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# 7Y UK & Europe Monthly Conditional Income 80 Kickout Plan (CIBC16)

March 2026 | CIBC16 | XS3312152799

**2025/26 ISA investments by:** 02 Apr 26**ISA transfers by:** 10 Apr 26**Other applications by:** 17 Apr 26**Start Date:** 24 Apr 26**Income Dates:** Monthly, from 26 May 26  
to 25 Apr 33 (inclusive)**Early Maturity Dates:** Yearly, from  
24 Apr 28 to 26 Apr 32 (inclusive)**Final Maturity Date:** 25 Apr 33

**Opportunity for a monthly income of 0.71% (8.52% p.a.) and early maturity, depending on the performance of the FTSE 100 and EURO STOXX 50. Capital is at risk if either index closes below 65% of its Start Level at maturity.**

<b>Issuer</b>	CIBC (AA Fitch, Aa2 Moody's, A+ S&P)
<b>Indexes</b>	FTSE 100 & EURO STOXX 50
<b>Start Date</b>	24 Apr 2026
<b>Final Maturity Date</b>	25 Apr 2033
<b>Potential Income / Barrier</b>	0.71% a month (8.52% p.a.), paid if both indexes at or above 80% of Start Levels
<b>Kickout Condition</b>	Annual dates from year 2 onwards, if both indexes at or above 100% of Start Levels
<b>Capital at risk</b>	65% European barrier
<b>Expected tax</b>	Income tax
<b>Min investment</b>	£3,000
<b>SRI</b>	4
<b>Listing</b>	London Stock Exchange

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## Target Market

<b>Client type</b>	Retail			
<b>Ability to bear loss</b>	Loss of full capital			
<b>Return required</b>	Income			
<b>Investment horizon</b>	Long term (7 years)			
<b>Market outlook</b>	Bullish (for more information, please see the KID and 'Who is the Plan appropriate for' in the brochure)			
		Basic	Informed	Sophisticated
<b>Distribution</b>	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	03 MAR 09 – 03 MAR 26	03 MAR 04 – 03 MAR 26
Average proportion of income paid	96.27%	85.28%
Probability of 100% income paid	59.82%	55.34%
Probability of 0% income paid	0.00%	0.00%
Probability of early maturity	97.16%	81.73%
Probability of capital loss	0.00%	0.00%

Source: Future Value Consultants, 03 Mar 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.