

BCP HIGH YIELD DEPOSIT PLAN 5

EARN **4.5%** PER ANNUM
4.6% AER
INTEREST PAID ANNUALLY

AVAILABLE TO **INVESTMENT** **PENSION** **ARF/AMRF** INVESTORS

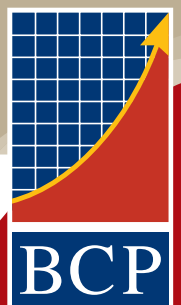
- 100% Capital Security
- Market leading fixed deposit rate
- Deposit Interest paid in September each year
- Protection Against Falling Interest Rates
- Minimum investment €25,000
- Savings version also available. Deposit Interest of 23.5% paid at maturity (4.3% AER)

CLOSING DATE 29TH FEBRUARY 2012

Capital Security provided by Bank of Ireland

BCP SERVING INVESTORS FOR OVER 40 YEARS

www.bcp.ie invest@bcp.ie



Asset Management
Serving investors since 1969

BCP

HIGH YIELD DEPOSIT PLAN 5

The Income Option of the **High Yield Deposit Plan 5** pays out deposit interest of 4.5% (4.6% AER) in September each year.



HOW THE DEPOSIT PLAN WORKS

Funds are placed in a 5 year deposit account at Bank of Ireland, which assures investors of 100% Capital Security provided by Bank of Ireland. In September each year, the deposit interest earned will be paid out. The rate of interest applicable is 4.5% (4.6% AER) gross, and is fixed for the 5 year term.

CAPITAL SECURITY

The BCP High Yield Deposit Plan 5 is a deposit based investment and 100% capital security is provided by Bank of Ireland.

POTENTIAL 0.5% BONUS

Investors will receive a further 0.5% gross deposit interest at maturity if the closing level of the Euro Stoxx 50 index is higher at the maturity date on 9th March 2017 than at the deposit start date of 9th March 2012. In such an event, the total deposit interest paid in the final year will be 5% gross (5% AER). Otherwise, the deposit interest paid in the final year will remain at 4.5% gross.

SUITABILITY

The Income Option of the BCP High Yield Deposit Plan 5 is not suitable for investors who require access to their capital before the maturity date on 9th March 2017. This investment is suitable for investors seeking annual income of 4.5% (4.6% AER), 100% capital security, and an investment term of 5 years.

ACCESS TO CAPITAL

No withdrawals may be made from the High Yield Deposit Plan 5 before the maturity date on 9th March 2017.

TAXATION

Under current legislation, the gross interest earned in the Income Option of the High Yield Deposit Plan 5 will be paid after deduction of Deposit Interest Retention Tax (DIRT) at 30%, and in the event that the 0.5% Bonus is earned, it will be paid after deduction of DIRT at 33%. Under current legislation, deposit interest earned in the Savings Option will be paid after deduction of DIRT at 33%. DIRT will be deducted at source. However, certain non resident investors, credit unions, charities, pensions and companies may apply to receive deposit interest gross without deduction of tax. The Finance Act 2007 (as amended by the Finance Act 2011), allows the operation of DIRT free accounts for investors aged 65 years or over, whose income is under €18,000 (or €36,000 for married couples). Investors should satisfy themselves in relation to Revenue reporting requirements and the implications of non-disclosure where required.

CHARGES

BCP Asset Management receives a fee for the BCP High Yield Deposit Plan 5. This fee is covered within the terms offered.

NOTE: CAR is the Compound Annual Return and AER is the Annual Equivalent Rate and illustrates what the gross interest would be if the Interest was paid and re-invested each year.

PENSION & ARF/AMRF

VERSIONS ALSO AVAILABLE

CLOSING DATE 29TH FEBRUARY 2012

BCP HIGH YIELD DEPOSIT PLAN 5 - SAVINGS OPTION

The Savings Option of the BCP High Yield Deposit Plan 5 pays out deposit interest of 23.5% at maturity, equivalent to 4.7% per annum (4.3% AER). 100% capital security is provided by Bank of Ireland.

