



# BCP European Defensive ESG Kick-Out Bond 4

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

- Potential early maturity quarterly, from the end of year 1 onwards, if the Fund is at or above the Autocall Barrier
- Potential return accrues for each quarter that passes
- Autocall Barrier is at 100% from the end of year 1 until the end of year 5 when it drops to 90% until maturity. At the end of the Term, the Fund can fall by up to 10% and still pay a gain of 100%
- Underlying Quadrant Europe Fund provides exposure to a portfolio of 75 leading companies from across Europe, which operate in 4 Mega Trends: Environmental Transition, Digitalisation, New Economy and Demographic Trends. Further information on the Fund is available overleaf
- Minimum Investment €20,000 (Increments of €1,000). Reduced minimum investment of €5,000 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 1 year or any quarterly observation thereafter) and the value of the Fund at the Final Valuation Date is equal to or above 90% of the value of the Fund at the Initial Valuation Date.



**IMPORTANT:** 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 Note and all investment returns will be paid gross of tax. Similar products that have been marketed in Ireland for over a decade 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. PRB is Personal Retirement Bond. PRSA is Personal Retirement Savings Account. SSAP is Small Self-Administered Pension. This is a marketing material.

*An equity investment strategy that provides exposure to a portfolio of 75 leading companies from across Europe, which operate in 4 Mega Trends: Environmental Transition, Digitalisation, New Economy and Demographic Trends. The Bond aims to provide a return linked to the performance of these companies but with significant capital protection features.*

- Capital is fully protected unless the underlying Fund is more than 50% below its initial level at maturity, where you will lose the same % by which the Fund has fallen. Societe Generale is the Guarantor and SG Issuer is the Issuer of the Bond. In the event Societe Generale fails to meet its liabilities, you could lose some or all of your money.
- Available to Personal, Pension, ARF, PRB, PRSA, SSAP, Aviva SDIO, Charity, Religious Order and Corporate Investors
- **Closing Date** 18th February 2022

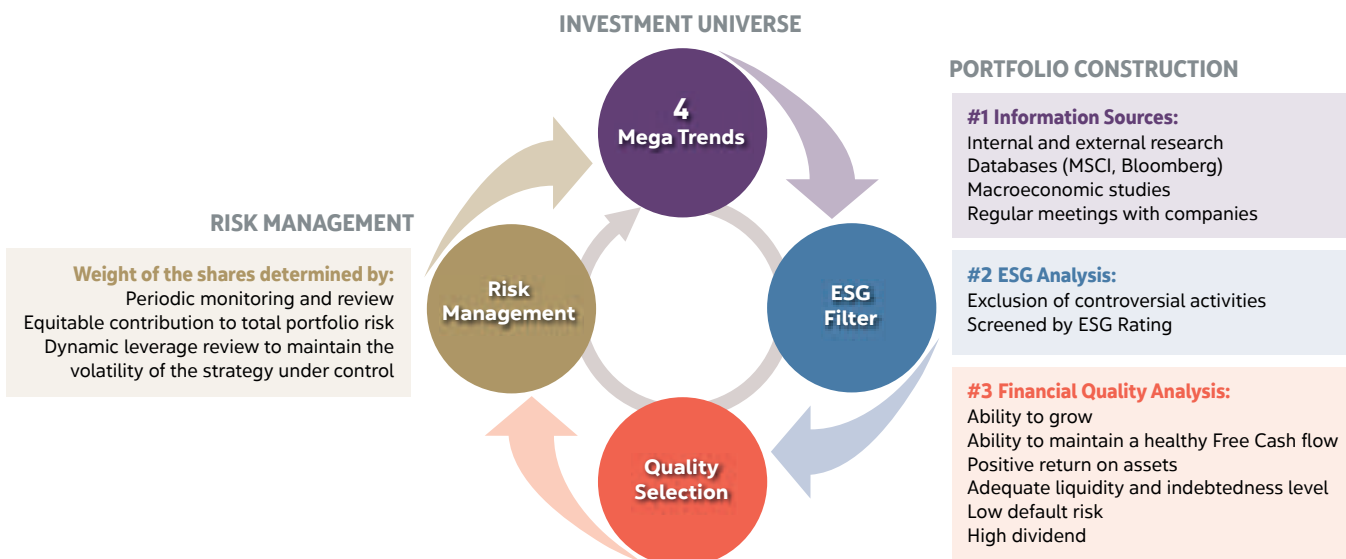
*Please refer to the Key Information Document (KID) and Brochure for full details.  
Please contact your financial advisor  
or bcp on 01 668 4688 or invest@bcp.ie*

