

THE CAPITAL GUARANTEED ENHANCED GROWTH PLAN 1



This Term Sheet forms part of the Key Features and should also be read along with the Terms and Conditions and Product Guide (CAPB0897)

Product Features	
Term	6 years
Maximum return at maturity	Your Original Investment in full, plus an amount that reflects 200% of the percentage growth of the FTSE 100 Index, up to maximum 50% return, since the start of the Plan
Minimum Deposit	£10,000
Suitable for Direct, SIPP/SSAS and Offshore Bond Investment	

Key Dates	
Start of offer period	7 June 2010
End of offer period	13 August 2010 or earlier if sold out
Strike Date	3 September 2010
Averaging period	1 September 2015 1 September 2016
Maturity date	5 September 2016

What will I get back?

The Capital Guaranteed Enhanced Growth Plan 1 is a structured deposit which will return your Original Investment if it is held to final maturity on 5 September 2016, and may provide an additional return if the FTSE 100 Index goes up over the term of the Plan. This is determined by comparing the Initial Index Level with the Final Index Level.

Please remember there is no guarantee that the FTSE 100 Index will rise or behave the way it has done in the past. If the FTSE 100 Index has stayed the same or fallen at maturity you will only get back your Original Investment.

Examples of possible returns on a deposit of £20,000:

Example 1 – After 6 years the FTSE 100 Index has gone up by 40% (subject to averaging) since the Initial Index Date. In this case the Plan will mature on 5 September 2016 and you will receive £20,000 + £10,000 (200% of the increase would be an 80% return, however maximum return on the Plan is 50%) = £30,000 gross.

Example 2 – After 6 years the FTSE 100 Index has gone up by 20% (subject to averaging) since the Initial Index Date. In this case the Plan will mature on 5 September 2016 and you will receive £20,000 + £8,000 (40% return) = £28,000 gross.

Example 3 – the FTSE 100 Index has gone down by 5% at the end of 6 years. In this case the Plan will mature on 5 September 2016 and you will receive your initial deposit of £20,000.

Please refer to the 'How does the Plan work?' diagram below.

For further information about the Capital Guaranteed Enhanced Growth Plan 1 and to download application forms visit www.caterallen.co.uk or call us on **0800 028 1200**.

How does the Plan work?

Start

The Initial Index Level is the closing level of the FTSE 100 Index on 3 September 2010.

Final Maturity after 6 years

The Final Index Level is compared with the Initial Index Level.

The Plan matures on 5 September 2016 and you will receive back your Original Investment, plus a payment equivalent to 200% of any percentage rise in the Index, up to a maximum 50% return of your Original Investment (subject to averaging over the last 12 months of the Plan) before tax.

100% OF THE ORIGINAL INVESTMENT PLUS

200% FTSE 100 Index growth up to a maximum 50% return

Key definitions

Final Index Level:

The average of the closing levels of the Index over 13 selected dates during the last year of the Plan:

1 September 2015, 1 October 2015,
2 November 2015, 1 December 2015,
4 January 2016, 1 February 2016, 1 March 2016,
1 April 2016, 3 May 2016, 1 June 2016,
1 July 2016, 1 August 2016, 1 September 2016.

The use of averaging at the end of the Plan term is designed to smooth the performance of the FTSE 100 Index. Whilst this could reduce the benefits of a rising market, it also reduces the adverse effects of a falling market.

Index:

The FTSE 100 Index is a capitalisation weighted index of the 100 most highly capitalised companies traded on the London Stock Exchange. This product is not in any way sponsored, endorsed, sold or promoted by FTSE International Limited.

Initial Index Level:

The closing level of the Index on 3 September 2010.

Strike Date:

The date when the Initial Index level is taken, 3 September 2010.

Maturity Date:

This date is 5 September 2016.

Original Investment:

The amount you pay into the Plan with your application. This amount is held on deposit with Cater Allen Private Bank to ensure the return of your Original Investment at maturity.



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