



This is marketing material

BCP Protected Multi-Asset Kick Start Bond

A capital secure bond that provides exposure to the performance of a basket of 4 underlying assets across equities, fixed income, commodities, and real estate (REITs) with 100% capital protection at maturity

- **100% Capital Security** at maturity and **165% Participation in the positive Index Performance** added to the initial investment amount. Where the Index performance is negative at the end of the 5 year investment term, 100% of the capital invested will be returned.
- The Bond includes a “Kick Start” feature. This means that for the purposes of calculating Bond performance 5% is automatically added to Index performance before the participation rate of 165% is applied.
- **Underlying Index** is the Goldman Sachs Global Diversified Multi-Asset 5% Series 2 Index (Bloomberg: GSISCC52)
- **Investment term** 5 years (Daily liquidity available in normal market and funding conditions. Capital security does not apply and subject to an administration charge.)
- **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 Investor
- **Capital Security of 100%** provided at maturity by Goldman Sachs Finance Corp International Ltd, the Issuer of the Bond and guaranteed by The Goldman Sachs Group (GSG). Credit Ratings: A2 (Moody’s) / BBB+ (Standard & Poor’s) / A (Fitch)
- **Key Risk:**
 - **Counterparty/Credit Risk** – If the Goldman Sachs Group defaults on its senior debt obligations you may suffer partial or full capital loss and potential return.
- **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** 3rd March 2023

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

Warning: If you encash before 16th March 2028, 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 the Goldman Sachs Group 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 as being subject to Income Tax.

Please contact your Financial Advisor or BCP on 01 668 4688 or invest@bcp.ie

- !** **IMPORTANT:** All investment returns will be paid gross of tax. Credit ratings correct as of January 2023. Source: Bloomberg. This marketing material has been produced by BCP, who are solely responsible for its contents. Goldman Sachs Finance Corp International Ltd 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.

