

Arcus 6Y UK Monthly Fixed Income Plan (MS71)



ISIN	XS3354805890
Issuer	Morgan Stanley & Co International plc (rated AA- (Fitch), Aa3 (Moody's), A+ (S&P))
Underlying	FTSE 100
Start Date	10 July 2026
Maturity Date	12 July 2032
Term	6 years
Income	0.50% a month (a total of 6% 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: 26 June 2026 Other investments: 03 July 2026
Income Dates	Monthly, from 24 August 2026 to 26 July 2032, 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)	N	N	Y

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

SIMULATED PERFORMANCE	10Y HISTORICAL SCENARIO	15Y HISTORICAL SCENARIO
	15/05/2010 to 15/05/2026	15/05/2005 to 15/05/2026
Data sampling period	15/05/2010 to 15/05/2026	15/05/2005 to 15/05/2026
Probability of full income paid	100%	100.00%
Probability of capital only	0%	0%
Probability of capital loss	0%	0%

Source: Future Value Consultants 15 May2026. 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.