

For investment professionals only, not to be used with retail clients.



Our Plans: Investments

Investment Plans put capital at risk.

Our current collection of Plans is open for direct and 2020/21 ISA investments until **1 April 2021**.
The deadline for ISA transfer applications is **19 March 2021**. The start date of our Plans is **12 April 2021**.

	Plan Term	Potential Return***	Capital at Risk Barrier	Income Trigger	Growth Return/ Kick-Out Trigger	Profits Taxed as	Earliest Potential Maturity
Growth	FTSE 100 Enhanced Kick-Out Plan 99 - BNP version	6 yrs	8.1% pa	60% European	n/a	100%	Capital Gains 1 yr
	FTSE 100 Step Down Kick-Out Plan 42 - BNP version	6 yrs	5.43% pa	60% European	n/a	80%**	Capital Gains 2 yrs
	FTSE 100 8 Year Kick-Out Plan 8 - BNP version	8 yrs	7.45% pa	60% European	n/a	100%	Capital Gains 2 yrs

**Level in final year

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



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FTSE 100 Step Down Kick-Out Plan 42 - BNP version

Return

Potential for maturity at the end of years 2, 3, 4, 5 or 6 with a payment equal to 5.43% per annum (not compounded), if the FTSE 100 is equal to or higher than a specified percentage of its starting level. These percentages are 100% in year 2 and reduce by 5% per annum to 80% in year 6.

Risk to capital

60% European barrier.

Initial investment is at risk if the Plan runs for the full 6 years and the FTSE 100 finishes lower than 60% of its starting level.

At maturity it is expected that any growth may be liable to Capital Gains Tax for direct investments.

Term

6 Years

FTSE 100 Enhanced Kick-Out Plan 99 - BNP version

Return

Potential for maturity at the end of years 1, 2, 3, 4, 5 or 6 with a payment equal to 8.1% per annum (not compounded) if the FTSE 100 is equal to or higher than its starting level.

Risk to capital

60% European barrier.

Initial investment is at risk if the Plan runs for the full 6 years and the FTSE 100 finishes lower than 60% of its starting level.

At maturity it is expected that any growth may be liable to Capital Gains Tax for direct investments.

Term

6 Years

FTSE 100 8 Year Kick-Out Plan 8 - BNP version

Return

Potential for maturity at the end of years 2, 3, 4, 5, 6, 7 or 8 with a payment equal to 7.45% per annum (not compounded) if the FTSE 100 is equal to or higher than its starting level.

Risk to capital

60% European barrier.

Initial investment is at risk if the Plan runs for the full 8 years and the FTSE 100 finishes lower than 60% of its starting level.

At maturity it is expected that any growth may be liable to Capital Gains Tax for direct investments.

Term

8 Years



Protected