



# BCP Target Coupon Bond 6

*An equity investment strategy that provides exposure to a portfolio of 40 large companies with the biggest improvement in ESG scores across North America and Europe. The Bond aims to provide a return of 5% p.a. linked to the performance of these companies with significant capital protection features.*

**This is a capital at risk product.  
This is marketing material**

- **POTENTIAL GROSS RETURN** of 5.0% per annum (maximum return of 50% (CAR 4.1%) over the 10 year term – see overleaf for illustration of how the Bond works)
- Coupon is paid on each anniversary if the underlying Index is at or above 50% of its Initial Index Level at the observation date
- Memory feature means that any missed coupons become payable once the Index is at or above 50% of its Initial Index Level at any annual observation date
- The Bond matures early with return of initial capital, and any coupons due, if the Index is at or above 85% of its Initial Index Level at the 3rd annual observation date or at any annual observation date thereafter
- Underlying S&P Transatlantic 40 ESG–Momentum Tilted Equal Weight Daily Risk Control 15% 50–Point Decrement Index provides exposure to a portfolio of 40 large companies with the biggest improvement in ESG scores across North America and Europe, with equal exposure in each region (20 companies selected from North America and 20 companies selected from Europe)
- Capital is fully protected unless the underlying Index is more than 50% below its initial level at maturity, where you will lose the same % by which the Index has fallen. Goldman Sachs Group (GSG) is the Guarantor and Goldman, Sachs & Co. Wertpapier GmbH (GSW) is the Issuer of the Bond. In the event GSG fails to meet its liabilities, you could lose some or all of your money
- **Key Risks:**
  - **Risk of Capital Loss** – Your capital is at risk if the Index falls by more than 50% of the Initial Index Level at maturity. In that event your capital will be reduced by 1% for every 1% fall in the value of the Index at the end of the Bond. You may lose some, or all, of your investment amount
  - **Counterparty/Credit Risk** – Your capital is exposed to the credit risk of The Goldman Sachs Group as the guarantor of the Certificate. If The Goldman Sachs Group defaults on its senior debt obligations you may suffer partial or full capital loss and potential return
- Summary Risk Indicator (SRI) of 4 out of 7, which is a medium 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** 18th November 2022

*Please contact your financial advisor or bcp on 01 668 4688 or invest@bcp.ie*

*For full details including key product risks, please refer to the Key Information Document (KID) and brochure.*



**IMPORTANT:** The Bond will terminate automatically should an early maturity occur from the third anniversary onwards. The Bond is a listed Certificate and all investment returns will be paid gross of tax. ARF is Approved Retirement Fund. PRB is Personal Retirement Bond. PRSA is Personal Retirement Savings Account. SSAP is Small Self-Administered Pension. CAR is Compound Annual Return.

**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 December 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: If The Goldman Sachs Group were to default, you will lose some or all of your investment and potential return. 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 Warning: The return on your investment in this product may be affected by changes in currency exchange rates.**

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## ILLUSTRATING HOW THE BOND WORKS

The diagram below illustrates the potential returns for investors in the Bond. This is a 10 year product with the potential for early maturity, subject to the performance of the Index.

### End of year 1

Is the Index at or above 50% of its Initial Index Level?



5% coupon paid / No Capital Returned



No coupon paid, entitlement to coupon carried over (Memory feature)

### End of year 2

Is the Index at or above 50% of its Initial Index Level?



5% coupon paid (plus coupon from year 1 if missed) / No Capital Returned



No coupon paid, entitlement to coupon carried over (Memory feature)

### End of years 3-9

Is the Index at or above 85% of its Initial Index Level?



5% coupon paid (plus any missed coupons) / Capital Returned and Bond matures



Is the Index at or above 50% but less than 85% of its Initial Index Level?



5% coupon paid (plus any missed coupons) / No Capital Returned



No coupon paid, entitlement to coupon carried over (Memory feature)

### End of 10 years

Is the Index at or above 50% of its Initial Index Level?



Bond matures - Return of initial investment plus 5% coupon (plus any missed coupons)



Is the Index below 50% of its Initial Index Level? (i.e. has the Index fallen more than 50%?)



Bond matures - Return of initial investment minus 1% for every 1% fall in the Index at maturity

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