.00%
Probability of capital loss	0.00%

Source: Future Value Consultants, 12 March 2025. 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.

Value Assessment

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