

Arcus 6Y UK Monthly Fixed Income Plan (MS43)



ISIN	XS3081214457
Issuer	Morgan Stanley & Co International plc (rated A+ (Fitch), A1 (Moody's), A- (S&P))
Underlying	FTSE 100
Start Date	08 August 2025
Maturity Date	08 August 2031
Term	6 years
Income	0.45% a month (a total of 5.40% a year), fixed
Capital at Risk	65% European Barrier
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 0.80% (included in the terms of the Plan)
Application deadlines	ISA transfers: 25 July 2025 Other investments: 01 August 2025
Income Dates	Monthly, from 22 September 2025 to 22 August 2031, inclusive

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 3
Ability to bear loss:	Loss of full capital
Client Objectives & Needs:	Income
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)	Y	Y	Y

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

SIMULATED PERFORMANCE

HISTORICAL SCENARIO (15 Years)

Probability of full income paid	100.00%
Probability of capital only	0.00%
Probability of capital loss	0.00%

Source: Future Value Consultants, 11 June 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.