HOW THE DEPOSIT PLAN WORKS

Funds are placed in a 5 year deposit account at Bank of Ireland, which assures investors of 100% Capital Security. At the end of the 5 year term, Bank of Ireland will pay deposit interest of 23.5% gross, equivalent to 4.7% per annum (4.3% AER), along with the original investment amount. The rate of interest of 23.5% gross is fixed for the 5 year term.

POTENTIAL 0.5% BONUS

Investors will receive a further 0.5% gross deposit interest at maturity if the closing level of the Euro Stoxx 50 index is higher at the maturity date on 9th March 2017 than at the deposit start date of 9th March 2012.

SUITABILITY

The Savings Option of the High Yield Deposit Plan 5 is not suitable for investors who require access to their capital or interest before the maturity date on 9th March 2017.

WARNING: If you invest in this product you will not have access to your money for 5 years.

APPLICATION FORM (Please complete in Block Capitals)

CUSTOMER INFORMATION (PLEASE COMPLETE)

1. I/we confirm that I/we have received advice in relation to this investment from a BCP consultant.
2. My/Our risk tolerance is low.
3. My/Our investment time horizon is consistent with the 5 year Term of the High Yield Deposit Plan 5.
4. I/We authorise my/our advisor to view details of my/our account online.

Yes No

I/We hereby apply for the BCP High Yield Deposit Plan 5 with BCP Asset Management Limited in the name/s of

(a) Name (Mr/Ms) _____ (b) Name (Mr/Ms) _____
Date of Birth _____ Occupation _____ Date of Birth _____ Occupation _____

Applicant (if different from above) _____

Address _____

Tel: Day _____ Mobile _____ Email _____

Taxation classification*: DIRT Other

* Tick one of the above as appropriate. Additional documentation will be required for corporate, pension, charity, qualifying investors aged 65 years or over and non resident applicants.

INVESTMENT AMOUNT

Income Option	€ _____	(Minimum €15,000)
Savings Option	€ _____	(Minimum €10,000)
Total Investment	€ _____	(Minimum €25,000)

PLEASE MAKE CHEQUES PAYABLE TO 'BANK OF IRELAND GLOBAL MARKETS'

DECLARATION

I/We confirm that I/we have read and understand the Terms and Conditions as set out in the Brochure and the Key Features and agree to be bound by them.

I/We hereby request and authorise BCP to give effect to any written request, direction or instruction relating to the High Yield Deposit Plan 5 on the signature(s) of me/us and

I/We declare that this authorisation, unless terminated by my/our death or by operation of law, shall remain in full force and effect until the end of the Term.

SIGNED (all investors must sign)

Signature (a) _____ Date _____

Signature (b) _____ Date _____

NEW & EXISTING CLIENTS

Confirmation of identity must be provided in accordance with Section 2 of the Terms and Conditions.

AGENT STAMP

Advisor's Name

CLOSING DATE 29TH FEBRUARY 2012

TERMS & CONDITIONS

1. DEFINITIONS

- 1.1 'you/your' means the customer(s) who is/are investing funds in the BCP High Yield Deposit Plan 5.
- 1.2 The 'High Yield Deposit Plan 5' means together the BCP High Yield Deposit Plan 5 – Income Option and the BCP High Yield Deposit Plan 5 – Savings Option provided by BCP in accordance with these Terms and Conditions.
- 1.3 The 'Term' means the duration of the Investment which is placed in a 5 year Deposit Account with the Bank, commencing on 9th March 2012 and maturing on 9th March 2017.
- 1.4 'Deposit Interest' is the gross interest payable in accordance with Section 7 below.
- 1.5 The 'Bank' means The Governor and Company of the Bank of Ireland and its successors, assigns and transferees.
- 1.6 'BCP' means BCP Asset Management Limited and its successors, assigns and transferees.

2. CONFIRMATION OF IDENTITY (NEW & EXISTING CLIENTS)

Further to the money laundering provisions of the Criminal Justice (Money Laundering & Terrorist Financing) Act 2010 clients must provide with their application (1) copy passport or full drivers licence certified by one of the following: Garda Síochána/Accountant/Solicitor/Notary Public/Embassy-Consular Staff Member/Authorised Financial Service Provider and (2) original address verification (e.g. utility bill) dated within the last 6 months. Please note this applies to Existing as well as New Clients. Additional documentation will be required for Credit Union, Corporate, Pension and Charitable organisation applicants.

