



# BCP ESG Daily Kick-Out Bond 5

*An equity investment strategy that is focused on companies which puts the E of ESG (Environment: Climate, Weather and Forests) as a priority and aims to deliver strong yield, supported by high levels of capital protection. This Bond employs a unique feature whereby the Bond can mature early on any given day from the end of the first 12 months, if the Index is at or above its start price.*

## POTENTIAL GROSS RETURN of 10% per annum (100% maximum return over the 10 year term\*)

- Potential early maturity every day, from the end of year 1 onwards
- Potential return accrued for each day that passes
- Underlying Euronext® CDP Environment World EW Decrement 5% (the 'Index') is comprised of 20 North American companies and 20 European companies with the highest Environmental ratings
- Minimum Investment €20,000 (Denominations of €1,000). Reduced minimum investment of €10,000 where the investment is completed in full through vespro.bcp.ie

\*The maximum return will only occur if the Bond does not kick-out during the 10 year term (i.e. after 12 months or any daily observation thereafter) and the value of the Index at the Final Valuation Date is equal to or above the value of the Index at the Initial Valuation Date.

- Capital is fully protected unless the underlying Index is more than 40% below its initial level at maturity, where you will lose the same % by which the Index has fallen. This is a capital at risk product. Goldman, Sachs & Co. Wertpapier GmbH (GSW) is the Issuer and the Goldman Sachs Group (GSG) is the Guarantor
- Available to Personal, Pension, ARF, AMRF, PRB, PRSA, SSAP, Aviva SDIO, Charity, Religious Order and Corporate Investors
- **Closing Date** 22nd September 2020

*Please refer to the brochure for full details.  
Please contact your financial advisor  
or bcp on 01 668 4688 or invest@bcp.ie*



**IMPORTANT:** In the event Goldman Sachs Group fails to meet its liabilities, you could lose some or all of your money. 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 certificate and all investment returns will be paid gross of tax. 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 the implications for non-disclosure. 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.

**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 2nd October 2030 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 (CGT) and there is a risk an alternative taxation basis may apply.**