



AVAILABLE TO **INVESTMENT** **PENSION** **ARF/AMRF** **INVESTORS**



## BCP DEPOSIT OUTPERFORMANCE BOND 6

AN INNOVATIVE DEPOSIT BASED SOLUTION DESIGNED TO GENERATE POTENTIAL RETURNS IN EXCESS OF CURRENTLY LOW BANK DEPOSIT INTEREST RATES. THE BOND WILL TRACK A LEADING MULTI-ASSET ABSOLUTE RETURN FUND.

- Underlying Fund is the **Aviva Investors Multi-Strategy (AIMS) Target Return Fund**
- Potential for returns in excess of current deposit rates
- **100%** Capital Security provided at maturity by Investec Bank plc (Irish Branch)
- **50%** Participation in the Fund Performance
- Investment Term 6 years
- 3 year Early Exit opportunity (Capital Security does not apply)
- **Closing Date 5th July 2016**
- Minimum Investment €500,000



BCP SERVING INVESTORS FOR OVER 45 YEARS  
[www.bcp.ie](http://www.bcp.ie) [invest@bcp.ie](mailto:invest@bcp.ie)

## BCP DEPOSIT OUTPERFORMANCE BOND 6

**Capital Secure Bond seeking to significantly outperform bank deposits.**

**Annual Income of 0.25% paid out in years 1-5.**

**Potential Additional Growth in year 6.**

- Return objective of over 2½% per annum at maturity
- 100% Capital Security at maturity provided by Investec Bank plc (A2 Rating from Moody's)
- 50% Participation in the Performance of a leading Target Return Fund the Aviva Investors Multi-Strategy (AIMS) Target Return Fund
- Minimum investment €500,000
- Term 6 years
- Early Exit Option at 3rd Anniversary (Capital Security does not apply)
- **Closing Date 5th July 2016**

**Warning: If you encash at the 3 year Early Exit Date, capital security will not apply to the portion of your investment being encashed. The encashment amount may be more or less than the capital secure amount. Warning: If you invest in this product you will not have any access to your money for 3 years and/or 6 years. Warning: The return on your investment in this product may be affected by changes in currency exchange rates. Warning: The value of your investment may go down as well as up.**

**THIS PRODUCT ADHERES TO THE CENTRAL BANK'S GUIDANCE NOTES ON INVESTMENTS BY CREDIT UNIONS, AND THE TRUSTEE (AUTHORISED INVESTMENT) ORDER 1998.**

**IMPORTANT** | Please refer to the Brochure and Key Features for full details. Investors may not encash prior to the Early Exit Date or the maturity date. Under current legislation, interest will be paid after deduction of Deposit Interest Retention Tax (DIRT), where applicable, at 41%. However, Credit Unions may apply to receive returns gross without deduction of tax.

Capital security at maturity is provided by Investec Bank plc (Irish Branch).  
In the event Investec fails to meet its liabilities, you could lose some or all of your money.



BCP Asset Management DAC  
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BCP Asset Management DAC, trading as BCP, is regulated by the Central Bank of Ireland.  
Investec Bank plc (Irish Branch) is authorised by the Prudential Regulation Authority in the United Kingdom and is regulated by the Central Bank of Ireland for conduct of business rules..