3. YOUR INVESTMENT

BCP will lodge your investment in the High Yield Deposit Plan 5 to a clearing account at the Bank. The funds will then be swept to a client asset account with the Bank in the name of BCP. You will receive a confirmation from the Bank of your investment in the High Yield Deposit Plan 5.

4. AVAILABILITY

- 4.1 The closing date for applications is 29th February 2012, or earlier if fully subscribed.
- 4.2 The minimum investment is €25,000.
- 4.3 The High Yield Deposit Plan 5 is available to individuals who are aged 18 or over investing on their own behalf, credit unions, charitable bodies, companies and pension funds. Individuals under 18 may be facilitated by way of a flexible trust.

5. COOLING OFF PERIOD

You have the right to cancel this contract prior to the Closing Date of the High Yield Deposit Plan 5. If you wish to cancel, written notice must be received by BCP at 71 Upper Leeson Street, Dublin 4 within 14 days of your application, but no later than 29th February 2012.

6. WITHDRAWALS

- 6.1 Investors in the High Yield Deposit Plan 5 will have no access to their capital before the end of the Term.
- 6.2 In the event of death of a sole investor prior to the expiry of the Term:
 - (a) the investment in the High Yield Deposit Plan 5 may be transferred into the names of the deceased investor's personal representatives or of any other person nominated by such personal representatives, or
 - (b) the investment in the High Yield Deposit Plan 5 may be redeemed, subject to normal probate regulations, at its realisable value as determined by BCP and the Bank, which may be more or less than the capital invested.
- 6.3 Where the investment is held in joint names, it will, upon the death of one of the investors and upon production of such evidence of death as BCP or the Bank require, be transferred into the name(s) of the surviving investor(s).
- 6.4 Where the investment is made on behalf of a self directed or self administered pension plan, in the event of death of a member prior to the expiry of the Term, the investment may be redeemed at its realisable value as determined by BCP and the Bank which may be more or less than the capital invested. The proceeds from such redemption will be paid to the trustees of the plan, or the investing Life Company as appropriate.

7. DEPOSIT INTEREST

- 7.1 The annual Deposit Interest credited by the Bank to the Income Option of the High Yield Deposit Plan 5 will be 4.5% gross (4.6% AER). The annual Deposit Interest will be credited and paid out by the Bank within 3 business days of the following dates; 9th September 2012, 9th September 2013, 9th September 2014, 9th September 2015 and 9th September 2016.
- 7.2 The Deposit Interest credited by the Bank to the Savings Option of the High Yield Deposit Plan 5 will be 23.5% gross (4.3% AER). The Deposit Interest will be credited and paid by the Bank at the end of the Term on 9th March 2017.
- 7.3 Bonus Deposit Interest of 0.5% gross will be credited and paid at maturity by the Bank if the closing level of the Euro Stoxx 50 index is higher at the maturity date on 9th March 2017 than at the deposit start date of 9th March 2012. Where a closing level of the Euro Stoxx 50 index cannot be obtained due to market disruption on either of the above dates, the closing level will be taken on the next business day unaffected by market disruption.

Where an event occurs which fundamentally affects the availability or valuation of the Euro Stoxx 50 index, the index may be substituted by another index or subject to an appropriate adjustment to its valuation as determined by the Bank and BCP.

- 7.4 Your money is not invested in the shares of the companies in the Euro Stoxx 50 Index, therefore, the investment does not benefit from any dividends paid by the companies.

- 7.5 Under current legislation, Deposit Interest will be paid after deduction of Deposit Interest Retention Tax ('DIRT') where applicable. DIRT to be deducted will be calculated in accordance with the appropriate tax legislation and at the rate prevailing at the time, currently 30% on annual Deposit Interest, and in the event that bonus interest of 0.5% is earned, it will be paid after deduction of DIRT at 33%. Under current legislation deposit interest earned in the Savings Option will be paid after deduction of DIRT at 33%.
- 7.6 For investments of €100,000 or more, where funds have been received on or before the closing date of 29th February 2012, interest will be applied to your investment at a rate of 2.75% AER gross, from the date of receipt of cleared funds up to the commencement date on 9th March 2012.

