



# BCP Enhanced Multi-Manager Bond 3

This is marketing material

*A capital secure bond that provides exposure to a dynamic index comprised of a universe of 8 actively managed investment funds diversified across asset classes and regions with 100% or 90% capital protection at maturity*

- Access **4 Best Performing Funds** with high levels of participation and capital security at maturity
- **Growth Plus Version: 90% Capital Security** at maturity and 300% Participation in the Index Performance
- **Protected Version: 100% Capital Security** at maturity and 200% Participation in the Index Performance
- **Underlying Index** is the Dynamic Allocation Fund Stars Index VC 4.
  - 4 best performing funds are selected from a universe of 8 leading funds
  - Index is dynamically rebalanced on a monthly basis
- **Capital Security of 90% (Growth Plus Version) and 100% (Protected Version)** provided at maturity by BNP Paribas Issuance B.V. and guaranteed by BNP Paribas. Credit Ratings: AA- (Fitch), Aa3 (Moody's) and A+ (S&P)
- **Investment term** 4 years (Daily liquidity available in normal market and funding conditions. Capital security does not apply and subject to an administration charge.)
- **Key Risks:**
  - **Risk of Capital Loss** – If you invest in this Bond at maturity you can lose up to 10% (Growth Plus Version) of the money you invest.
  - **Counterparty/Credit Risk** – Your capital is exposed to the credit risk of BNP Paribas as the guarantor of the Certificate. If BNP Paribas defaults on its senior debt obligations you may suffer partial or full capital loss and potential return.
- **Summary Risk Indicator (SRI)** of 2 out of 7, which is a low risk class
- **Available to** Personal, Pension, ARF, PRB, PRSA, SSAP, Charity, Religious Order and Corporate Investors
- **Minimum Investment** €20,000 (Increments of €1,000)
- **Reduced minimum investment** of €10,000 where the investment is completed in full through vespro.bcp.ie
- **Closing Date** 9th December 2022

Please refer to the Brochure and Key Information Document (KID) for full details including key product risks.

**Warning: If you invest in this product, at maturity you could lose up to 10% (Growth Plus Version) of the money you invest. Warning: The value of your investment may go down as well as up (Growth Plus Version). Warning: If you encash before 22nd December 2026, 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 and you may lose some or all of the money you invest. Liquidity is only available in normal market and funding conditions. Warning: If BNP Paribas were to default, you will lose some or all of your investment and potential returns. Warning: Current Irish taxation legislation does not allow for a clear categorisation of this product.**

Please contact your Financial Advisor or BCP on 01 668 4688 or [invest@bcp.ie](mailto:invest@bcp.ie)

**!** **IMPORTANT:** All investment returns will be paid gross of tax. Credit ratings correct as of October 2022. Source: Bloomberg. This marketing material has been produced by BCP, who are solely responsible for its contents. BNP Paribas has had no involvement in the production of this document and accept no responsibility for the accuracy or otherwise of the information set out in this document. ARF is Approved Retirement Fund. PRB is Personal Retirement Bond. PRSA is Personal Retirement Savings Account. SSAP is Small Self-Administered Pension.

