BROOKS MACDONALD · ESTABLISHED LONDON

The 2026 Investment Series

Fixed Rate Bonds.

Defined returns. Established issuers. Curated by hand.

UP TO	FROM	TERMS	COVER TO
8.00%	**£20,000**	**3 – 36**	**£2.5m**
gross p.a.	minimum	months	with CDS

A curated selection of after-market fixed income investments from established UK institutions — HSBC, NatWest, Santander, Lloyds, BT and Tesco. Defined returns, transparent terms, and a simple application process handled personally by your adviser.

AN INTRODUCTION

A quieter kind of return.

For investors seeking dependable income without the volatility of the equity markets, fixed rate bonds remain one of the most straightforward and predictable ways to put capital to work. You know the rate. You know the term. You know the counterparty.

The 2026 Investment Series brings together a hand-picked selection of after-market bonds issued by some of the United Kingdom's most established institutions. Each bond is sold at par, held directly with the issuer, and delivered to you through a straightforward brokerage arrangement — with your adviser as a single point of contact from the first conversation to the final coupon payment.

This brochure sets out, in full and without simplification, exactly what you are buying, how your money is protected, and how to become a client. It is designed to give you the clarity you deserve before you invest.

> *Rates from 5.82% to 8.00% p.a. Minimums from £20,000. Optional CDS insurance to £2.5m.*
>
> **AT A GLANCE — THE 2026 SERIES**

THE ISSUERS · TIER ONE UK BANKS

Banking sector.

Rates shown are gross p.a. Returns shown are indicative for the minimum investment.

ISIN · US404280DT33

HSBC Bank PLC

● AVAILABLE

8.00%
gross p.a.

Term	**12 – 36 months**
Minimum	**£100,000**
Interest paid	**Quarterly**
Quarterly return	**£2,000**
Annual return	**£8,000**
Total return	**£88,000**

ISIN · XS3016221981

NatWest Bank PLC

● AVAILABLE

7.50%
gross p.a.

Term	**6 – 36 months**
Minimum	**£75,000**
Interest paid	**Quarterly**
Quarterly return	**£1,406.25**
Annual return	**£5,625.00**
Total return	**£80,625.00**

ISIN · XS0060837068

Santander UK PLC

● LIMITED

6.69%
gross p.a.

Term	**3 – 36 months**
Minimum	**£50,000**
Interest paid	**Quarterly**
Quarterly return	**£836.25**
Annual return	**£3,345.00**
Total return	**£53,345.00**

THE ISSUERS · UK CORPORATES

Corporate sector.

Rates shown are gross p.a. Returns shown are indicative for the minimum investment.

ISIN · GB0001905362

Lloyds Bank PLC

● AVAILABLE

6.53%
gross p.a.

Term	**12 – 36 months**
Minimum	**£50,000**
Interest paid	**Quarterly**
Quarterly return	**£816.25**
Annual return	**£3,265.00**
Total return	**£53,265.00**

ISIN · XS0306772699

BT PLC

● AVAILABLE

6.21%
gross p.a.

Term	**6 – 36 months**
Minimum	**£50,000**
Interest paid	**Quarterly**
Quarterly return	**£776.25**
Annual return	**£3,105.00**
Total return	**£53,105.00**

ISIN · XS0105244585

Tesco PLC

● AVAILABLE

5.82%
gross p.a.

Term	**3 – 36 months**
Minimum	**£20,000**
Interest paid	**Quarterly**
Quarterly return	**£291.00**
Annual return	**£1,164.00**
Total return	**£21,164.00**

WHAT YOU ARE BUYING

Capital security & risk.

All bonds shown are after-market bonds. They are sold at par — you pay the face value of the bond and receive it back at maturity. The bonds are capital secure in the ordinary sense that the issuer is contractually bound to repay your capital at the end of the term, provided the issuer does not default.

How your money is held

Your purchase money is paid directly to the bond issuer. We do not hold client money. We act solely as the broker arranging the purchase and, when required, the sale of the bond on your behalf.

