

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

hop 7Y Europe Monthly Conditional Income 85 Kickout Plan (CIBC09)

January 2026 | CIBC09 | XS3273289648

ISA transfers by: 19 Feb 26
Other applications by: 26 Feb 26

Start Date: 05 Mar 26
Income Dates: Monthly, from 07 Apr 26 to 07 Mar 33 (inclusive)
Early Maturity Dates: Quarterly, from 06 Mar 28 to 06 Dec 32 (inclusive)
Final Maturity Date: 07 Mar 33

Opportunity for a monthly income of 0.67% (8.04% p.a.) and early maturity, depending on the performance of the EURO STOXX 50. Capital is at risk if the index closes below 65% of its Start Level at maturity.

Issuer	CIBC (AA Fitch, Aa2 Moody's, A+ S&P)
Index	EURO STOXX 50
Start Date	05 Mar 2026
Final Maturity Date	07 Mar 2033
Potential Income / Barrier	0.67% a month (8.04% p.a.), paid if the index closes at or above 85% of Start Level
Kickout Condition	Quarterly dates from year 2 onwards, if index closes at or above 105% of Start Level
Capital at risk	65% European barrier
Expected tax	Income tax
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	Income			
Investment horizon	Long term (7 years)			
Market outlook	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 JAN 09 – 12 JAN 26	12 JAN 04 – 12 JAN 26
Average proportion of income paid	93.33%	81.65%
Probability of 100% income paid	58.08%	52.87%
Probability of 0% income paid	0.00%	0.00%
Probability of early maturity	100.00%	83.19%
Probability of capital loss	0.00%	0.00%

Source: Future Value Consultants, 13 Jan 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.