

# Arcus 6Y UK Monthly Fixed Income Plan (MS25)



<b>ISIN</b>	GB00BQRRG189
<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>	01 November 2024
<b>Maturity Date</b>	01 November 2030
<b>Term</b>	6 years
<b>Income</b>	0.442% a month (a total of 5.304% 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: 18 October 2024   Other investments: 25 October 2024
<b>Income Dates</b>	Monthly, from 16 December 2024 to 15 November 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, 6 September 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 6Y UK & Europe Defensive Step-Down Kickout Plan (MS27)



<b>ISIN</b>	GB00BQRRG304		
<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>	15 November 2024		
<b>Maturity Date</b>	15 November 2030		
<b>Term</b>	6 years		
<b>Potential Return</b>	9.20% 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: 29 October 2024   Other investments: 08 November 2024		
<b>Kick Out Dates</b>	<b>Date</b>	<b>Kick Out Barrier</b>	<b>Return</b>
	15 November 2027	100%	+27.60%
	15 November 2028	95%	+36.80%
	15 November 2029	90%	+46.00%
	15 November 2030	85%	+55.20%

## 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 Y3	50.95%
Early maturity Y4	22.77%
Early maturity Y5	4.25%
Y6 return is paid	4.14%
Probability of capital only	9.10%
Probability of capital loss	8.79%

Source: Future Value Consultants, 20 September 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.

## 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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# Arcus 6Y UK Defensive Kickout Plan (MS28)



<b>ISIN</b>	GB00BQRRG528		
<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>	15 November 2024		
<b>Maturity Date</b>	15 November 2030		
<b>Term</b>	6 years		
<b>Potential Return</b>	7.30% 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: 29 October 2024   Other investments: 08 November 2024		
<b>Kick Out Dates</b>	<b>Date</b>	<b>Kick Out Barrier</b>	<b>Return</b>
	15 November 2027	95%	+21.90%
	15 November 2028	95%	+29.20%
	15 November 2029	95%	+36.50%
	15 November 2030	95%	+43.80%

## VALUE ASSESSMENT: **PASS**

**This plan is expected to provide fair value for reasonably foreseeable period.**

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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 Y3	73.29.%
Early maturity Y4	11.63%
Early maturity Y5	6.59%
Y6 return is paid	7.57%
Probability of capital only	0.92%
Probability of capital loss	0.00%

Source: Future Value Consultants, 20 September 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.