Arcus 6Y UK Defensive Step-Down Kickout Plan (CA25)

ISIN	XS2559685057
Issuer	Credit Agricole CIB (rated AA- (Fitch), Aa3 (Moody's), A+ (S&P))
Underlying	FTSE 100
Start Date	10 November 2023
Maturity Date	12 November 2029
Term	6 years
Potential Return	7.82% 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 1.07% (included in the terms of the Plan)
Application deadlines	ISA transfers: 24 Oct 2023 | Other investments: 3 Nov 2023

Kick Out Dates	Kick Out Barrier	Return
10 November 2025	100%	+15.64%
10 November 2026	95%	+23.46%
10 November 2027	90%	+31.28%
10 November 2028	85%	+39.10%
10 November 2029	80%	+46.92%

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:	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	NEUTRAL	Y	Y
Non-advised sales (with appropriateness)	NEUTRAL	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 Y2	72.47%
Early maturity Y3	12.95%
Early maturity Y4	9.49%
Early maturity Y5	4.22%
Y6 return paid	0.87%
Probability of capital only	0.00%
Probability of capital loss	0.00%

Source: Future Value Consultants, 18 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.