

# Arcus 6Y UK and Europe Defensive Step-Down Kickout Plan (MS18)

<b>ISIN</b>	GB00BW6RXP40		
<b>Issuer</b>	Morgan Stanley B.V., guaranteed by Morgan Stanley (rated A+ (Fitch), A1 (Moody's), A- (S&P))		
<b>Underlying</b>	FTSE 100 & EURO STOXX 50		
<b>Start Date</b>	02 August 2024		
<b>Maturity Date</b>	02 August 2030		
<b>Term</b>	6 years		
<b>Potential Return</b>	9.00% for each year that's passed since the Start Date (paid at maturity)		
<b>Capital at Risk</b>	65% European Barrier		
<b>Expected tax</b>	CGT		
<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 1.10% (included in the terms of the Plan)		
<b>Application deadlines</b>	ISA transfers: 16 July 2024   Other investments: 26 July 2024		
<b>Kick Out Dates</b>	<b>Date</b>	<b>Kick Out Barrier</b>	<b>Return</b>
	02 August 2027	100%	+27.00%
	02 August 2028	95%	+36.00%
	02 August 2029	90%	+45.00%
	02 August 2030	80%	+54.00%

## 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](#).

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## TARGET MARKET

Client type:	Retail
Risk Tolerance	SRI 5
Ability to bear loss:	Loss of full capital
Client Objectives & Needs:	Growth
Investment horizon:	Long term (6 years)
Investor market outlook:	Neutral and bullish (for more information, please see the KID and 'Who is this Plan appropriate for' in the brochure).

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

Distribution:	Basic	Informed	Sophisticated
Advised sales	Y	Y	Y
Non-advised sales (with appropriateness)	N	N	N

Please see 'intended retail investor' in the KID for a description of the Issuer's target market.

## SIMULATED PERFORMANCE

### HISTORICAL SCENARIO (15 Years)

Early maturity Y2	52.90%
Early maturity Y3	21.42%
Early maturity Y4	3.64%
Y5 return is paid	5.86%
Probability of capital only	7.39%
Probability of capital loss	8.79%

Source: Future Value Consultants, 07 June 2024. 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.

# Arcus 5Y UK Defensive Growth Deposit Plan (RBC26)



<b>ISIN</b>	UKX-DIGI-30AUG29
<b>Deposit Taker</b>	Royal Bank of Canada (rated AA (Fitch), Aa1 (Moody's), AA- (S&P))
<b>Underlying</b>	FTSE 100
<b>Start Date</b>	30 August 2024
<b>Maturity Date</b>	30 August 2029
<b>Term</b>	6 years
<b>Potential Interest</b>	32.75%, to be paid at maturity if the FTSE 100 is at or above 95% of its Start Level
<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 1.1% (included in the terms of the Plan)
<b>Application deadlines</b>	ISA transfers: 20 Aug 2024   Other investments: 23 Aug 2024

## POTENTIAL OUTCOMES AT MATURITY

<b>Is the FTSE 100 at or above 95% of its Start Level?</b>	<b>Interest</b>
Yes	+32.75%
No	0.00%

## 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](#).

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## TARGET MARKET

Client type:	Retail
Risk Tolerance	SRI 2
Ability to bear loss:	No
Return required:	Growth
Investment horizon:	Long term (5 years)
Investor market outlook:	Neutral and bullish (for more information, please see the KID and 'Who is this Plan appropriate for' in the brochure).

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

Distribution:	Basic	Informed	Sophisticated
Advised sales	Y	Y	Y
Non-advised sales (with appropriateness)	N	N	N

Please see 'intended retail investor' in the KID for a description of the Issuer's target market.

## SIMULATED PERFORMANCE

### HISTORICAL SCENARIO (15 Years)

Interest paid at maturity	86.03%
No interest paid at maturity	13.97%

Source: Future Value Consultants, 12 July 2024. 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.

