

# Product List | Week commencing 1 July 2024

Financial advisers should use this as a summary of the features of our products only. The relevant offering documentation must be read to fully appreciate the potential risks and returns of each product. Click the product name below to be directed to the relevant product detail.

Kick Out/Growth							
Annual Growth Potential	Measurement Barriers	Counterparty	Loss Barrier	Risk Indicator	Fair Value as of	Term (Years)	Start Date
<b>FTSE® Annual 90 Kick Out Plan July 2024   BN8631</b>							
7.10%	90% (annually after 2 years)	BNP Paribas	65% at end	4	22/05	2-5	04/07
<b>FTSE® Annual 100 Kick Out Plan July 2024   Option 1   BN8632</b>							
8.75%	100% (annually after 2 years)	BNP Paribas	65% at end	4	22/05	2-5	04/07
<b>FTSE® Annual 100 Kick Out Plan July 2024   Option 2   BN8633</b>							
8.60%	100% (annually after 2 years)	BNP Paribas	60% at end	4	22/05	2-5	04/07
<b>FTSE® Annual Step Down to 65 Kick Out Plan July 2024   BN8636</b>							
6.40%	100%/90%/80%/65% (annually after 2 years)	BNP Paribas	65% at end	4	22/05	2-5	04/07
<b>FTSE® Annual Step Down to 80 Kick Out Plan July 2024   Option 1   BN8634</b>							
7.10%	100%/95%/90%/80% (annually after 2 years)	BNP Paribas	65% at end	4	22/05	2-5	04/07
<b>FTSE® Annual Step Down to 80 Kick Out Plan July 2024   Option 2   BN8635</b>							
6.95%	100%/95%/90%/80% (annually after 2 years)	BNP Paribas	60% at end	4	22/05	2-5	04/07
<b>FTSE® Annual Step Down to 75 Kick Out Plan July 2024   MS8629</b>							
6.65%	105%/100%/95%/90%/75% (annually after 2 years)	Morgan Stanley & Co International PLC	65% at end	5	22/05	2-6	10/07
<b>FTSE® Annual Step Down to 85 Kick Out Plan July 2024   CR8646</b>							
7.35%	105%/100%/95%/90%/85% (annually after 2 years)	Credit Agricole CIB	65% at end	5	23/05	2-6	12/07
<b>FTSE® Quarterly Step Down to 85 Kick Out Plan July 2024   HS8657</b>							
7% (1.75%pq)	105%/105%/105%/105%/100%/100%/100%/100%/95%/95%/95%/95%/90%/90%/90%/85% (quarterly after 1 year)	HSBC Bank PLC	65% at end	5	28/05	1-5	23/07
<b>FTSE® Annual Step Down to 70 Kick Out Plan July 2024   HS8658</b>							
6.50%	105%/100%/90%/80%/70% (annually after 1 year)	HSBC Bank PLC	65% at end	5	28/05	1-5	23/07

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### Kick Out/Growth

Annual Growth Potential	Measurement Barriers	Counterparty	Loss Barrier	Risk Indicator	Fair Value as of	Term (Years)	Start Date
<b>FTSE® Annual Step Down to 80 Kick Out Plan July 2024   HS8659</b>							
7%	100%/95%/90%/80% (annually after 2 years)	HSBC Bank PLC	65% at end	5	28/05	2-5	23/07
<b>FTSE®/STOXX Annual 100 Kick Out Plan July 2024   CG8677</b>							
11.65%	100% (annually after 2 years)	Citigroup Global Markets Ltd	65% at end	5	04/06	2-5	26/07
<b>FTSE®/STOXX Annual Step Down to 85 Kick Out Plan July 2024   CG8678</b>							
9.25%	100%/100%/95%/90%/85% (annually after 2 years)	Citigroup Global Markets Ltd	65% at end	5	04/06	2-6	26/07
<b>FTSE®/STOXX Annual Step Down to 65 Kick Out Plan July 2024   CG8679</b>							
7.75%	100%/95%/90%/85%/65% (annually after 2 years)	Citigroup Global Markets Ltd	65% at end	5	04/06	2-6	26/07
<b>FTSE® Daily 90 Kick Out Plan August 2024   BN8716</b>							
6.75%	90% (daily after 3 years)	BNP Paribas	65% at end	5	14/06	3-7	19/08
<b>FTSE® Daily 100 Kick Out Plan August 2024   BN8717</b>							
7.50%	100% (daily after 2 years)	BNP Paribas	65% at end	4	14/06	2-7	19/08

### Income

Annual Income Potential	Measurement Barriers	Counterparty	Loss Barrier	Risk Indicator	Fair Value as of	Term (Years)	Start Date
<b>FTSE® Monthly Fixed Income Plan July 2024   Option 1   CR8660</b>							
5.70% (0.475%pm)	NA	Credit Agricole CIB	65% at end	3	29/05	4	26/07
<b>FTSE® Monthly Fixed Income Plan July 2024   Option 2   CR8661</b>							
5.55% (0.4625%pm)	NA	Credit Agricole CIB	60% at end	3	29/05	4	26/07

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Income							
<i>Annual Income Potential</i>	<i>Measurement Barriers</i>	<i>Counterparty</i>	<i>Loss Barrier</i>	<i>Risk Indicator</i>	<i>Fair Value as of</i>	<i>Term (Years)</i>	<i>Start Date</i>
<b>FTSE Quarterly 85 Income Kick Out Plan July 2024   CG8673</b>							
7.66% (1.915%pq)	Income: 85% (quarterly) Kick Out: 105% (quarterly after 1 year)	Citigroup Global Markets Ltd	65% at end	4	31/05	10	30/07
<b>FTSE Quarterly 75 Income Kick Out Plan July 2024   CG8674</b>							
6.68% (1.67%pm)	Income: 75% (quarterly) Kick Out: 105% (quarterly after 1 year)	Citigroup Global Markets Ltd	65% at end	4	31/05	10	30/07

## Default Risk Metrics

Below are default metrics taken from Bloomberg as of 28 June 2024. The table below shows the Bloomberg default risk classification of the relevant counterparties in our current product range. We also show relevant credit ratings of the counterparties from Fitch, Moody's and S&P.

	Fitch	Moody's	S&P	Bloomberg 1-Year Default Risk Rating
BNP Paribas	AA-	Aa3	A+	IG6 Investment Grade
Citigroup Global Markets Ltd	A+	A1	A+	HY4 High Yield
Credit Agricole CIB	AA-	Aa3	A+	IG1 Investment Grade
HSBC Bank PLC	AA-	A1	A+	IG1 Investment Grade
Morgan Stanley & Co International PLC	AA-	Aa3	A+	HY4 High Yield
Natixis	A+	A1	A	IG2 Investment Grade

## Fair Value

- Based on our Initial Fair Value Assessment, the products described in this Product List are expected to provide fair value to customers for a reasonably foreseeable period.

*Our assessment only considers the expected costs that we are aware of. If onward distributors charge additional costs, they must ensure that these costs will not adversely impact the overall fair value of the product for customers.*

## Available through



## Important information

- ▶ All potential returns are quoted gross and annual rates are quoted non-compounded.
- ▶ This information is for financial advisers only and should not be presented to, or relied up by, private investors.
- ▶ The figures quoted in this document are for illustrative purposes only.
- ▶ The information provided does not constitute investment, legal or tax advice and is provided as guidance only.
- ▶ Barrier Levels are a percentage of the Start Levels.
- ▶ This information should be read in conjunction with the relevant offering documentation and where appropriate, Key Information Documents (KIDs), which contain detailed information about each plan and their risks and potential benefits.