Please refer to the relevant Plan brochure and Key Information Document for full product details, terms and conditions and risks.

Our Plans

Our latest collection of Plans is available until 23 December 2020

Application Deadlines

Direct Investments and ISAs:
23 December 2020

ISA Transfers:
4 December 2020

Plan Start Date
11 January 2021
Important Information

This document gives a high-level view of our current range of Plans. Investec Structured Products are offered exclusively through financial advisers. The information in this document does not constitute tax, legal or investment advice from Investec.

You should think carefully about the features and risks of our Plans and whether they suit your personal circumstances and attitude to risk.

You should seek advice from a financial adviser before deciding to invest. Prior to making an investment decision, you must ensure that you read and understand the Plan brochure and Key Information Document.

For further information please speak to your financial adviser or visit www.investec.com/en_gb/investment/structured-products.html

Please refer to the Plan brochure for full product details, the risks involved and the terms and conditions.
Deposit Plans

**FTSE 100 Income Deposit Plan 39**
- Monthly

Term 6 Years

Return
Income payments of 0.12% per month (equal to 1.44% 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 paid if the FTSE 100 finishes lower than 75% of its starting level on every monthly anniversary.

For direct investments any income payments made are expected to be liable to Income Tax.

Any income payments will be paid gross.

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**FTSE 100 3 Year Defensive Deposit Plan 25**

Term 3 Years

Return
4.05% return if the FTSE 100 is higher than 90% of its starting level after 3 years (paid at maturity). This is equivalent to 1.35% per annum (not compounded).

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

For direct investments any return at maturity is expected to be liable to Income Tax.

Any maturity return will be paid gross.

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**FTSE 100 3 Year Deposit Plan 61**

Term 3 Years

Return
5.4% return if the FTSE 100 is higher than its starting level after 3 years (paid at maturity). This is equivalent to 1.8% per annum (not compounded).

**Key risk**
If the FTSE 100 finishes equal to or lower than its starting level, you will only get back your initial deposit.

For direct investments any return at maturity is expected to be liable to Income Tax.

Any maturity return will be paid gross.

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Please refer to the Plan brochure for full product details, the risks involved and the terms and conditions.
Deposit Plans

FTSE 100 6 Year Defensive Deposit Plan 33 (Min Return version)
Term 6 Years
Return
11.7% return if the FTSE 100 is higher than its starting level after 6 years (paid at maturity). This is equivalent to 1.95% per annum (not compounded).

Key risk
If the FTSE 100 finishes equal to or lower than its starting level, you will only get back your initial deposit. For direct investments any return at maturity is expected to be liable to Income Tax. Any maturity return will be paid gross.

FTSE 100 6 Year Deposit Plan 23
Term 6 Years
Return
18.5% return if the FTSE 100 is higher than its starting level after 6 years (paid at maturity). This is equivalent to 3.08% per annum (not compounded).

Key risk
If the FTSE 100 finishes equal to or lower than its starting level, you will only get back your initial deposit. For direct investments any return at maturity is expected to be liable to Income Tax. Any maturity return will be paid gross.

FTSE4Good 6 Year Deposit Plan 3
Term 6 Years
Return
15.9% return if the FTSE4Good UK 50 is higher than its starting level after 6 years (paid at maturity). This is equivalent to 2.65% per annum (not compounded).

Key risk
If the FTSE4Good UK 50 finishes equal to or lower than its starting level, you will only get back your initial deposit. For direct investments any return at maturity is expected to be liable to Income Tax. Any maturity return will be paid gross.
Deposit Plans

FTSE 100 Defensive Kick-Out Deposit Plan 23

Term 6 Years
Return
Potential for maturity at the end of years 3, 4, 5 or 6 with a payment equal to 1.75% per annum (not compounded) if the FTSE 100 is above a specified 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 after 6 years, you will only get back your initial deposit.
For direct investments any return at maturity is expected to be liable to Income Tax.
Any maturity return will be paid gross.

FTSE 100 Kick-Out Deposit Plan 97

Term 6 Years
Return
Potential for maturity at the end of years 3, 4, 5 or 6 with a payment equal to 2.25% 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 after 6 years, you will only get back your initial deposit.
For direct investments any return at maturity is expected to be liable to Income Tax.
Any maturity return will be paid gross.

Please refer to the Plan brochure for full product details, the risks involved and the terms and conditions.
Investment Plans

FTSE 100 Step Down Kick-Out Plan 40 - BNP version

Term 6 Years

Return
Potential for maturity at the end of years 2, 3, 4, 5 or 6 with a payment equal to 4.8% 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
If the Plan runs for the full 6 years and the FTSE 100 finishes lower than 60% of its starting level, you will lose some or all of your initial investment.
For direct investments, any return at maturity is expected to be liable to Capital Gains Tax. Any maturity return will be paid gross.

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FTSE 100 Enhanced Kick-Out Plan 97 - BNP version

Term 6 Years

Return
Potential for maturity at the end of years 1, 2, 3, 4, 5 or 6 with a payment equal to 7.6% per annum (not compounded) if the FTSE 100 is equal to or higher than its starting level.

Risk to capital
If the Plan runs for the full 6 years and the FTSE 100 finishes lower than 60% of its starting level, you will lose some or all of your initial investment.
For direct investments, any return at maturity is expected to be liable to Capital Gains Tax. Any maturity return will be paid gross.

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FTSE 100 8 Year Kick-Out Plan 6 - BNP version

Term 8 Years

Return
Potential for maturity at the end of years 2, 3, 4, 5, 6, 7 or 8 with a payment equal to 6.8% per annum (not compounded) if the FTSE 100 is equal to or higher than its starting level.

Risk to capital
If the Plan runs for the full 8 years and the FTSE 100 finishes lower than 60% of its starting level, you will lose some or all of your initial investment.
For direct investments, any return at maturity is expected to be liable to Capital Gains Tax. Any maturity return will be paid gross.

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Please refer to the Plan brochure for full product details, the risks involved and the terms and conditions.
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How can I contact you?
As you have a financial adviser, please continue to use them as your first point of contact. Alternatively, you can write to us at: Investec Structured Products, PO Box 914, Newport, NP20 9PE.

You can contact us by telephone on: 0344 892 0942.
You can also visit our website at: www.investec.com/en_gb/investment/structured-products.html

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