



BCP Income Bond 4

**3.75% FIXED INCOME PAID OUT per annum
(26.25% Fixed Income over 7 year term)**

- Annual income paid to investors regardless of underlying index performance
- Underlying Euronext® CDP Environment World EW Decrement 5% (the 'Index') is focused on companies which puts the E of ESG (Environment: Climate, Weather and Forests) as a priority
- 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 investor completes the investment in full through vespro.bcp.ie

→ **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 Finance Corp International (GSFCI) is the Issuer and the Goldman Sachs Group (GSG) is the Guarantor

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

→ **Closing Date 5th June 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 the Goldman Sachs Group fails to meet its liabilities, you could lose some or all of your money. 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 Income Tax. Based on this practice and on independent taxation advice received, it is our understanding that the Bond should be subject to Income Tax. 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 21st June 2027 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 Income Tax and there is a risk an alternative taxation basis may apply.