



PROTECT AND TAKE CONTROL
OF YOUR **PENSION**
& **ARF/AMRF**

BCP PENSION &
ARF/AMRF INVESTMENT
RANGE

Please contact your Financial Advisor
or call BCP on 01 6684688



BCP SERVING INVESTORS FOR NEARLY 50 YEARS
www.bcp.ie invest@bcp.ie



BCP PENSION AND ARF/AMRF BONDS

Pension and **Approved Retirement Fund (ARF) / Approved Minimum Retirement Fund (AMRF)** investors can access a comprehensive portfolio of market leading investments and deposits through an extensive range of contracts. The contracts available offer very competitive terms to both new investments and transfers of existing assets. Investors can access BCP's full range of investments covering key asset classes including capital secure bonds (both euro and sterling), property funds, multi-asset funds and deposits. BCP combines internal expertise with that of well respected international research houses including JP Morgan, Standard & Poor's, Citigroup and Capital Economics. BNP, Societe Generale, Bank of Ireland and Investec Bank plc act as the Issuing Bank for BCP capital secure and soft capital protected products.



FRIENDS FIRST – SELF DIRECTED INVESTMENT OPTIONS (SDIO)

- ✓ Personal Pension
- ✓ Executive Pension
- ✓ Approved Retirement Fund (ARF)/ Approved Minimum Retirement Fund (AMRF)
- ✓ Personal Retirement Bond (PRB)



BCP – PENSION CONTRACTS

- ✓ Approved Retirement Fund (ARF)/ Approved Minimum Retirement Fund (AMRF)
- ✓ Personal Retirement Bond (PRB)



SSAP

- ✓ Small Self-Administered Pension Schemes can also access the full range of BCP Capital Secure Bonds.



DAVY SELECT

- ✓ Self Directed Pensions

For further information please contact your Financial Advisor or call BCP on 01 - 668 4688 or visit www.bcp.ie

BCP SERVING INVESTORS FOR NEARLY 50 YEARS

BCP PENSION CONTRACTS



BCP offer a large number of pension contracts both directly and through our pensions partners. BCP has a Revenue approved Personal Retirement Bond (PRB) and act as a Qualifying Fund Manager (QFM) for Approved Retirement Funds (ARF) and Approved Minimum Retirement Funds (AMRF). For all direct BCP pension contracts, BCP act as the administrator and correspondence and communications are directly with BCP.

BCP PERSONAL RETIREMENT BOND

The BCP Personal Retirement Bond facilitates members of paid up company pension plans to transfer their funds into their own name. These contracts apply to people who have left or are leaving employment, those with pension assets held by a previous employer and existing PRB holders. Registering these assets into the individual's name and reinvesting into the BCP PRB has many advantages for both the owner of the funds and the trustees of the previous employer's scheme.

BENEFITS FOR INVESTORS

- ✓ Allows the investor to take ownership of their retirement portfolio
- ✓ Allows the investor to review their portfolio on a regular basis
- ✓ Allows the investor to make the investment decisions with their financial provider
- ✓ Ease of transfer from group scheme to a retirement bond
- ✓ Online account access provided

BENEFITS FOR TRUSTEES

- ✓ Removes the responsibility of investment decision making for a former employee
- ✓ Removes the requirement for annual reporting
- ✓ Removes the need to maintain the member's assets until their retirement
- ✓ Ease of transfer from group scheme to the member's Personal Retirement Bond

WHO CAN INVEST

- ✓ Existing Personal Retirement Bond holders
- ✓ Investors with Pension assets held by a previous employer
- ✓ Employees whose scheme is being wound up on request of the member
- ✓ Employees who have been made redundant

In specie transfers may be available to a BCP ARF and/or AMRF at retirement.
Benefits may only be taken in accordance with Revenue regulations

Warning: If you invest in this product, you will not have any access to your money until you retire.
Warning: If you transfer out of a Defined Benefit Scheme, you may be giving up guaranteed benefits at retirement.

BCP APPROVED RETIREMENT FUND & APPROVED MINIMUM RETIREMENT FUND

The BCP ARF & AMRF service allows individuals to retain control of their pension fund after retirement by investing in a post-retirement bond. Individuals who are retiring from their Employer's Group Scheme may be able to invest. Individuals with AVC pension benefits can also invest. Transfers may also be made from existing ARF/AMRF contracts.

BENEFITS FOR INVESTORS

- ✓ Allows the investor to retain the capital in their retirement portfolio after retirement
- ✓ Allows the investor diversify their ARF/AMRF portfolio within one contract
- ✓ Allows the investor to review their portfolio on a regular basis
- ✓ Online account access provided

WHO CAN INVEST

- ✓ Personal Pension Plan Holders
- ✓ Existing ARF/AMRF Holders
- ✓ Members of an Occupational Pension/AVC Scheme
- ✓ Members of an Employer's PRSA Scheme

Warning: If you invest in an ARF or AMRF, the value of your investment may go down as well as up and may not generate sufficient income to provide for retirement.

INVESTMENT OPTIONS PRB & ARF/AMRF

- ✓ Full range of BCP Capital Secure Bonds
- ✓ BCP Kick-Out Bonds
- ✓ BCP International Property Fund
- ✓ Deposits

**All BCP Pension investors will be provided with a certificate confirming details of their investment.
This will be provided by the relevant Deposit Institution.**

BCP Asset Management offer a full pre and post retirement planning service

For further information please contact your Financial Advisor or BCP on 01 - 668 4688 or visit www.bcp.ie

BCP PENSION CONTRACTS



Since 1969, BCP Asset Management has established itself as a specialist independent investment group with over €2bn in funds under management. BCP's prudent and conservative approach to investment management helps investors navigate profitably through good and difficult times. The Directors of BCP have a combined experience of over 150 years in Financial Services.

BCP has won numerous awards in 2013, 2014, 2015 and 2016 in key areas including Capital Secure Bonds, Property Investment Management and Customer Service reflecting its dedication to excellence.

BCP's own investment team's experience and expertise is combined with that of well-respected International Research Houses including JP Morgan, Standard & Poor's, Citigroup and Capital Economics to help produce the best outcome for investors.

BCP

Winner of 'Property Manager of the Year'

Irish Pensions Awards 2014, 2015 & 2016

Winner of 'Specialist Life Service Provider'

Irish Brokers Association Insurance Service Awards 2013 & 2014

BCP PARTNERS



Please contact your Financial Advisor or call BCP on 01 - 668 4688 or visit www.bcp.ie.



BCP Asset Management DAC

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BCP Asset Management DAC is registered in Ireland, number 92930, registered office as above. VAT number IE4693404F

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

BNP Paribas is a French credit institution (bank) authorised and supervised by the European Central Bank ('ECB') and the Autorité de Contrôle Prudentiel et de Résolution (ACPR) (the French Prudential Control and Resolution Authority), regulated by the Autorité des marchés financiers (the French financial markets regulator) (AMF) and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority in the UK for its activity conducted in the UK.

Societe Generale SA is authorised by the European Central Bank (ECB), the Autorité de Contrôle Prudentiel et de Résolution (ACPR) (the French Prudential Control and Resolution Authority), and the Prudential Regulation Authority (PRA) and subject to limited regulation by the Financial Conduct Authority (FCA) and the PRA.

Bank of Ireland 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.