

# Arcus 6Y UK Growth Recallable Deposit Plan (SG22)



<b>ISIN</b>	OKUPQ
<b>Deposit Taker</b>	Societe Generale, London Branch (rated A (Fitch), A1 (Moody's), A (S&P))
<b>Start Date</b>	13 February 2026
<b>Recall Dates</b>	Quarterly, from the end of the first year onwards
<b>Maturity Date</b>	13 February 2032
<b>Term</b>	6 years
<b>Potential Return</b>	If the Recall Feature is triggered: 2% for each quarter that's passed since the Start Date (equivalent to 8% a year not compounded), paid as a lump sum. If the Recall Feature is NOT triggered: 3 times the FTSE 100 performance from the Start Date to the Maturity Date, uncapped.
<b>Recall Feature</b>	The Issuer has the discretion to end the Plan early on quarterly dates from the end of the first year onwards
<b>Capital at Risk</b>	N/A Deposit
<b>Expected tax</b>	Income tax
<b>Min. investment</b>	£3,000
<b>Ways to invest</b>	Direct, ISA, ISA transfer, SIPP, SSAS, Trusts, Corporates, Partnerships
<b>Fees</b>	Expected to be around 0.70% (included in the terms of the Plan)
<b>Application deadlines</b>	ISA transfers: 27 January 2026   Other investments: 06 February 2026

## 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 2
Ability to bear loss:	No
Return required:	Growth
Investment horizon:	Long term (6 years)

## DISTRIBUTION STRATEGY / KNOWLEDGE & EXPERIENCE (RETAIL INVESTORS)

Distribution:	Basic	Informed	Sophisticated
Advised sales	Y	Y	Y
Non-advised sales (with appropriateness)	Y	Y	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
Data sampling period	14/01/2009 – 14/01/2026	14/01/2004 – 14/02/2026
Recall Feature triggered	38.62%	38.29%
Recall Feature not triggered return paid	47.69%	42.62%
Recall Feature not triggered, no return paid	13.69%	19.09%

Source: Future Value Consultants, 14 January 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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