



KEY DATES

Offer Closing Date	22 March 2017
Investment Start Date	24 March 2017
Maturity Date	24 March 2023

PLAN DETAILS

5 Times Growth Multiplier

- Plan offers 5% growth for every 1% rise in the index from the initial starting level at maturity
- Growth is capped at 80%

60% Capital Protection Barrier

- Capital is at risk
- The capital protection barrier is observed at maturity only
- At maturity, if the FTSE 100 is at or above 60% of its starting level, capital will be protected

SECONDARY MARKET SERVICE

- Although this plan has no kick out feature our plan monitoring services looks for opportunities where it may become attractive to redeem early
- An experienced and helpful team who are here to guide you through any queries you have regarding this service
- If you decide to sell this plan early, this can be done on a weekly basis

FTSE 100 SUPERTRACKER PLAN MARCH 2017 PLAN 211

TERM:	6 YEARS
COUNTERPARTY:	NATIXIS (A BY S&P)
GROWTH:	80% POTENTIAL AT MATURITY
PROTECTION:	60% EUROPEAN BARRIER

APPLY ONLINE

WWW.REYKER.COM/APPLY

This is a marketing brochure for professionally advised investors. The brochure is not investment advice from either Reyker or the counterparty, and must not be construed as such by advisers or investors. Capital is at risk and subject to counterparty risk

WHY YOU SHOULD INVEST IN THIS PLAN

ACCELERATED GROWTH OPPORTUNITY

At maturity this plan offers 5% growth for every 1% rise in the FTSE 100 with the growth capped at 80%.

DIVERSIFY YOUR COUNTERPARTY EXPOSURE

We have designed this investment with Natixis, which may provide an opportunity for you to diversify your counterparty exposure. You can find further information on Natixis on page 5.

CAPITAL PROTECTION

Even if the FTSE 100 has fallen by 40% from your initial starting level at maturity, your capital will be protected. This gives you some protection should your market view be wrong.

PLAN MONITORING

This plan is designed to be held for 6 years. However, our dealing team monitor the price of this plan daily and if an opportunity were to arise, this plan can be sold for you weekly. Our plan monitoring service, available to advisers, keeps you up to date with these opportunities. To sign up for this free service please contact us.

HOW TO APPLY

It is best to apply online through our website at www.reyker.com/apply.

The online service offers you:

- Security and peace of mind
- A secure online payment facility
- Application tracking

Alternatively, you can return the paper copy of the application form that we have enclosed. This can be posted to our address: 17 Moorgate, London, EC2R 6AR or scanned and emailed to investments@reyker.com.

WHAT YOU MUST UNDERSTAND

This is a concise plain English brochure that briefly states key facts only and is for investors who are professionally financially advised. If you are not familiar with this type of investment and its [risks](#), including those to your capital and return, we urge you to consult with your financial adviser and read more about structured products on our website. You will find more information about risks, terminology, counterparties and other useful information, as well as our full terms and conditions of business.

KEY INVESTOR INFORMATION

PLAN 211 - FTSE 100 SUPERTRACKER PLAN FEBRUARY 2017

Product type	Structured product which delivers a potential growth payment at maturity, which is capped at 80%. The growth is linked to the performance of the FTSE 100. This plan does not pay income.
Risk warning	By investing in this plan you are placing your capital at risk, please visit our website www.reyker.com for details of the main risks involved with structured products. You may lose all of your invested capital and yield if Natixis defaults. The maximum growth yield is capped at 80% at maturity. Whilst this plan can be sold early, the price obtained will be based on what is quoted by the counterparty bank. This price will be affected by market levels, interest rates and the bank's internal constraints. As such, if you decide to sell this plan early you may get back less than you expected.
Start date	24 March 2017 - the starting level of the index will be measured on this date.
Maturity date	24 March 2023 - the final level of the index will be measured on this date.
Investment term	6 years.
Counterparty	Natixis (A by S&P, A2 by Moody's, A by Fitch).
Protection	60% European barrier - measured at maturity.
Underlying index	FTSE 100.
Potential growth at maturity	At maturity, the growth payment will be calculated by multiplying by 5 any percentage rise in FTSE 100 from its starting level. The growth payment is capped at 80% and cannot exceed this level.
What happens at maturity?	There are three possible outcomes at market close on the maturity date: <ul style="list-style-type: none"> • If the FTSE 100 is above its starting level, you will receive your initial capital in full as well as a growth payment. • If the FTSE 100 is at or below its starting level but has not fallen below 60% of its starting level, you will receive back your initial 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 capital equal to the percentage fall in the FTSE 100 and there will be no 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.
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 frequently asked questions on our website, or visit www.fscs.org.uk .
ISIN code	XS1468266793

GROWTH AT MATURITY

This product delivers a growth payment if the FTSE 100 finishes above its starting level at maturity. You will receive your capital back in full plus a growth payment.

