

Investec Investment Plans

Investment Plans put capital at risk.

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	
Income	FTSE 100 Enhanced Income Plan 49	5 yrs	0.355% pm (4.26% pa)	60% European	0%	n/a	Income	5 yrs
	FTSE 100 Defensive Income Plan 14 – option 1	8 yrs	1.5% pq (6% pa)	60% European	60%	105%	Income	2 yrs
	FTSE 100 Defensive Income Plan 14 – option 2	8 yrs	2% pq (8% pa)	60% European	80%	105%	Income	2 yrs
Defensive	FTSE 100 Step Down Kick-Out Plan 26	6 yrs	8% pa	60% European	n/a	80%**	Capital Gains	2 yrs
	FTSE 100 Defensive Step Down Kick-Out Plan 17	6 yrs	7% pa	60% European	n/a	65%**	Capital Gains	2 yrs
	FTSE/STOXX Defensive Step Down Kick-Out Plan 17	6 yrs	8.15% pa	60% European	n/a	65%**	Capital Gains	2 yrs
	FTSE/S&P 500 Defensive Step Down Kick-Out Plan 13	6 yrs	8% pa	60% European	n/a	65%**	Capital Gains	2 yrs
	Investec/Lowes 8:8 Plan 8	8 yrs	4.25% sa (8.5% pa)	60% European	n/a	92%**	Capital Gains	2 yrs
	FTSE 100 Defensive Kick-Out Plan 52	6 yrs	6.5% pa	50% European	n/a	90%**	Capital Gains	3 yrs
Growth	FTSE 100 Enhanced Kick-Out Plan 83	6 yrs	12% pa	60% European	n/a	100%	Capital Gains	1 yr

**Level in final year

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



For investment professionals only.

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FTSE 100 Enhanced Income Plan 49

Return

Fixed monthly payments of 0.355% (equal to 4.26% per annum) over the 5 year term.

Risk to capital

60% European barrier.

Initial investment is at risk if the FTSE 100 finishes lower than 60% of its starting level at the end of the Plan.

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

Term 5 Years

FTSE 100 Defensive Income Plan 14

Return – option 1

Potential for quarterly payments of 1.5% over the 8 year term if the FTSE 100 is higher than 60% of its starting level. Potential for maturity at the end of each year from the end of year 2 onwards if the FTSE 100 is above 105% of its starting level.

Return – option 2

Potential for quarterly payments of 2% over the 8 year term if the FTSE 100 is higher than 80% of its starting level. Potential for maturity at the end of each year from the end of year 2 onwards if the FTSE 100 is above 105% of its starting level.

Risk to capital

60% European barrier.

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

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

Term 8 Years

FTSE 100 Step Down Kick-Out Plan 26

Return

Potential for maturity at the end of years 2, 3, 4, 5 or 6 with a payment equal to 8% per annum (not compounded), if the FTSE 100 is 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 if the FTSE 100 finishes lower than 60% of its starting level at the end of the Plan.

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

Please note this Plan differs from the Investec option.

Term 6 Years

FTSE 100 Defensive Step Down Kick-Out Plan 17

Return

Potential for maturity at the end of years 2, 3, 4, 5 or 6 with a payment equal to 7% per annum (not compounded), if the FTSE 100 is higher than a specified percentage of its starting level. These percentages are 100% in year 2, reducing to 95% in year 3 and then by 10% per annum to 65% in year 6.

Risk to capital

60% European barrier.

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

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

Term 6 Years

FTSE/STOXX Defensive Step Down Kick-Out Plan 17

Return

Potential for maturity at the end of years 2, 3, 4, 5 or 6 with a payment equal to 8.15% per annum (not compounded), if both the FTSE 100 and EURO STOXX 50 are higher than a specified percentage of their starting levels. These percentages are 100% in year 2, reducing to 95% in year 3 and then by 10% per annum to 65% in year 6.

Risk to capital

60% European barrier.

Initial investment is at risk if the Plan runs for the full 6 years and if either the FTSE 100 or EURO STOXX 50 finish lower than 60% of their respective starting levels at the end of the Plan.

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

Term 6 Years

FTSE/S&P 500 Defensive Step Down Kick-Out Plan 13

Return

Potential for maturity at the end of years 2, 3, 4, 5 or 6 with a payment equal to 8% per annum (not compounded), if both the FTSE 100 and S&P 500 are higher than a specified percentage of their starting levels. These percentages are 100% in year 2, reducing to 95% in year 3 and then by 10% per annum to 65% in year 6.

Risk to capital

60% European barrier.

Initial investment is at risk if the Plan runs for the full 6 years and if either the FTSE 100 or S&P 500 finish lower than 60% of their respective starting levels at the end of the Plan.

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

Term 6 Years

Investec/Lowes 8:8 Plan 8

Return

Potential for maturity every 6 months from year 2 onwards with a fixed payment equal to 8.5% per annum (not compounded) if the FTSE 100 is equal to or higher than 92% of its starting level.

Risk to capital

60% European barrier.

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

Term 8 Years

FTSE 100 Enhanced Kick-Out Plan 83

Return

Potential for maturity at the end of years 1, 2, 3, 4, 5 or 6 with a payment equal to 12% per annum (not compounded) if the FTSE 100 is 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 if the FTSE 100 finishes lower than 60% of its starting level at the end of the Plan.

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

Term 6 Years

FTSE 100 Defensive Kick-Out Plan 52

Return

Potential for maturity at the end of years 3, 4, 5 or 6 with a payment equal to 6.5% per annum (not compounded), if the FTSE 100 is higher than 90% of its starting level.

Risk to capital

50% European barrier.

Initial investment is at risk if the Plan runs for the full 6 years and if the FTSE 100 finishes lower than 50% of its starting level at the end of the Plan.

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

Term 6 Years



Protected