

For investment professionals only.

Investec Deposit Plans

Deposit Plans are covered under FSCS regulation.

Our current collection of Plans are open for 2018/19 ISA and direct investment until 1 March 2019. The ISA transfer deadline is 8 February 2019. Plan start date is 11 March 2019.

		Plan Term	Potential Coupon***	Capital at Risk Barrier	Income Trigger	Growth Return/ Kick-Out Trigger	Profits Taxed as	Earliest Potential Maturity
DEPOSIT PLANS								
Income	FTSE 100 Income Deposit Plan 25 – Monthly*	6 yrs	0.28% pm (3.36% pa)	n/a	75%	n/a	Income	6 yrs
	FTSE 100 Income Deposit Plan 25 – Annual*	6 yrs	3.5% pa	n/a	75%	n/a	Income	6 yrs
Growth	FTSE 100 3 Year Defensive Deposit Plan 11 *	3 yrs	11%	n/a	n/a	90%	Income	3 yrs
	FTSE 100 3 Year Deposit Plan 11 *	3 yrs	15%	n/a	n/a	100%	Income	3 yrs
	FTSE 100 6 Year Defensive Deposit Plan 19 *	6 yrs	25%	n/a	n/a	75%	Income	6 yrs
	FTSE 100 6 Year Deposit Plan 9 *	6 yrs	45%	n/a	n/a	100%	Income	6 yrs
	FTSE 100 Defensive Kick-Out Deposit Plan 9 *	6 yrs	4.5% pa	n/a	n/a	85%**	Income	3 yrs
	FTSE 100 Kick-Out Deposit Plan 83 *	6 yrs	6% pa	n/a	n/a	100%	Income	3 yrs
	EVEN 30™ Deposit Growth Plan 71 *	5 yrs	2x any rise	n/a	n/a	100%	Income	5 yrs

*FSCS eligible deposit

**Level in final year

***All returns are not compounded and paid at maturity unless they are Income Plans



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FTSE 100 Income Deposit Plan 25 – Monthly Return

Income payments of 0.28% per month (equal to 3.36% per annum) over the 6 year term if the FTSE 100 is higher than 75% of its starting level on each monthly anniversary.

Key risk

No income payments will be made if the FTSE 100 finishes lower than 75% of its starting level on each monthly anniversary.

Term 6 Years

FTSE 100 Income Deposit Plan 25 – Annual Return

Income payments of 3.5% per annum over the 6 year term if the FTSE 100 is higher than 75% of its starting level on each anniversary.

Key risk

No income payments will be made if the FTSE 100 finishes lower than 75% of its starting level on each anniversary.

For direct investments any income payments made are expected to be liable to Income Tax. Any income payments will be paid gross.

Term 6 Years

FTSE 100 3 Year Defensive Deposit Plan 11 Return

11% return if the FTSE 100 is higher than 90% of its starting level after 3 years (paid at maturity). This is equivalent to 3.667% per annum (not compounded).

Key risk

If the FTSE 100 finishes equal to or lower than 90% of its starting level, your client will only get back their initial deposit.

Term 3 Years

FTSE 100 3 Year Deposit Plan 11 Return

15% return if the FTSE 100 is higher than its starting level after 3 years (paid at maturity). This is equivalent to 5% per annum (not compounded).

Key risk

If the FTSE 100 finishes equal to or lower than its starting level, your client will only get back their initial deposit.

Term 3 Years

FTSE 100 6 Year Defensive Deposit Plan 19 Return

25% return if the FTSE 100 is higher than 75% of its starting level after 6 years (paid at maturity). This is equivalent to 4.1667% per annum (not compounded).

Key risk

If the FTSE 100 finishes equal to or lower than 75% of its starting level, your client will only get back their initial deposit.

Term 6 Years

FTSE 100 6 Year Deposit Plan 9 Return

45% return if the FTSE 100 is higher than its starting level after 6 years (paid at maturity). This is equivalent to 7.5% per annum (not compounded).

Key risk

If the FTSE 100 finishes equal to or lower than its starting level, your client will only get back their initial deposit.

Term 6 Years

FTSE 100 Defensive Kick-Out Deposit Plan 9 Return

Potential for maturity at the end of years 3, 4, 5 or 6 with a payment equal to 4.5% per annum (not compounded) if the FTSE 100 is above a reducing percentage of its starting level. These percentages are 100% in year 3 and reduce by 5% per annum to 85% in year 6.

Key risk

If the FTSE 100 finishes equal to or lower than 85% of its starting level, your client will only get back their initial deposit.

Term 6 Years

FTSE 100 Kick-Out Deposit Plan 83 Return

Potential for maturity at the end of years 3, 4, 5 or 6 with a payment equal to 6% per annum (not compounded) if the FTSE 100 is above its starting level.

Key risk

If the FTSE 100 finishes equal to or lower than its starting level, your client will only get back their initial deposit.

Term 6 Years

EVEN 30™ Deposit Growth Plan 71 Return

200% (2x) of any rise in the EVEN 30™ after 5 years.

Key risk

If the EVEN 30™ finishes equal to or lower than its starting level, your client will only get back their initial deposit.

Term 5 Years



Protected