At maturity, the growth payment is determined by multiplying by 5 the percentage rise of the FTSE 100 from its starting level. Any growth payment is capped at 80%.

If the index is below the starting level at maturity, you will not receive any growth. Your capital will be protected even if the FTSE 100 has fallen by 40%. This is because of the 60% European protection barrier.

AN EXAMPLE

Here is an example of how to calculate your growth at maturity (we have illustrated this with a 5% rise in the FTSE 100, to demonstrate the calculation of the growth payment):

- After six years the FTSE 100 finishes at 105% of its starting level (i.e. 5% rise from the initial starting level)
- This difference is then multiplied by 5 to calculate your growth payment (i.e. $5\% \times 5 = 25\%$)
- Therefore your growth payment would be 25%
- Any growth payment would be capped at 80%

This table shows how much capital and growth would be returned at maturity using an example £10,000 investment:

<i>INDEX PERFORMANCE (%)</i>	<i>GROWTH (%)</i>	<i>GROWTH (£)</i>	<i>CAPITAL RETURNED (£)</i>	<i>TOTAL RETURN (£)</i>
+20%	80% (capped)	£8,000	£10,000	£18,000
+16%	80%	£8,000	£10,000	£18,000
+10%	50%	£5,000	£10,000	£15,000
+5%	25%	£2,500	£10,000	£12,500
0%	0%	£0	£10,000	£10,000
-10%	0%	£0	£10,000	£10,000
-40%	0%	£0	£10,000	£10,000
-50%	0%	£0	£5,000	£5,000

COUNTERPARTY - NATIXIS

The counterparty that is backing the return for this investment is Natixis. Based in France, Natixis is an international investment bank that provides customised solutions to meet specific needs of companies, financial institutions and investors. Natixis is authorised and regulated in France, and are subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority in the United Kingdom. Natixis is currently given a credit rating of A by S&P, A2 by Moody's and A by Fitch (source: www.natixis.com, February 2017). Natixis sets up the special purpose company, Natixis Structured Issuance SA (incorporated under the laws of Luxembourg), that issues the investment used in this plan. Natixis also acts as a guarantor in meeting the obligations on the investment returns.

UNDERLYING INDEX - FTSE 100

THE UK'S MOST RECOGNISED STOCK MARKET INDEX

- 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

WHY CHOOSE REYKER

WE DO EVERYTHING IN HOUSE

- We are a diversified financial institution that has traded profitably for over 30 years
- We do not outsource our administration and custody to third parties. Everything is done in house which allows us to act in an efficient way
- We deal with your queries straight away, keeping it simple, using plain English
- We are open, honest and transparent
- We are prudent, so we set funds aside to pay for ongoing custody and administration because we stay with you throughout your investment journey

PLAN MONITORING IN THE SECONDARY MARKET - WE ASSIST AND ADD VALUE

One of the advantages of us managing the full process in house is that it allows us to provide a free monthly plan monitoring service to financial advisers. Our experienced in house team will be able to work with you on any questions, no matter how simple or complex, for example how the secondary market price of the product is affected by market movements. 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

Although structured products are long-term investments, that does not mean we should not monitor them; market conditions can change and so can the risks. Our approach is unique in the industry: we monitor our plans regularly and provide advisers with guidance or forewarning if we feel that it might be wise to consider selling an investment early. Advisers please apply for this service by emailing investments@reyker.com.

MARKET VIEW

Your adviser should help you to decide whether this plan is suitable for you. In general, this plan is designed for investors who expect the FTSE 100 to rise at the end of the investment term and are willing to accept a cap on their growth potential. Therefore you should discuss your market view on the level of the FTSE 100 at maturity, with your financial adviser. The following table should help your discussion:

FTSE 100 at maturity	Above the starting level	Below the starting level
Plan may be suitable	If your view is that the FTSE 100 will be above its starting level and are willing to cap your potential growth from the investment	If you are a sophisticated investor who anticipates that the index could rise in the short term, you may believe that this investment can be used to profit from an early sale opportunity.
Plan may not be suitable	If your view is that the FTSE 100 will be above its starting level at maturity, but you are not willing to cap your potential growth from the investment	If your view is that the FTSE 100 will be below its starting level at maturity, no growth will be paid. If the FTSE 100 is below 40% of its starting level, capital is at risk

INVESTOR PROFILE

TARGET MARKET

As an advised investor you will be looking for a growth investment through exposure to the UK stock market as part of a diversified portfolio.

