

BCP SMART STOXX KICK-OUT BOND



- Potential gross return of 8% per annum (48% maximum return, CAR 6.8%)
- Annual early maturity opportunities over 6 year term
- Return and Kick-Out if the underlying Index is at or above start level at the end of any year
- If the Euro iStoxx EWC 50 Index at maturity is more than 50% below its initial level, you will lose 1% for every 1% fall in the Index
- Minimum Investment €20,000
- Closing Date 23rd September 2016
- This is a capital at risk product. Société Générale act as Guarantor

Available to Personal, Pension, ARF, AMRF, PRB, PRSA, SSAP, Friends First SDIO, Charity, Religious Order and Corporate investors.

Warning: If you invest in this product you may lose some or all of the money you invest. Warning: If you cash in your investment before 14th October 2022 you may lose some or all of the money you invest. Warning: The value of your investment may go down as well as up. Warning: Current Irish taxation legislation does not allow for a clear categorisation of the product as being subject to Capital Gains Tax. There is a risk an alternative taxation basis may apply.

There is no guarantee that the Index will be at or above its initial valuation level so as to generate a positive return. If the level of the Euro iStoxx EWC 50 Index at maturity is more than 50% lower than its level on the strike date, you will lose 1% of your capital for every 1% fall in the Index. In the event of insolvency of Société Générale you may lose some or all of the money you invested. The Bond does not provide any regular income, it is therefore not suitable for investors who need to take a regular income from their investment; it is suitable only as a capital growth investment. The Bond terminates automatically following Kick out.

The Bond is a listed security and all investment returns will be paid gross of tax. The current Irish legislation surrounding Capital Gains Tax (CGT) does not allow for a clear categorisation of such products as being subject to CGT. Similar products that have been marketed in Ireland for a number of years have been subject to CGT. Based on this practice and on independent taxation advice received, it is our understanding that the Bond should be subject to CGT. Revenue law and practice can change at any time. BCP are not tax advisers and are not offering tax advice on this product. Investors should satisfy themselves independently of the taxation treatment of the Bond in relation to reporting requirements and implications for non-disclosure for their own personal circumstances. CAR is Compound Annual Return. ARF is Approved Retirement Fund. AMRF is Approved Minimum Retirement Fund. PRB is Personal Retirement Bond. PRSA is Personal Retirement Savings Account. SSAP is Small Self-Administered Pension.

Please refer to the Brochure for full details.

Please contact your Financial Advisor or BCP on 01 6684688 or invest@bcp.ie



BCP Asset Management DAC

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BCP Asset Management DAC, trading as BCP, is regulated by the Central Bank of Ireland.

Société Générale London Branch is authorised by the ECB, the ACPR and the Prudential Regulation Authority (PRA) and is regulated by the Central Bank of Ireland for conduct of business rules.

Redmayne-Bentley LLP is authorised and regulated by the UK Financial Conduct Authority (FCA) and is regulated by the Central Bank of Ireland for conduct of business rules.