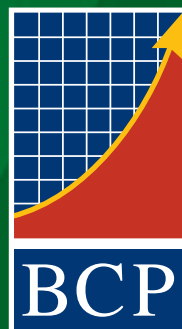


BCP PERSONAL RETIREMENT BONDS



Take **Control**
of your **Pension...**



Asset Management

Serving investors since 1969

BCP SERVING INVESTORS FOR OVER 40 YEARS

PLEASE CONTACT YOUR BROKER OR CALL BCP ON 01 6684688

WWW.BCP.IE



BCP PERSONAL RETIREMENT BONDS

The BCP Personal Retirement Bonds facilitate members of paid up company pension plans to transfer their fund into their own name. These contracts apply to people who have been made redundant and those with pension assets held by a previous employer. Registering these assets into the individual name and reinvesting into the BCP Personal Retirement Bond has many advantages for both the owner of the funds and the trustees of the previous employers scheme. BCP offer a range of Capital Secure Bonds combining the benefits of capital security and a fund manager with an excellent past performance over the last 20 years. BCP Capital Secure Bonds are ideally suited to Personal Retirement Bond investors.

BENEFITS FOR INVESTORS

- ✓ Allows the investor to take ownership of their retirement portfolio
- ✓ Allows the investor to review their portfolio on a regular basis
- ✓ Allows the investor to make the investment decisions
- ✓ Ease of transfer from group scheme to a retirement bond
- ✓ Half yearly valuations provided

BENEFITS FOR TRUSTEES

- ✓ Removes the responsibility of investment decision making for a former employee
- ✓ Removes the requirement for annual reporting
- ✓ Removes the need to maintain the members assets until their retirement
- ✓ Ease of transfer from group scheme to members Personal Retirement Bond

WHO CAN INVEST

- ✓ Existing Personal Retirement Bond holders
- ✓ Investors with Pension assets held by a previous employer
- ✓ Employees whose scheme is being wound up
- ✓ Employees who have been made redundant.

BCP Personal Retirement Bonds offer very attractive terms:

THE BCP PERSONAL RETIREMENT BOND SERVICE

- ✓ **Zero** entry fees
- ✓ **Zero** annual management fees
- ✓ **Zero** Policy fees
- ✓ **Zero** exit penalties

INVESTMENT OPTIONS

- ✓ Market leading Deposit rates
- ✓ Strong range of investment choices
- ✓ Capital Security provided by Bank of Ireland
- ✓ Excellent past performance
- ✓ 20 years experience in manufacturing Capital Secure Bonds
- ✓ Low minimum investment of €10,000

BCP will deduct the amount of any Government stamp duty and levies, if applicable from your BCP Client Account and forward to the Revenue on your behalf. Please refer to the PRB application form for details on the levy payment relating to each BCP product.



INVESTMENT OPTIONS

BCP HIGH YIELD DEPOSIT PLAN 5

EARN 4.5% PER ANNUM

(4.6% ANNUAL EQUIVALENT RATE)

INTEREST PAID ANNUALLY

- ✓ 100% Capital Security provided by Bank of Ireland
- ✓ Market leading fixed deposit rate
- ✓ Interest paid in September each year
- ✓ Protection from falling Deposit Rates
- ✓ 5 Year Term
- ✓ Minimum deposit €25,000

Closing date 29th February 2012

Savings version also available.
Interest of 23.5% paid at maturity (4.3% Annual Equivalent Rate)

BCP 50/50 SPLIT DEPOSIT BOND 4

- ✓ 50% invested in a 12 month High Yield Deposit Account paying a fixed deposit rate of 6% Annual Equivalent Rate. This portion is returned to investors after 12 months.
 - ✓ 50% invested in a 4 Year 3 month Global Equity Bond. Two versions available:
QUADRUPLE GROWTH: Earn potential returns capped at 70%, equivalent to 16.5% per annum (Compound Annual Return 13.3%), with 90% capital security, or
DOUBLE GROWTH: Earn potential returns capped at 40%, equivalent to 9.4% per annum (Compound Annual Return 8.2%), with 100% capital security
 - ✓ Capital Security provided by Bank of Ireland
 - ✓ Minimum investment €10,000
- Closing Date 16th March 2012**

BCP ABSOLUTE RETURN BOND 4

A Capital Secure, Absolute Return Bond with an exceptionally strong past performance.

- ✓ Fund has returned 95.4% (Compound Annual Return 11.2%) since September 2005
Source: Société Générale.
 - ✓ 100% Capital Security provided by Bank of Ireland
 - ✓ Investment Term – 5 years, 3 months
 - ✓ 50% Early Exit option at 3 years
 - ✓ Minimum investment €20,000
- Closing date 29th February 2012**

Please refer to the Investment Brochure and Key Features for full details. Investors may not encash prior to the early access or maturity dates. In specie transfer options may be available at retirement. Cheques should be made payable to BCP Asset Management Limited.

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EXCELLENT TRACK RECORD - CAPITAL SECURE BOND SPECIALISTS

Over the past 43 years, BCP Asset Management has established itself as a specialist independent investment group with over €1 billion of assets now under management. BCP's prudent and conservative approach to investment management has helped investors navigate profitably through good and difficult times. The Directors of BCP have a combined experience of over 150 years in managing portfolios, which is reflected in the consistent outperformance of client investments.

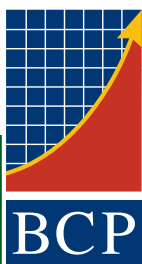
Since 1992, BCP has specialised in Capital Secure Bonds. These Bonds have had growing appeal among investors seeking downside protection on their investments whilst retaining strong upside potential. BCP applies a very rigorous approach in the selection of the underlying assets in these Bonds.

BCP's own investment team's experience and expertise is combined with that of well-respected International fund managers, a formula which has produced consistent outperformance over Global Indices over the last 20 years.

WARNING: BCP HIGH YIELD DEPOSIT PLAN 5; If you invest in this product you will not have access to your money for 5 years.

WARNING: BCP 50/50 SPLIT DEPOSIT BOND 4; If you invest in this product you will not have access to 50% of your money for 1 year and 50% of your money for 4 years 3 months. Double Growth - The value of your investment may go down as well as up. Quadruple Growth - The value of your investment may go down as well as up. You may get back less than you invest. If you invest in the Quadruple Growth Bond you could lose 10% of the money you invest.

WARNING: BCP ABSOLUTE RETURN BOND 4; The value of your investment may go down as well as up. If you invest in this product you will not have access to your money for 3 years and/or 5 years and 3 months. If you cash in part of your investment before 16th June 2017 you may lose some or all of this part of the money you invest. Past Performance is not a reliable guide to future performance.



Please contact your Broker or call BCP on 01 6684688

BCP Asset Management Limited

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Email: invest@bcp.ie Web: www.bcp.ie

Asset Management
Serving investors since 1969

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