Defensive and step down kick-out products															
The index condi	ition required for positive returns to	be generated is be	low the start le	evel (in o	ther words th	ne market o	an fall)								-
Provider	Plan Name	Counterparty	Index	Barrier	K/O Condition	Annual Rate	Frequency	First Kick Out	Kick Out Levels	Term	Strike		Overall Score	Price Score	Return Score
Tempo	Long Kick-Out Plan Opt 1	Societe Generale	FTSE 100 FDEW	60%	Defensive	9.25%	Annually	From Year 3	Y3 - Y10 - 90%	10 Years	30/08/2019		8.27	8.14	8.4
	Long Kick-Out Plan Opt 2	Societe Generale	FTSE 100 FDEW	60%	Step down	8.40%	Annually	From Year 3	Y3 - 100% falling 5% p.a (65% Y10)	10 Years	30/08/2019		8.26	8.18	8.34
Dura	FTSE 100 Defensive Autocall Plan 30	Credit Suisse	FTSE 100	60%	Step Down	7%	Annually	From Year 2	Year 2-3 - 100%, Y 4-5 - 95%, Y6 - 90%, Y7 - 85%, Y8 - 75%	8 Years	14/08/2019		7.92	7.64	8.2
Investec	8:8 Plan 12	Investec Bank plc	FTSE 100	60%	Defensive	6.70%	6 Monthly	From Year 2	Y2 - Y8 - 92%	8 Years	16/09/2019		7.79	7.57	8
	FTSE 100 Defensive Step Down Kick-Out Plan 21	Investec Bank plc	FTSE 100	60%	Step Down	5.50%	Annually	From Year 2	Y 2 - 100% - Y 3 - 95% Y 4 - 85% Y 5 - 75% Y 6 - 65%	6 Years	16/09/2019		7.9	8.1	7.7
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Mariana	10:10 Plan October 2019 - Option 1	Goldman Sachs	FTSE 100	70%	Step Down	8.20%	Annually	From Year 2	Y2 - 102.5% falling 2.5% p.a (82.5% Y10)	10 Years	04/10/2019		7.98	7.75	8.21
	FTSE Super Step Down Kick Out Plan September	1	1	1		1		1							
Meteor	2019	BNP	FTSE 100	65%	Step Down	5.75%	Annually	From Year 1	Y 1 105% falling 5% p.a (Y8 - 65%) Y1 - 105% Y2-3 - 100% Y4-5 - 95% Y6 - 90%	8 Years	17/09/2019		7.86	7.92	7.79
	FTSE Defensive Kick Out Plan August 2019	HSBC	FTSE 100	65%	Defensive	8.00%	Annually	From Year 1	Y7 - 85%	7 Years	30/08/2019		8.25	8.26	8.25
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Societe Generale	UK Step Down Kick-out Plan (UK3) Issue 7	Barclays/HSBC/Lloyds	FTSE 100	60%	Defensive	7%	Annually	From Year 2	Y 2 - Y 4 100% then 5% p.a (Y 8 - 80%)	8 Years	13/09/2019		8.04	7.75	8.32
	UK Defensive Kick-out Plan (UK3) Issue 7	Barclays/HSBC/Lloyds	FTSE 100	60%	Step Down	6%	Annually	From Year 2	Y 2 - Y 4 100% then 5% p.a (Y 8 - 65%)	8 Years	13/09/2019		7.94	7.79	8.09
Walker Crips	Semi-Annual Step Down Kick-out Plan Issue 19	Goldman Sachs	FTSE 100	60%	Step Down	6.40%	6 Monthly	From Year 2	Y 2 100% falling 5% p.a (Year 6.5 - 80%)	6.5 Years	09/08/2019		8.18	8.34	8.03
	UK 7Y Step Down Kick-out Plan (September 2019)	HSBC	FTSE 100	60%	Defensive	6.75%	Annually	From Year 2	Y2 - Y3 - 100% Yr4 - 95% Y5 - 90% Y6 - 85% Y7 - 80%	7 Years	06/09/2019		8.39	8.37	8.4
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Provider	Plan Name	Counterparty	Index	Barrier	K/O condition	Annual Rate		Frequency	First Kick Out	Kick Out Levels	Term	Strike	Overall Score	Price Score	Return Sco
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Tempo	Long Kick-Out Plan Opt 3	Societe Generale	FTSE 100 FDEW	60%	ATM	14.70%		Annually	From Y3	100%	10 Years	30/08/2019	8.99	8.88	9.1
	Long Growth Accelerator Plan Opt 1	Societe Generale	FTSE 100 FDEW	60%	ATM	16%	(80% @ Y5)	Y5 (OR GRW AT Y10)	Y5	100%	10 Years	30/08/2019	9	8.52	9.48
	Long Growth Accelerator Plan Opt 2	Societe Generale	FTSE 100 FDEW	60%	110%	27%	(135% @ Y5)	Y10 (OR GRW AT Y10)	Y5	110%	10 Years	30/08/2019	9.2	8.69	9.7
Investec	FTSE 100 Enhanced Kick-Out Plan 87	Investec Bank plc	FTSE 100	60%	ATM	9.25%		Annually	From Y1	100%	6 Years	16/09/2019	7.89	7.9	7.87
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Marianna	10:10 Plan October 2019 - Option 3	Goldman	FTSE 100	70%	105%	13.47%		Annually	From Y2	105%	10 Years	04/10/2019	8.85	8.64	9.05
	10:10 Plan October 2019 - Option 2	Goldman	FTSE 100	70%	ATM	10.94%		Annually	From Y2	100%	10 Years	04/10/2019	8.6	8.5	8.7
Meteor	FTSE Autocall Plan July 2019 Option 1	BNP	FTSE 100	60%	ATM	10.10%		Annually	From Y1	100%	7 Years	29/07/2019	8.59	8.78	8.41
	FTSE Autocall Plan July 2019 Option 2	BNP	FTSE 100	60%	ATM	10.10%		Annually	From Y2	100%	7 Years	29/07/2019	8.91	8.9	8.91
	FTSE Quarterly Kick Out Plan August 2019	HSBC	FTSE 100	65%	ATM	9.00%		Quarterly	From Y1	100%	8 Years	30/08/2019	8.46	8.66	8.26
															1
Societe General	UK Kick-out Plan (UK3) Issue 7	Barclays/HSBC/Lloyds	FTSE 100	60%	ATM	9%		Annually	From Y2	100%	8 Years	13/09/2019	8.28	7.94	8.61