

Arcus 6Y UK and US Step Down 65 Kickout Plan (CA45)



ISIN	XS3441465948
Issuer	Credit Agricole CIB (rated AA- (Fitch), A1 (Moody's), A+ (S&P))
Underlying	FTSE 100 and S&P 500
Start Date	12 October 2026
Maturity Date	12 October 2032
Term	6 Years
Potential Return	9.10% for each year that's passed since the Start Date (paid at maturity)
Capital at Risk	65% 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: 28 Sep 2026 Other investments: 08 Oct 2026

Kick Out Dates	Kick Out Barrier	Return
12 October 2028	105%	+18.20%
12 October 2029	100%	+27.30%
14 October 2030	95%	+36.40%
13 October 2031	95%	+45.50%
12 October 2032	65%	+54.60%

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:	Bullish or neutral (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	10Y HISTORICAL SCENARIO	15Y HISTORICAL SCENARIO
Data sampling period	25/08/2010 – 25/08/2026	25/08/2005 – 25/08/2026
Early maturity Y2	46.52%	43.12%
Early maturity Y3	32.04%	25.73%
Early maturity Y4	16.55%	13.74%
Early maturity Y5	4.25%	7.98%
Y6 return paid	0.65%	9.43%
Probability of capital only	0.00%	0.00%
Probability of capital loss	0.00%	0.00%

Source: Future Value Consultants, 26 August 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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