This product is targeted at long-term investors, who have a view that the FTSE 100 will rise over the investment term.

This is a 6 year investment and therefore you should not need access to your capital for this period of time, however we do offer the opportunity to sell early should circumstances change or if it appears profitable to do so.

Should your market view be wrong, this plan has a 60% european capital protection barrier which allows the FTSE 100 to fall by 40% at maturity and capital is returned in full.

INVESTOR NEEDS

This product is targeted at advised investors and the information provided in this brochure is not investment advice or a recommendation. You must establish whether you are part of this products target market and if so, whether this plan suits the risk and return requirements of your overall portfolio. 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?
- 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 achieve a higher rate of return than a bank deposit?
- Have you read and understood the risk factors detailed on our website?

CHARGES

Reyker will not charge you to invest in our plans. If you invest £10,000 that full amount will be invested and any 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 of the product are covered by the discounted price that we pay for the bulk purchase of the product from the counterparty bank. The amount we receive will typically be 2-3% of the original investment. This will cover the safe custody, administration and plan monitoring over the term of this product. We will also retain a small profit from this. You may be charged other ad-hoc administrative fees (e.g. early redemption, transfer etc.), 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.

RISKS

You will find details of the main risks of investing in structured products located on our website, which you can access by clicking [here](#). If you do not have access to the internet, you can request this information by calling us on 020 7397 2590. You should read this before investing. In our opinion, the biggest risks you face are:

1. The FTSE 100 does not perform as you expect it to. This could put both your return and capital at risk.
2. Natixis goes bankrupt and does not pay out.
3. At the time of writing, UK inflation for 2016 was 1.8% (Office for National Statistics, 2017). Investors should also consider the effects that rising inflation could have on the return of their investment.

FURTHER READING

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 products

You can find these documents at www.reyker.com/our-products/current-offers. You can also contact us if you wish to discuss back testing or stress testing of products, further information can be found on this in our FAQs.



GET IN CONTACT

We are always happy to answer any questions you have. Our contact details are shown below.

www.reyker.com

EMAIL US: sales@reyker.com

CALL US: 020 7397 2590

HOW TO APPLY

Applying on-line is easiest. It is quick, accurate and secure.

You can apply online at www.reyker.com/apply. Our online application facility offers:

- Security and peace of mind
- Secure online payment facility
- Application tracking
- No paperwork

Following your application you will be able to access our online portal to view your account documents and statements. Alternatively, if you would like to complete a paper application, a form can be found enclosed. Additional forms can be downloaded from our website.



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REYKER PRODUCTS AND SERVICES



Real Assets DFM Service

- Three model portfolios
- Exposure to real assets
- Potential pension investment



Reyker AIM Portfolio Service

- Actively managed
- IHT planning service
- Low management/dealing fees
- No stamp duty

BESPOKE STRUCTURED PRODUCTS

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

INTRODUCING HERMIONE CARLINE - ARTWORK



Hermione is an artist based in London, whose most recent work has been inspired by a trip to Japan.

To find out more about Hermione's artwork, or her next project, please visit

www.hermionecarline.co.uk

Reyker Structured Products

Application form Direct/ Stocks & Shares ISA

This completed application should be completed in full and returned to **Reyker, 17 Moorgate, London, EC2R 6AR**. You can post it to us or scan and email it to corporate@reyker.com.

1. DETAILS OF INVESTOR

Do you have a Reyker account number? (enter here)

First Investor

Title	
Surname	
First names	
Date of birth	
Permanent address	
Postcode	
Telephone	
Email address	
National insurance number	
Country of birth	

Joint Investor

Title	
Surname	
First names	
Date of birth	
Permanent address	
Postcode	
Telephone	
Email address	
National insurance number	
Country of birth	

Are you a US citizen?	Yes	No
Are you resident in the UK for tax purposes?	Yes	No
Are you resident in another country for tax purposes?	Yes	No
If yes, please provide details of country(ies) and tax references:		
<input type="text"/>		

Are you a US citizen?	Yes	No
Are you resident in the UK for tax purposes?	Yes	No
Are you resident in another country for tax purposes?	Yes	No
If yes, please provide details of country(ies) and tax references:		
<input type="text"/>		

2. INVESTMENT DETAILS

Please provide details of the plan you are looking to invest into, this can be found on the front cover of the product brochure.