# Arcus 5Y UK Defensive Growth Deposit Plan (RBC27)



<b>ISIN</b>	UKX-DIGI2-30AUG29
<b>Deposit Taker</b>	Royal Bank of Canada (rated AA (Fitch), Aa1 (Moody's), AA- (S&P))
<b>Underlying</b>	FTSE 100
<b>Start Date</b>	30 August 2024
<b>Maturity Date</b>	30 August 2029
<b>Term</b>	5 years
<b>Potential Interest</b>	29.50%, to be paid at maturity if the FTSE 100 is at or above 90% of its Start Level
<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 1.5% (included in the terms of the Plan)
<b>Application deadlines</b>	ISA transfers: 13 Aug 2024   Other investments: 23 Aug 2024

## POTENTIAL OUTCOMES AT MATURITY

<b>Is the FTSE 100 at or above 90% of its Start Level?</b>	<b>Interest</b>
Yes	+29.50%
No	0.00%

## 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](#).

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## TARGET MARKET

Client type:	Retail
Risk Tolerance	SRI 2
Ability to bear loss:	No
Return required:	Growth
Investment horizon:	Long term (5 years)
Investor market outlook:	Neutral and bullish (for more information, please see the KID and 'Who is this Plan appropriate for' in the brochure).

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

Distribution:	Basic	Informed	Sophisticated
Advised sales	Y	Y	Y
Non-advised sales (with appropriateness)	N	N	N

Please see 'intended retail investor' in the KID for a description of the Issuer's target market.

## SIMULATED PERFORMANCE

### HISTORICAL SCENARIO (15 Years)

Interest paid at maturity	93.25%
No interest paid at maturity	6.75%

Source: Future Value Consultants, 19 July 2024. 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.

# Arcus 7Y UK Defensive Step-Down Kickout Plan (CA28)



<b>ISIN</b>	XS2559731265
<b>Issuer</b>	Credit Agricole CIB (rated AA- (Fitch), Aa3 (Moody's), A+ (S&P))
<b>Underlying</b>	FTSE 100
<b>Start Date</b>	06 September 2024
<b>Maturity Date</b>	08 September 2031
<b>Term</b>	7 years
<b>Potential Return</b>	6.87% for each year that's passed since the Start Date (paid at maturity)
<b>Capital at Risk</b>	65% European Barrier
<b>Expected tax</b>	CGT
<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 1.00% (included in the terms of the Plan)
<b>Application deadlines</b>	ISA transfers: 20 August 2024   Other investments: 30 August 2024

<b>Kick Out Dates</b>	<b>Kick Out Barrier</b>	<b>Return</b>
06 September 2027	100%	+20.61%
06 September 2028	95%	+27.48%
06 September 2029	90%	+34.35%
06 September 2030	85%	+41.22%
08 September 2031	70%	+48.09%

## Value Assessment

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

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## Target Market

Client type:	Retail
Ability to bear loss:	Loss of full capital
Return required:	Growth
Investment horizon:	Long term (7 years)
Investor market outlook:	Neutral and bullish (for more information, please see the KID and 'Who is this Plan appropriate for' in the brochure.

	<b>Basic</b>	<b>Informed</b>	<b>Sophisticated</b>
Advised sales	<b>NEUTRAL</b>	Y	Y
Non-advised sales (with appropriateness)	<b>NEUTRAL</b>	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

	<b>HISTORICAL SCENARIO</b>
Early maturity Y3	76.73%
Early maturity Y4	8.36%
Early maturity Y5	10.23%
Early maturity Y6	4.69%
Y7 return paid	0.00%
Probability of capital only	0.00%
Probability of capital loss	0.00%

Source: Future Value Consultants, 10 July 2024. Historical scenario 15 years. 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.

# Arcus 6Y UK Monthly Fixed Income Plan (MS21)



<b>ISIN</b>	GB00BQRRFN34
<b>Issuer</b>	Morgan Stanley B.V., guaranteed by Morgan Stanley (rated A+ (Fitch), A1 (Moody's), A- (S&P))
<b>Underlying</b>	FTSE 100
<b>Start Date</b>	13 September 2024
<b>Maturity Date</b>	13 September 2030
<b>Term</b>	6 years
<b>Income</b>	0.47% a month (a total of 5.64% a year), fixed
<b>Capital at Risk</b>	65% European Barrier
<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 1.10% (included in the terms of the Plan)
<b>Application deadlines</b>	ISA transfers: 30 August 2024   Other investments: 06 September 2024
<b>Income Dates</b>	Monthly, from 28 October 2024 to 27 September 2030, inclusive

## 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 3
Ability to bear loss:	Loss of full capital
Client Objectives & Needs:	Income
Investment horizon:	Long term (6 years)
Investor market outlook:	Neutral and bullish (for more information, please see the KID and 'Who is this Plan appropriate for' in the brochure).

## 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

### HISTORICAL SCENARIO (15 Years)

Probability of full income paid	100.00%
Probability of capital only	100.00%
Probability of capital loss	0.00%

Source: Future Value Consultants, 19 July 2024. 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.