PLAN P1:

A 3-year plan delivering a 13% return is received if the Index is higher at the end of the plan and a return of 0% if it is lower.

PLAN P2:

A 5-year plan delivering a 40% return if the Index is increased by more than 40% at the end of the plan and a return of 0.5% if the Index is not increased by more than 0.5%. If at the end of the plan the Index is increased by a percentage between 0.5% and 40%, a return of the same percentage is received.

PLAN P3:

A 5-year plan delivering a 35% return at the end of the plan if the Index was greater than its initial level at the end of Year 3, 4 and 5, but if the Index is lower at the end of any of these three years, a return of 0% is received.

PLAN P4:

A 6-year plan; the Index is measured at the start of the Plan, and then on a yearly basis thereafter. If the average closing level of the Index for the five business days up to and including the anniversary date is higher than 90% of the initial level, a fixed income of 5% gross will be paid for that year. If the anniversary Index level is equal to or below 90% of the Initial Index Level, no income will be paid. However, should the Index meet the required level on any future anniversary, any previously missed income payments will be added back and paid out.

PLAN P5:

A 6-year plan; it offers up to 6.5% each year, with income being accrued for each week the Index closes between 4,500 and 9,000 points - if it closes outside of this range, no income will be added for that week. Income payments will be calculated and paid at the end of each quarter, with the total income payment being proportionate to the number of weekly observation dates that the Index is between the 4,500 to 9,000 range. For example for a quarter consisting of 13 weeks, should the Index finish between the range on 11 of 13 Weekly Observation Dates, the quarterly income payment would be 1.375%. If the Index is lower than 4,250 points at the end of the plan, the initial investment will be reduced by 1% for every 1% that the final Index level is below the initial Index level.