

Structured Investment

Plan G403

FTSE 100 Defensive Supertracker Plan

August 2017

Royal Bank of Canada

6 year investment term

FTSE 100

54% potential growth at maturity

60% European capital protection barrier

reyker

Why You Should Invest

Customer

What is this investment?

Advisor

This is a six year structured investment, linked to the FTSE 100. The counterparty bank behind this is the Royal Bank of Canada.

Customer

What return can I get?

Advisor

At maturity, you can get 3 times the percentage rise in the FTSE 100 from 90% of the starting level. Any potential growth is capped at 54%.

Customer

What does defensive mean?

Advisor

This is jargon to describe the return feature of this investment. It is called defensive because the FTSE 100 does not need to be above its starting level for any potential growth to be returned. Instead, any potential growth is calculated from 90% of the starting level.

Customer

What is a European capital protection barrier?

Advisor

This is bank jargon to describe the capital protection feature of this investment. At maturity, if the FTSE 100 has not fallen by more than 40% from its starting level, your capital will be protected.

Technical Specification

Plan G403 FTSE 100 Defensive Supertracker Plan August 2017

Product Type	Structured investment which may deliver a growth payment at maturity.
Closing Date	15 August 2017 – This is the last date when applications can be received.
Start Date	17 August 2017 – The starting level of the FTSE 100 will be measured at market close on this date.
Maturity Date	17 August 2023 – The final level of the FTSE 100 will be measured at market close on this date.
Investment Term	6 years.
Counterparty Bank	Royal Bank of Canada (AA- by S&P, A1 by Moody's, AA by Fitch).
Capital Protection	60% European barrier – measured at maturity only.
Underlying Index	FTSE 100.
Potential Growth At Maturity	The potential growth payment will be calculated by multiplying by 3 any percentage rise in the FTSE 100 from 90% of its starting level. Any potential growth payment is capped at 54% (please refer to page 4).
What Happens At Maturity?	<p>There are three possible outcomes at market close on the maturity date:</p> <ul style="list-style-type: none"> • If the FTSE 100 is above 90% of its starting level, you will receive your initial invested capital plus a growth payment • If the FTSE 100 is at or below 90% of its starting level but has not fallen below 60% of its starting level, you will receive your initial invested capital but no growth payment • If the FTSE 100 has fallen below 60% of its starting level, you will lose a proportion of your initial invested capital equal to the percentage fall in the FTSE 100 and you will not receive a growth payment.
How Can I Hold This?	Direct, Stocks & Shares ISA (new or transfer in), SIPPs/SSAS, Corporate, Charities and Trusts.
How Is This Taxed?	Capital gains tax may be applicable. Tax treatment depends on individual circumstances and is subject to change, please seek independent tax advice for further information.
Risk Warning	By investing in this plan you are placing your capital at risk, please visit our website for details of the main risks involved with structured investments. You may lose all of your invested capital and yield if the Royal Bank of Canada defaults.
FSCS Protection	This plan offers no FSCS protection except when Reyker holds client money pre-investment and at maturity. For more information please see the FAQs on our website, or visit www.fscs.org.uk .
ISIN Code	XS1637731800

How Growth is Calculated

Any potential growth from this investment is calculated at market close on the maturity date. This is determined by multiplying by 3 the percentage rise of the FTSE 100 from 90% of its starting level, subject to a maximum growth payment of 54%.

The table below shows how much capital and growth would be returned using an example £10,000 investment:

INDEX PERFORMANCE (%) (CALCULATED AT MATURITY ONLY)	GROWTH (%)	GROWTH (£)	CAPITAL RETURNED (£)	TOTAL RETURN (£)
+10%	54% (capped)	£5,400	£10,000	£15,400
+8%	54%	£5,400	£10,000	£15,400
+5%	45%	£4,500	£10,000	£14,500
0%	30%	£3,000	£10,000	£13,000
-40%	0%	£0	£10,000	£10,000
-50%	0%	£0	£5,000	£5,000

This Investment

Counterparty Bank

Royal Bank of Canada

- The counterparty bank backing the return of this investment is the Royal Bank of Canada (RBC)
- RBC is one of Canada's largest banks by market capitalisation (source: www.rbc.com, July 2017)
- RBC is currently rated AA- by S&P, A1 by Moody's and AA by Fitch (source: www.rbc.com, May 2017). RBC were recently downgraded by Moody's due to expectation of a more challenging operating environment for banks in Canada, which may lead to a deterioration in the banks' asset quality, and increase their sensitivity to external shocks (source: www.moody.com, May 2017).

Index

FTSE 100

- Consists of the 100 largest UK-listed blue chip companies
- Comprised of large global companies, not just UK based
- More information can be found on the index at: www.ftse.com

Target Market

You will be a professionally advised investor who is looking for a growth investment through exposure to the FTSE 100, as part of a diversified portfolio.

This investment is targeted at long-term investors who have a view that the FTSE 100 will have risen at the end of 6 years. At maturity, any potential growth is calculated from 90% of the starting level, offering some protection if the market falls. This is a six-year investment and therefore investors should not require access to their initial invested capital for this period of time. You will not expect the FTSE 100 to fall by more than 40% at maturity.