**Warning: This is a capital at risk product. 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 10th March 2032 you may lose some or all of the money you invest. Warning: The value of your investment may go down as well as up. You may get back less than you invest. 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.**

# BCP European Defensive ESG Kick-Out Bond 4

## QUADRANT EUROPE FUND: KEY POINTS OF THE FUND

→ 4 Pillars that are integrated to build a **SUSTAINABLE**, **SOLID**, and **RESILIENT** portfolio of 75 leading European companies.

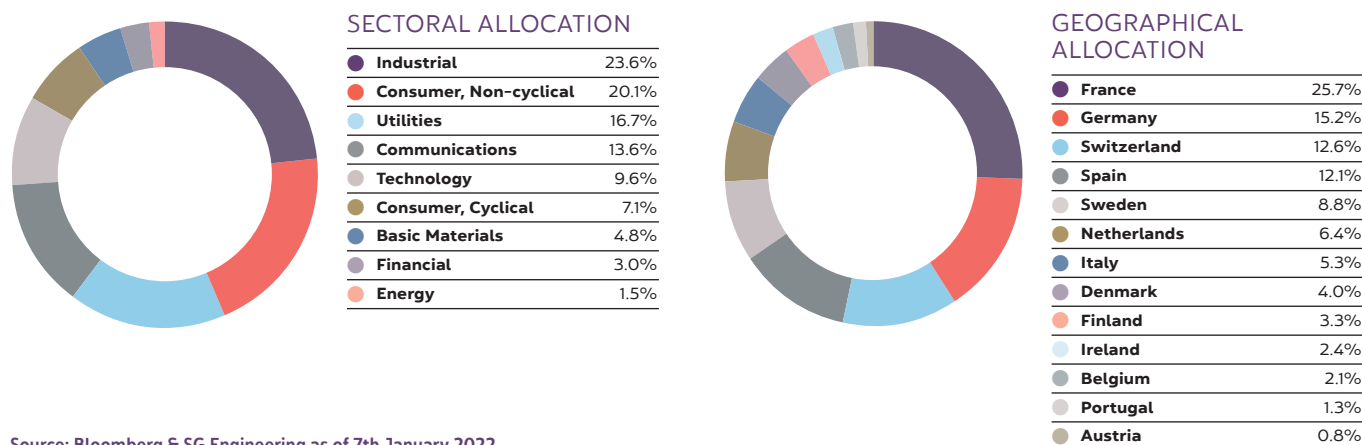


## ACTUAL AND SIMULATED PAST PERFORMANCE

	SINCE JULY 2006 PA	10 YEARS PA	7 YEARS PA	5 YEARS PA	3 YEARS PA	1 YEAR
Quadrant Europe Fund	1.90%	5.21%	2.57%	3.30%	8.96%	16.16%
Euro Stoxx 50 Index	0.99%	6.37%	4.55%	5.48%	12.71%	20.99%

Source: Bloomberg as of 31st December 2021. Performance is quoted annually (compound), net of fees and gross of tax. The Quadrant Europe Fund was launched on 25th August 2021 so performance prior to this date is simulated.

## FUND ALLOCATIONS – SECTOR AND GEOGRAPHY



**Warning: Actual or simulated past performance is not a reliable guide to future performance.**