

## **CAPITAL GUARANTEED DEFINED RETURN PLAN 12**



Provided by Santander ISA Managers Limited

This Term Sheet forms part of the Key Features and should also be read along with the Terms and Conditions and Product Guide (CAPB0839)

<b>Product Features</b>	
Fixed Term	3¾ years
Maximum return at maturity	15%
Guaranteed minimum return at maturity	0.25%
Minimum investment	£10,000

<b>Key Dates</b>	
Start of offer period	6 July 2010
End of offer period	4 August 2010 or earlier if sold out
Commencement date	7 September 2010
Averaging period	5 December 2013 – 5 June 2014
Maturity date	9 June 2014

### **What will I get back?**

After 3¾ years you will get your original investment back plus either:

- 15% of your original investment if the FTSE 100 Index has stayed the same or increased by any amount at maturity, or
- 0.25% of your original investment if the FTSE 100 Index has gone down at maturity.

In calculating your return we use the following definitions:

- The Initial Index Level of the FTSE 100 Index will be taken as the closing level on the commencement date.
- The Final Index Level is the average of the daily closing levels of the FTSE 100 Index on each business day over the last 6 months of the investment term.

By using an average at the end of the investment term the performance of the FTSE 100 Index is smoothed from sudden fluctuations shortly before maturity. Whilst this could reduce the benefits of a rising market, it also reduces the adverse effects of a falling market.

## Examples

The table illustrates what you might get back at maturity, based on an original investment of £10,000.

Your original capital	Initial Index Level <sup>1</sup>	Final Index Level <sup>1</sup>	Percentage return	Your return (including capital)
£10,000	5,000	5,001	15%	£11,500
£10,000	5,000	5,000	15%	£11,500
£10,000	5,000	4,500	0.25%	£10,025

<sup>1</sup> FTSE 100 Index level in points. If the FTSE 100 Index has gone down at maturity (after the averaging period), you still get 0.25% return on top of your original investment.

Please remember there is no guarantee that the FTSE 100 Index will rise or behave the way it has done in the past.

Santander ISA Managers Limited provides this product and is making the offer in association with the Investment Company, Guaranteed Investment Products 1 PCC Limited. Protected Cell 174 has been set up in the Investment Company and aims to give you the returns described in this Term Sheet and the Key Features. There are also other share funds in the Investment Company.

For further information about the Capital Guaranteed Defined Return Plan 12 and to download application forms visit [www.caterallen.co.uk](http://www.caterallen.co.uk) or call us on **0800 028 1200**.



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