Investor Needs

This investment is targeted at professionally advised investors and the information provided in this brochure is not investment advice or a recommendation. In addition, by agreeing you are part of the target market, you and your advisor should consider whether this plan fits your investor profile. The kind of investor that this product has been designed for should answer "yes" to the following questions:

- Are you seeking growth rather than income?
- Have you received professional investment advice?
- Are you comfortable with the 6 year investment term?
- Are you comfortable with the capital protection barrier?
- Are you willing and can you afford to put your capital at risk in order to potentially achieve a higher rate of return than say a bank deposit?
- Have you read and understood the risk factors detailed on our website?



We are with you every step of the way. Speak directly with our experts.

What Will I Be Charged?

Reyker will not charge you to invest in our plans. If you invest £10,000, the full amount will be invested and any potential yield/return you get will be based on this amount.

The costs of us manufacturing this product, plus provision of safe custody, management and administration for the full term are covered by the discounted price that we pay for the bulk purchase of the product from the counterparty bank. A small percentage of this will be retained as profit.

You may be charged other ad-hoc administrative fees, and details of this can be found in our [Standard Tariff of Fees and Charges](#) on our website in the document centre or on our [Frequently Asked Questions](#) page.

Are There Any Risks?

Yes, like any investment there is always risk. This is why you should familiarise yourself with the main [risks](#) of investing in structured investments. Among all of these risks, we believe the most important ones you should consider are:

1. **That the FTSE 100 will not perform as you expect it to.** This could put both your return and capital at risk.
2. **Royal Bank of Canada goes bankrupt and does not pay out.** We would not launch a plan issued by a bank that is currently at high risk of failure, however circumstances may change and this is why we provide a plan monitoring service to our clients.
3. At the time of writing, UK inflation for the twelve months ending May 2017 was 2.9% (source: Office for National Statistics website, June 2017). **Therefore investors should consider the impacts of rising inflation.**

You Should Read

There are three further documents that you should read on our website:

1. [Frequently asked questions](#) (this includes your right to cancel and what to do if you have a complaint)
2. Our [terms and conditions of business](#)
3. [Additional guidance](#) on risks and other generic information relating to structured investments.

You can find these documents at:

www.reyker.com

You can also contact us if you wish to discuss back testing or stress testing of investments, further information on this can be found in our FAQs.

Why You Should Choose Reyker



We do everything in house



No outsourcing



We keep things simple



Open, honest and transparent



Speak directly with our experts

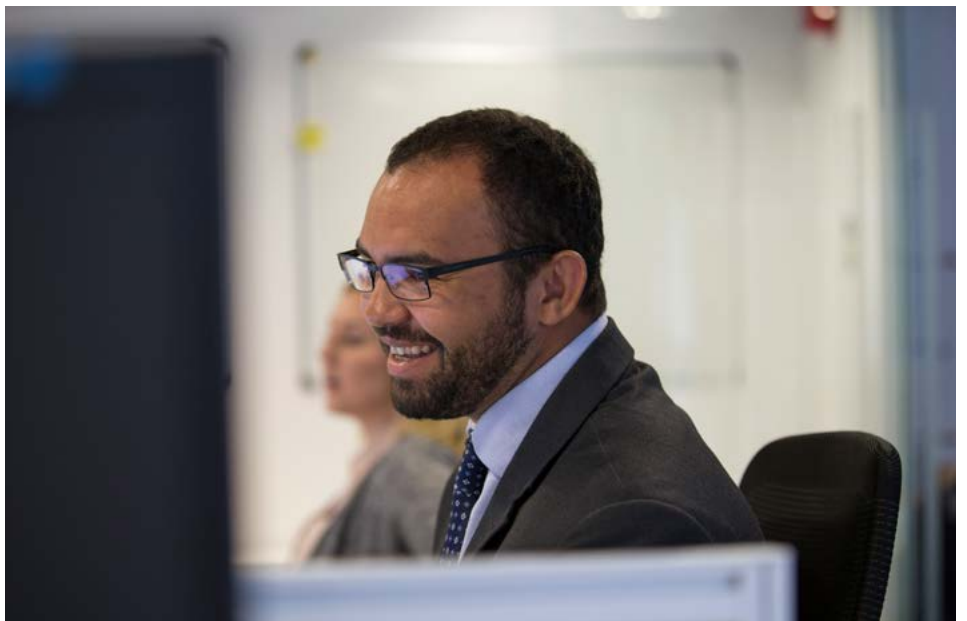
Plan Monitoring in the Secondary Market

The main features of this service are:

- Monitoring of index levels
- Monitoring key barrier levels
- Monitoring potential redemption opportunities
- Providing guidance to advisers who have applied for this service.

Advisers can apply for this service by emailing investments@reyker.com

We are a diversified financial institution that has traded profitably for over 30 years.





Bespoke Structured Investments

If you are looking to tailor a product to a specific need call us on 020 7397 2590 to discuss our bespoke structured investment offering.



Real Asset Strategies

Managed model portfolios for advised investors

- Exposure to investments linked to real assets
- A component to diversify clients' overall wealth
- Targeting returns that beat inflation
- Available in SIPPs and ISAs – contact us for details.

Disclaimer: Any hyperlinks featured in this brochure are up to date at the time of writing. These may change overtime.



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Website: www.reyker.com
Email us: sales@reyker.com
Call us: 020 7397 2590