Plan Number	<input type="text"/>
Plan Name	<input type="text"/>

	New investment
Stocks & Shares 2016/2017 ISA	£
Direct investment	£
Total investment (min. £5,000)	£

	Rollover investment
Existing ISA held by Reyker	£
Direct investment	£

3. ADVISER CHARGING

	Amount
Total investment (as above)	£
Financial adviser charges	£
Total amount payable	£

Please send your payment for the total amount payable to:
Account Name: Reyker Securities plc
Account Number: 4050 1833 **Sort Code:** 60 00 01
 Payments should be sent with your name as a reference. Please make cheques payable to 'Reyker Securities plc Client A/C re Reyker Financial Products'.

4. BANK DETAILS

Account holder name	<input type="text"/>	Account number	<input type="text"/>
Sort code	<input type="text"/>	Roll number (if applicable)	<input type="text"/>

Reyker Structured Products

Application form Direct/ Stocks & Shares ISA

5. FINANCIAL ADVICE

Have you received a personal recommendation from an adviser to invest in this product?	Yes	No
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If "Yes" please have your adviser complete the relevant part of this application form. If "No", we will be in contact to discuss your investment options further as we prefer all of our clients to receive advice before investing.

6. INVESTOR DECLARATION & AUTHORITY

Applicable to all ISA applicants, I declare that:

All subscriptions made belong to me;
 I am over the age of 18;
 I have not subscribed and will not subscribe more than the £15,240 allowed to a Cash ISA and/or any Stocks and Shares ISA for either the 2015/16 or 2016/2017 tax years;
 I have not subscribed and will not subscribe to another Cash ISA and/or any Stocks and Shares ISA the same tax year;
 I am resident and ordinarily resident in the United Kingdom for tax purposes or, if not so resident, either perform duties which, by virtue of Section 28 of the Income Tax (Earnings & Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the United Kingdom, or I am married to or in a civil partnership with a person who performs such duties;
 I will inform Reyker Securities plc if I cease to be so resident and ordinarily resident or to perform such duties or be married to or in a civil partnership with a person who performs such duties.

I authorise Reyker Securities plc:

To make on my behalf any claims to relief from tax in respect of ISA investments;
 If I am transferring an existing ISA, to invest my cash subscriptions on the first available date after receipt of all cleared funds from my existing custodian as specified but in any event no later than the start date.

All investments

I have read and understand the product's brochure, I am aware of the risks of investing and I have read the Terms & Conditions of Business (which can be found on our website under the 'Document Centre', www.reyker.com/document-centre/home) and agree to be bound as a party to the Terms & Conditions of Business. I can confirm that I have read and understood the market views and investor profile described in pages 6-7 of the brochure, and I understand and agree with (a) the market view required for the plan to generate the best outcome; and (b) my investment needs can be met with this plan.

Please tick the box if you do not want to receive any information regarding offers or promotions from Reyker. (If you have signed up for online statements, we will still have to contact you via email regarding your online account).

I wish to opt for my half-yearly statements to be sent by post at a cost of £10 per statement. **Please note that you will have been deemed to have opted for this if you do not supply us with a valid e-mail address in Section 1.**

Charges may change throughout the lifetime of the plan and the latest charges can be found in our latest Terms and Conditions of Business.

I declare that this application form has been completed to the best of my knowledge and belief.

Risk warnings

Early encashment may lead to some loss of capital. Investors should be aware that the value of the product and the underlying securities can fall as well as rise and that past performance is not an indication of future performance. The extent and value of any tax advantages or benefits arising from the use of tax-advantaged services such as ISAs will vary according to individual circumstances.

Investor signature		Joint applicant signature	
Date		Date	

7. FOR FINANCIAL ADVISER COMPLETION

Where I have provided the applicant with investment advice in relation to this investment I confirm that I have assessed the suitability of this product in relation to the applicant's circumstances and investment objectives or where conducting business on an execution only basis have found the investment to be appropriate for the applicant. I agree to the Intermediary Terms of Business (as made available on the document centre of Reyker's website) and have carried out all customer due diligence and sufficient suitability checks on the applicant to comply with FCA regulations and best practice.

Adviser name		Account holder name	
Firm name		Account number	
Telephone		Sort code	
Email		Roll number (if applicable)	
Company address		Adviser signature	
Postcode		Date	
FCA number			