



BCP Target Coupon Bond

An equity investment strategy that provides exposure to a portfolio of 75 larger companies from across Europe, with the highest ESG scores and the strongest financial indicators. The Bond aims to provide an annual return linked to the performance of these companies but with significant capital protection features

- 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 fund is at or above 80% of its Initial Fund Level at the observation date
- Memory feature means that any missed coupons become payable once the fund is at or above 80% of its Initial Fund Level at any annual observation date
- The Bond matures early with return of initial capital, and any coupons due, if the fund is at or above 100% of its Initial Fund Level at the 3rd annual observation date or at any annual observation date thereafter
- Capital is fully protected unless the underlying Fund is more than 50% below its Initial Fund Level at maturity, where you will lose the same % by which the Fund has fallen. This is a capital at risk product. 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
- Underlying Europe Evolution Fund provides exposure to a portfolio of 75 larger companies from across Europe, with the highest ESG scores and the strongest financial indicators. The fund includes a risk control mechanism designed to manage the amount of volatility the fund is exposed to
- Available to Personal, Pension, ARF, AMRF, PRB, PRSA, SSAP, Aviva SDIO, Charity, Religious Order and Corporate Investors
- 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
- Closing date 12th November 2021

*Please refer to the brochure for full details.
Please contact your financial advisor or
bcp on 01 668 4688 or invest@bcp.ie*



IMPORTANT: The Bond will terminate automatically should an early maturity occur from the third anniversary onwards. 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. AMRF is Approved Minimum Retirement Fund. PRB is Personal Retirement Bond. PRSA is Personal Retirement Savings Account. SSAP is Small Self-Administered Pension. This is a marketing material.

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 maturity 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 Societe Generale 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.

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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 Fund.

End of year 1

Is the Fund at or above 80% of its Initial Fund Level?



5% coupon paid / No Capital Returned



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

End of year 2

Is the Fund at or above 80% of its Initial Fund 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 Fund at or above 100% of its Initial Fund Level?



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



Is the Fund at or above 80% but less than 100% of its Initial Fund 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 Fund at or above 80% of its Initial Fund Level?



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



Is the Fund at or above 50% but less than 80% of its Initial Fund Level?



Bond matures - Return of 100% of initial investment with no 5% coupon (or any missed coupons)



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



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

Warning: If you invest in this product you may lose some or all of the money you invest.