



# BCP HIGH YIELD DEPOSIT PLAN 5

## KEY FEATURES

### HOW THE PLANS WORK

The product producer of the BCP High Yield Deposit Plan 5 (the "Plan") is BCP Asset Management Limited, 71 Upper Leeson Street, Dublin 4.

Funds are placed in a 5 year deposit account at Bank of Ireland (the "Bank"), which assures investors of 100% Capital Security provided by Bank of Ireland. For the Income Option, the deposit interest earned will be paid out within 3 working days of the 9th of September each year. The rate of interest applicable is 4.5% gross (4.6% AER), and is fixed for the 5 year term.

For the Savings Option the deposit interest earned will be paid out within 3 working days of 9th March 2017. The rate of interest applicable is 23.5% gross (4.3% AER) and is fixed for the 5 year term.

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 of 9th March 2017 than at the deposit start date of 9th March 2012.

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

### DO I HAVE ACCESS TO MY INVESTMENT?

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

### WHERE DOES MY INVESTMENT IN THE INCOME OPTION OF THE BCP HIGH YIELD DEPOSIT PLAN 5 GO?

The paragraph below displays how the investment is structured for a hypothetical €10,000 investor.

Your investment is placed in the Income Option of the BCP High Yield Deposit Plan 5 (the "Income Option"). The Income Option provides 100% capital security by placing 75.9% or €7,590 of your investment amount on deposit. This amount will grow to 100% or €10,000 by the end of the 5 year Term.

The Income Option will pay fixed deposit interest of 4.5% gross (4.6% AER) in September each year or 22.5% in total. 21.59% or €2,159 of your investment amount will be used to purchase this return.

The Income Option also offers a potential Bonus of 0.5% gross (0.1% CAR) or €50 in the final year depending on the performance of the Euro Stoxx 50 index over the 5 year Term. 0.26% or €26 of your investment amount will be used to purchase this potential return.

If the performance of the Euro Stoxx 50 index is negative at the end of the 5 year Term, you will receive 100% of your investment amount plus fixed deposit interest of 4.5% gross (4.6% AER) in September each year. These minimum payments represent a 22.5% gain on your investment over the Term, before tax is deducted.

BCP will manufacture, distribute and administer the Income Option. For this BCP will receive a fee of 1.25% or €125 and intermediaries will receive a fee of 1% or €100.

### WHERE DOES MY INVESTMENT IN THE SAVINGS OPTION OF THE BCP HIGH YIELD DEPOSIT PLAN 5 GO?

The paragraph below displays how the investment is structured for a hypothetical €10,000 investor.

Your investment is placed in the Savings Option of the BCP High Yield Deposit Plan 5 (the "Savings Option"). The Savings Option provides 100% capital security by placing 75.9% or €7,590 of your investment amount on deposit. This amount will grow to 100% or €10,000 by the end of the 5 year Term.

The Savings Option will pay fixed deposit interest of 23.5% gross (4.3% AER) at the end of the 5 year Term. 21.59% or €2,159 of your investment amount will be used to purchase this return.

The Savings Option also offers a potential Bonus of 0.5% gross (0.1% CAR) or €50 in the final year depending on the performance of the Euro Stoxx 50 index over the 5 year Term. 0.26% or €26 of your investment amount will be used to purchase this potential return.

If the performance of the Euro Stoxx 50 index is negative at the end of the 5 year Term, you will receive 100% of your investment amount plus fixed deposit interest of 23.5% gross (4.3% AER) at the end of the 5 year Term. This minimum payment represents a 23.5% gain on your investment over the Term, before tax is deducted.

BCP will manufacture, distribute and administer the Savings Option. For this BCP will receive a fee of 1.25% or €125 and intermediaries will receive a fee of 1% or €100.

### WHAT HAPPENS IF I DIE?

In the event of the death of a sole investor prior to the expiry of the Term:

- the Plan may be transferred into the names of the deceased investor's personal representatives or of any other person nominated by such personal representatives, or

- the Plan may be redeemed, subject to normal probate regulations, at its realisable value as determined by BCP based on a calculation by the Bank. The redeemable amount will be calculated primarily by reference to the prevailing interest rates at the time and the remaining term to maturity. The amount redeemed may be more or less than the capital invested.

Where the Plan 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 may require, be transferred into the name(s) of the surviving investor(s).

Where an 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 Plan may be redeemed at its realisable value as determined by BCP based on a calculation by 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.

### WHAT ABOUT TAX?

Under current legislation, the gross interest earned from the Income Option will be paid after deduction of Deposit Interest Retention Tax (DIRT), currently 30%, and in the event that the 0.5% Bonus is earned, it will be paid after deduction of DIRT at 33%. For the Savings Option the interest 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 returns 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.

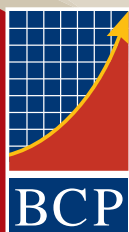
Investors should satisfy themselves in relation to Revenue reporting requirements and the implications of non-disclosure.

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

## 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.



Asset Management  
Serving investors since 1969