

FOR ADVISER USE ONLY, NOT TO BE PRESENTED TO RETAIL INVESTORS

hop 3Y UK & US Defensive 65 Growth Plan (CIBC05)

December 2025 | CIBC05 | XS3255530654

ISA transfers by: 22 Jan 26
Other applications by: 29 Jan 26

Start Date: 05 Feb 26
Final Maturity Date: 05 Feb 29

Opportunity for a fixed return of 21.50% (7.17% p.a.), depending on the performance of the FTSE 100 and S&P 500. Capital is at risk if either index closes below 65% of its Start Level at maturity.

Issuer	CIBC (AA Fitch, Aa2 Moody's, A+ S&P)
Indexes	FTSE 100 & S&P 500
Start Date	05 Feb 2026
Final Maturity Date	05 Feb 2029
Potential Return	21.50%, paid at maturity if both indexes close at or above 65% of their Start Levels
Capital at risk	65% European barrier
Expected tax	CGT
Min investment	£3,000
SRI	4
Listing	London Stock Exchange

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Target Market

Client type	Retail			
Ability to bear loss	Loss of full capital			
Return required	Growth			
Investment horizon	Medium term (3 years)			
Market outlook	Neutral or bullish (for more information, please see the KID and ‘Who is the Plan appropriate for’ in the brochure			
Distribution		Basic	Informed	Sophisticated
	Advised	Neutral	Y	Y
	Non-advised	Neutral	Y	Y

Please see ‘intended retail investor’ in the KID for a complete description of the Issuer’s target market for this Plan.

Value Assessment

This Plan has passed our value assessment. For more information on the process we follow to assess fair value, please [click here](#).

Simulated Performance

	10Y HISTORICAL SCENARIO	15Y HISTORICAL SCENARIO
Data sampling period	12 DEC 12 – 12 DEC 25	12 DEC 07 – 12 DEC 25
Probability of return paid	100%	100%
Probability of capital only	0%	0%
Probability of capital loss	0%	0%

Source: Future Value Consultants, 12 Dec 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.