



BCP Transatlantic Defensive 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 Index 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 80% until maturity. At the end of the Term, the Index can fall by up to 20% and still pay a gain of 100%
- 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). Further information on the Index is available overleaf
- 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

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

* 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 Index at the Final Valuation Date is equal to or above 80% of the value of the Index at the Initial Valuation Date.

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



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 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.

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 22nd 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.

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

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 linked to the performance of these companies but with significant capital protection features.

- 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

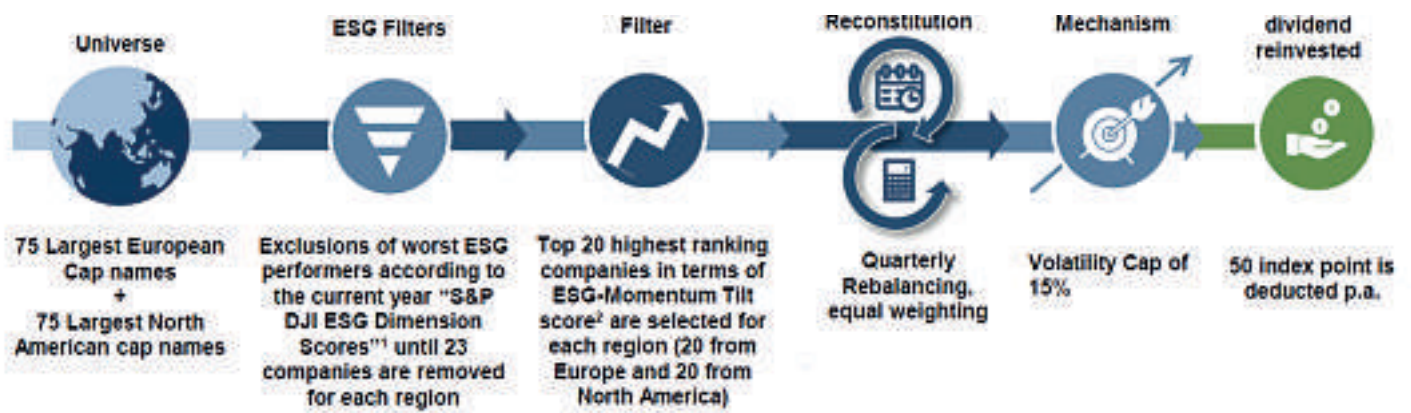
Key Risks:

- **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 5 out of 7, which is a medium-high risk class
- Available to Personal, Pension, ARF, PRB, PRSA, SSAP, Charity, Religious Order and Corporate Investors
- **Closing Date** 9th December 2022

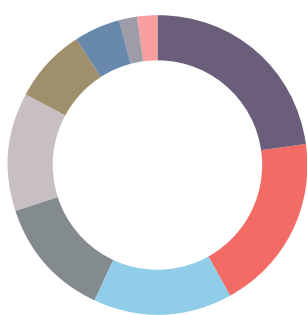
BCP Transatlantic Defensive Kick-Out Bond 4

KEY POINTS OF THE INDEX

- The S&P Transatlantic 40 ESG-Momentum Tilted Equal Weight Daily Risk Control 15% 50-Point Decrement Index (EUR) TR is an equity index that will be calculated and published by S&P.
- The index consists 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). The index has a volatility cap of 15%.
- The index is calculated in EUR. An amount of 50 index point is deducted from the Gross Total Return Index each year.

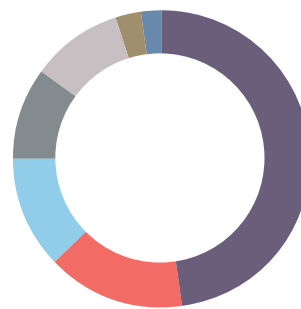


INDEX ALLOCATIONS – SECTOR AND GEOGRAPHY



SECTORAL ALLOCATION

Information Technology	23%
Health Care	19%
Consumer Staples	15%
Financials	13%
Industrials	13%
Materials	8%
Communication Services	5%
Real Estate	2%
Consumer Discretionary	2%



GEOGRAPHICAL ALLOCATION

United States	48%
Germany	15%
France	12%
Switzerland	10%
United Kingdom	10%
Canada	3%
Belgium	2%

Source: Goldman Sachs Global Markets Division, as of Q3 2022.