8. MATURITY

BCP will contact you in advance of the maturity date, 9th March 2017, to seek instructions from you and to provide reinvestment opportunities available at that time. Following receipt of your instructions, BCP will instruct the Bank to issue and send individual customer cheques to BCP comprising the capital invested and Deposit Interest earned (less DIRT where applicable), or to reinvest the proceeds as instructed.

9. CONFIDENTIALITY

BCP and the Bank observe a strict duty of confidentiality about your financial affairs. Save at your request or with your consent, neither BCP nor the Bank will disclose any details relating to your investment to anyone else other than in the following circumstances:

- to comply with a Court Order.
- to comply with a direction or request from a statutory or regulatory body entitled to such details.
- in accordance with any applicable legislation.

10. CLIENT ASSET ACCOUNTS

This is a deposit product and Bank of Ireland is the underlying deposit taker. Investors will receive confirmation from Bank of Ireland of their investment. On maturity, funds can only be paid to Investors. Client asset accounts contain funds which are pooled with other clients' funds. Investors do not have a claim against a specific sum in a specific account, the claim is against the client assets pool in general. Funds are not afforded protection under the Client Asset Requirements until they are swept from the clearing account at the Bank into the BCP client asset account.

11. OPERATION OF THE HIGH YIELD DEPOSIT PLAN 5

Neither BCP, the Bank nor their agent(s) will be liable for any loss you may suffer if BCP, the Bank or their agent(s) is prevented from providing any service as a result of industrial action, power failure or other cause beyond the reasonable control of BCP, the Bank or their agent(s). The Bank acts as deposit taker and is not liable for the responsibilities of BCP to you in relation to the High Yield Deposit Plan 5 or for any information provided to you by BCP. The Bank is not offering financial or tax advice to BCP or investors. It does not make any representation, express or implied, as to the investment terms or the performance of the High Yield Deposit Plan 5. Any such statements herein, as well as all other statements regarding the High Yield Deposit Plan 5, are the sole responsibility of BCP.

12. ASSIGNMENTS

Investor(s) may not transfer (either by assignment or by novation) or create any security over any or all its rights, interests and obligations in the High Yield Deposit Plan 5 without the prior written consent of BCP.

13. DATA PROTECTION

Both BCP and the Bank are registered under the Data Protection Acts 1988 and 2003 and your personal data held by BCP and the Bank will be maintained in accordance with the obligations of the Acts and subsequent legislation.

14. CANCELLATION

If total funds received from investors at the closing date are deemed to be insufficient, BCP reserves the right not to proceed with this product and to repay investors.

15. VARIATION

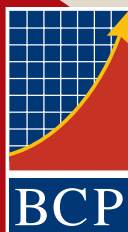
These Terms and Conditions may be changed if a decision, recommendation or change is made by a Court, Regulator, Ombudsman or by legislation. BCP will notify you personally of any changes and will endeavour to give you at least 1 month's notice.

16. GOVERNING LAW AND JURISDICTION

These Terms and Conditions are governed by and shall be construed in accordance with the laws of Ireland. By signing the application form for the High Yield Deposit Plan 5, you agree that any dispute may be resolved by the courts of Ireland.

17. GUARANTEE SCHEMES - DGS/ELG

The High Yield Deposit Plan 5 is deposit based and Bank of Ireland is the underlying deposit taker. The provisions of the Irish Deposit Guarantee Scheme (DGS) may apply, dependent on your circumstances. Any part of your investment not covered by the DGS will be covered by the Eligible Liabilities Guarantee Scheme (ELG). Details of the DGS and the ELG are available at www.itsyourmoney.ie. As capital security only applies at maturity, the amounts recoverable under the DGS and ELG prior to maturity may be more or less than the capital secure amounts, and will principally depend on the time left to maturity and the prevailing interest rates at the time.



BCP Asset Management Limited

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BCP Asset Management Limited is regulated by the Central Bank of Ireland.
Bank of Ireland is regulated by the Central Bank of Ireland.