

Arcus 6Y UK & US Defensive 75 Kickout Plan (BA09)



ISIN	XS3244796432
Issuer	Merrill Lynch B.V., guaranteed by Bank of America (rated AA- (Fitch), A1 (Moody's), A- (S&P))
Underlyings	FTSE 100 and S&P 500
Start Date	12 June 2026
Maturity Date	14 June 2032
Term	6 Years
Potential Return	8.50% for each year that's passed since the Start Date (paid at maturity)
Capital at Risk	50% 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 0.70% (included in the terms of the Plan)
Application deadlines	ISA transfers: 26 May 2026 Other investments: 05 June 2026

Kick Out Dates	Kick Out Barrier	Return
12 June 2028	100%	+17.00%
12 June 2029	100%	+25.50%
12 June 2030	100%	+34.00%
12 June 2031	100%	+42.50%
14 June 2032	75%	+51.00%

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	N	N	Y
Non-advised sales (with appropriateness)	N	N	N

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	28/04/2010-28/04/2026	28/04/2005-28/04/2026
Early maturity Y2	61.41%	57.34%
Early maturity Y3	21.32%	15.63%
Early maturity Y4	5.38%	5.25%
Early maturity Y5	5.14%	6.71%
Y6 return paid	6.76%	15.06%
Probability of capital only	0.00%	0.00%
Probability of capital loss	0.00%	0.00%

Source: Future Value Consultants, 28 April 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.

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