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Initial Index Level		Anniversary Dates	Investment End Date

**See next page for further details of information regarding tax eligibility.

Net Surrender Value*

The Net Surrender Value described herein is given for indicative purposes only and should not be relied upon, as it does not constitute a tradeable quote. A tradeable quote may differ significantly from the Net Surrender Value. "Net Surrender Value" means, for any Pricing Date, the theoretical net amount that would be received by you if the Valuation Date which corresponds to their request for an Early Withdrawal from the Plan were on the Pricing Date. The Net Surrender Value is the theoretical value of the Plan minus any Early Termination cost (if applicable) on the Pricing Date. Therefore, the calculation of each Net Surrender Value on the Pricing Date is based on the assumption that the Valuation Day and the Pricing Date are the same. The actual value received by you following an Early Withdrawal from the Plan would depend on the Net Surrender Value of the plan on the Valuation Day, which would be different to that recorded on the Pricing Date. For an official valuation please contact the Plan Manager.

Key Risks:

THIS DOCUMENT SHOULD NOT BE READ ON ITS OWN. INVESTORS SHOULD REFER TO THE FULL TERMS AND CONDITIONS AS WELL AS ANY SPECIFIC PLAN BROCHURE APPLICABLE. INVESTORS SHOULD SPEAK TO A FINANCIAL ADVISER FOR FURTHER INFORMATION.

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The Plan described within this document is not suitable for everyone. Investors' capital is at risk. The value of the Plan can go down as well as up and can be subject to volatility due to factors such as price changes in the Underlying Index (Indices).

Prior to any investment in this Plan, investors should make their own appraisal of the risks from a financial, legal and tax perspective, without relying exclusively on the information provided by us, both in this document and the Final Terms of the Plan. Investors should their own professional advisers.

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