

Client name
Address
Postcode

Sample Client Maturity Letter – Kick-Out Products

Dear **Client**

RE: Investec: **Product name**

Plan No: **XXXX**

Designation Code: **XXXX**

FTSE Initial Index Level: Initial Index level

We would like to make you aware that your Plan may mature on **XXXX**. We therefore need your instructions as to how you would like to proceed when the Plan matures.

Potential Maturity Value

Direct Investment: **£XXXX** Direct Maturity Return

ISA Investment: **£XXXX** ISA Maturity Return

Please note that early maturity of your Plan is dependent on the Kick-Out Level being above the Initial Index Level. For details of how this is calculated, please refer to your Plan brochure.

Options at maturity

There are a number of options available to you, which can be selected prior to maturity:

1. Reinvest all your maturity proceeds

a. Into an Investec Structured Product

We have a number of Plans currently available for you to reinvest your maturity proceeds – please see the enclosed Our Plans summary for more information. You can also add a further amount to your maturity proceeds and invest a larger sum in our current Plans.

If you reinvest any existing ISAs you will retain the ISA status of those investments.

Please note that the ISA subscription limit for financial year 2013/14 is **£XXXX** subscription limit for a cash/stocks and shares ISA.

b. With another Plan Manager

You can reinvest your cash ISA maturity proceeds with a new Plan Manager. This will enable any existing ISA investments you have to retain their ISA status.

You will need to provide your new Plan Manager with your Plan Number, so that they can quote it in their correspondence with us.

2. Part re-investment and part encashment

You can encash part of your proceeds and reinvest the remainder into one of our Plans.

Please note that part encashment of an ISA investment will mean that the ISA status of that part of your investment being encashed will be lost from this point.

3. Full encashment of your maturity proceeds

If you would like to take your maturity proceeds, you will need to complete an Encashment Form. This will be sent to you at maturity, or alternatively, can be downloaded from our website www.investecstructuredproducts.com. If we receive your form, we will pay you five working days after the maturity date, or five working days after receipt of your form should it be returned after maturity.

Please note that selecting this option will mean that if you hold an ISA investment the ISA status of your investment will be lost from this point.

If you would like to reinvest into one of our Plans or are unsure about any of the options above, please contact your financial advisor or intermediary. If you do not have a financial adviser and would like to locate one visit www.unbiased.co.uk

Until we receive your instructions we will hold the matured funds as banker however no interest will be paid on them.

If we do not receive your instructions within six months of maturity we will send you a cheque for your maturity proceeds. If you hold an ISA investment this would mean that the ISA status of your investment is lost from this point.

If the Plan does not mature early then we will write to you confirming that you remain invested in your current Plan. If this happens and you have already completed and returned your form, we will not process your instruction however, additional investments (Top Ups) will still be processed. If you are unsure whether you would want to proceed in that event, you may wish to consider deferring your decision to top up.

In the meantime should you have any queries, please do not hesitate to contact us on 0845 603 9176.

Yours sincerely



Graham Rennie

Investec Administration