Our role as broker

We handle the purchase and sale of the bond for you. We are not the issuer. The contractual obligation to repay capital and pay interest rests with the issuer named on each bond.

Interest payments

All interest payments are made by the bond issuer to the bank account you designate during the application process. Payments are not routed through us.

Capital risk

The main risk is that the bond issuer defaults on its obligations. If that happens, you may not receive your interest payments and you could lose some or all of the capital you invested.

OPTIONAL PROTECTION

Credit Default Swap insurance.

For an additional fee of 0.2% per annum, you can add CDS insurance to your bond. A Credit Default Swap is a financial contract that pays out if the bond issuer defaults on its debt. In simple terms, it works like insurance on your bond: if the issuer fails to repay capital or interest, the CDS counterparty steps in to compensate you for the loss, up to the agreed cover limit.

- Protects against the risk of the bond issuer defaulting.
- Covers both missed interest payments and loss of capital.
- Maximum coverage: £2,500,000 per investor.
- Cost fixed at 0.2% per annum, deducted from bond interest.

CDS insurance is arranged through a third-party counterparty and is subject to its own terms and eligibility. Please ask your adviser for full details and applicable documentation.

STATUTORY PROTECTION

FSCS coverage & extra cover.

Brooks Macdonald is authorised in the UK and eligible client assets and cash are covered by the Financial Services Compensation Scheme (FSCS). Investments are protected up to £85,000 per person, per authorised firm, and cash deposits up to £120,000 per person, per banking licence.

For clients investing above these FSCS thresholds, CDS insurance provides an additional layer of protection — extending cover up to £2,500,000 against issuer default, on top of the statutory FSCS scheme.

PAYMENTS PARTNER

Secure payments handled by Monex.

Brooks Macdonald partners with Monex — a regulated payment institution and one of the world's leading corporate payments specialists — to provide a secure, transparent payment infrastructure for our clients. Every subscription, bond purchase settlement, cash transfer and interest payment is processed through Monex's segregated safeguarded accounts. Your funds are held under strict regulatory safeguards and never mixed with the firm's own money.

- **Segregated client funds**
  Ring-fenced from firm assets in safeguarded accounts.
- **Regulated infrastructure**
  Authorised payment institution supervised under UK / EU rules.
- **Full auditability**
  Every subscription, coupon and withdrawal traceable end to end.
- **Multi-currency settlement**
  GBP, EUR and USD funding routes for international clients.

HOW IT WORKS

Becoming a client.

1. **AML check**
   Passport or driving licence plus a recent bank statement or utility bill dated within 90 days.
2. **Documentation approval**
   Documents reviewed within 2 – 24 hours and your investment account opened immediately on approval.
3. **Bond Purchase Agreement**
   We review the agreement together — bond information and terms — before you proceed.
4. **Funding**
   Once the BPA is signed, our accounts team assists with funding your bond purchase.
5. **Statements & schedule**
   You receive your brokerage account statement, contract note and dividend payment schedule.
6. **Interest payments**
   Interest is paid directly into your bank account on the dates in your payment schedule.

IMPORTANT INFORMATION

Terms & conditions.

End of term agreement

At maturity, the full capital plus any outstanding interest is returned within 10 working days. The bond term starts on the date full payment is received.

Capital protection

Fixed-rate investments preserve your principal. It will not fall below the amount originally invested.

Right to amend

We may amend these terms with 30 days' notice. If you disagree, you may withdraw your investment with no penalty.

Fees & charges

A fee of 0.15% off the interest rate (minimum £7) plus a £49.99 administration fee applies. Early release carries a further 0.15% charge. No annual fees or hidden costs.

FSCS protection

Eligible client assets and cash are covered by the FSCS: investments up to £85,000 and cash up to £120,000 per person. Optional CDS insurance provides additional cover.

Data protection

Client data is held in compliance with current legislation for six years from the last transaction. Calls are recorded for security and training.

HOW TO APPLY

Interested in applying?

Applications are handled personally by our fixed income team. Please contact us using the details below.

CALL US
0207 097 2531

EMAIL US
info@brooksmacdonald.org