

AVAILABLE ONLY THROUGH IRISH LIFE SIF AND FRIENDS FIRST SDIO

# BCP HIGH YIELD DEPOSIT PLAN 7

EARN **5%** PER ANNUM

**4.93% AER**

**INTEREST  
PAID ANNUALLY**

AVAILABLE TO

**PENSION &**

**ARF/AMRF**

INVESTORS

100% Capital Security

Market leading fixed deposit rate

Protection Against Falling Deposit Rates

Minimum investment €25,000

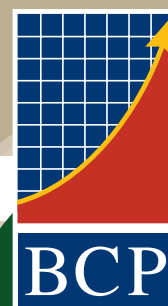
Savings version also available. Deposit Interest of 26% paid at maturity (4.65% AER)

**CLOSING DATE 30TH MAY 2012**

**Capital Security provided by Bank of Ireland**

**BCP SERVING INVESTORS FOR OVER 40 YEARS**

**[www.bcp.ie](http://www.bcp.ie) [invest@bcp.ie](mailto:invest@bcp.ie)**



**Asset Management**  
Serving investors since 1969

AVAILABLE ONLY THROUGH IRISH LIFE SIF AND FRIENDS FIRST SDIO

# BCP HIGH YIELD DEPOSIT PLAN 7

## BCP HIGH YIELD DEPOSIT PLAN 7 – INCOME OPTION

The Income Option of the **High Yield Deposit Plan 7** pays out deposit interest of 5% (4.93% AER) at the end of each year.

### HOW THE DEPOSIT PLAN WORKS

Funds are placed in a 5 year, 1 month deposit account at Bank of Ireland, which assures investors of 100% Capital Security provided by Bank of Ireland. At the end of each year, the deposit interest earned will be paid out. The rate of interest applicable is 5% (4.93% AER), and is fixed for the 5 year 1 month term.

### CAPITAL SECURITY

The BCP High Yield Deposit Plan 7 is a deposit based investment and 100% capital security is provided by Bank of Ireland.

### SUITABILITY

The Income Option of the BCP High Yield Deposit Plan 7 is not suitable for investors who require access to their capital before the maturity date on 8th July 2017.

This investment is suitable for investors seeking annual income of 5% (4.93% AER), 100% capital security, and an investment term of 5 years, 1 month.



## BCP HIGH YIELD DEPOSIT PLAN 7 – SAVINGS OPTION

The Savings Option of the **BCP High Yield Deposit Plan 7** pays out deposit interest of 26% at maturity, equivalent to 5.11% per annum (4.65% AER).

### HOW THE DEPOSIT PLAN WORKS

Funds are placed in a 5 year, 1 month deposit account at Bank of Ireland, which assures investors of 100% Capital Security. At the end of the 5 year 1 month term, Bank of Ireland will pay deposit interest of 26%, equivalent to 5.11% per annum (4.65% AER), along with the original investment amount. The rate of interest of 26% is fixed for the 5 year, 1 month term.

### CAPITAL SECURITY

The BCP High Yield Deposit Plan 7 is a deposit based investment and 100% capital security is provided by Bank of Ireland.

### SUITABILITY

The Savings Option of the High Yield Deposit Plan 7 is not suitable for investors who require access to their capital or interest before the maturity date on 8th July 2017.



### POTENTIAL 0.5% BONUS

Investors will receive a further 0.5% deposit interest at maturity if the closing level of the Euro Stoxx 50 index is higher at the maturity date on 8th July 2017 than at the deposit start date of 8th June 2012.

### ACCESS TO CAPITAL

No withdrawals may be made from the High Yield Deposit Plan 7 before the maturity date on 8th July 2017.

### TAXATION

Subject to the investment sum being within limits permitted under current pension legislation, any new contributions will

be deductible against your income tax liability or corporate tax liability, where applicable. Investors will be responsible for claiming tax relief and Friends First or Irish Life will ensure that any interest earned will be retained in your pension plan without deduction of tax.

### CHARGES

BCP Asset Management receives a fee for the BCP High Yield Deposit Plan 7. This fee is covered within the terms offered.

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

CLOSING DATE 30<sup>TH</sup> MAY 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 7.
- 1.2 The 'High Yield Deposit Plan 7' means together the BCP High Yield Deposit Plan 7 – Income Option and the BCP High Yield Deposit Plan 7 – 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, 1 month Deposit Account with the Bank, commencing on 8th June 2012 and maturing on 8th July 2017.
- 1.4 'Deposit Interest' is the 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.

3. YOUR INVESTMENT

BCP will lodge your investment in the High Yield Deposit Plan 7 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. The Bank will issue confirmation of your investment to either Irish Life or Dolmen Securities/Friends First, who in return will issue you with confirmation of your investment.

4. AVAILABILITY

- 4.1 The closing date for applications is 30th May 2012, or earlier if fully subscribed.
- 4.2 The minimum investment is €25,000.
- 4.3 The High Yield Deposit Plan 7 is available to pension investors via the Irish Life SIF and Friends First SDIO platforms.

5. COOLING OFF PERIOD

Investors have the right to cancel their investment in the High Yield Deposit Plan 7 upon receipt by BCP and either Friends First or Irish Life of a written notice within 30 days of the appropriate life company policy issue date. The redeemable value may be less than the capital invested, depending on the exit price achieved by BCP and the Bank.

6. WITHDRAWALS

- 6.1 Investors in the High Yield Deposit Plan 7 will have no access to their capital before the end of the Term.
- 6.2 For investments made into a pension plan through either Friends First or Irish Life, in the event of death of the policy holder 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 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 7 will be 5% (4.93% AER). The annual Deposit Interest will be credited and paid out by the Bank within 5 business days of the following date; 8th June 2013, 9th June 2014, 9th June 2015, 8th June 2016 and 8th June 2017.
- 7.2 The Deposit Interest credited by the Bank to the Savings Option of the High Yield Deposit Plan 7 will be 26% (4.65% AER). The Deposit Interest will be credited and paid by the Bank within 5 business days of the end of the Term on 8th July 2017.
- 7.3 Bonus Deposit Interest of 0.5% 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 8th July 2017 than at the deposit start date of 8th June 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.

8. MATURITY

BCP will contact you in advance of the maturity date 8th July 2017 to seek instructions from you and to provide reinvestment opportunities at that time. Your maturity value comprising of your capital invested and deposit interest earned will be returned to either Friends First or Irish Life as appropriate who will either reinvest the funds as instructed or return the funds to your policy.

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. 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 7

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 7 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 7. Any such statements herein, as well as all other statements regarding the High Yield Deposit Plan 7, are the sole responsibility of BCP.

12. 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.

13. 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.

14. 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.

15. 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 7, you agree that any dispute may be resolved by the courts of Ireland.

APPLICATION FORM

(Please complete in Block Capitals)

CUSTOMER INFORMATION (PLEASE COMPLETE)

I/We hereby apply for the BCP High Yield Deposit Plan 7 with BCP Asset Management Limited in the name/s of

(a) Name (Mr/Ms) \_\_\_\_\_

Date of Birth \_\_\_\_\_

Occupation \_\_\_\_\_

(b) Name (Mr/Ms) \_\_\_\_\_

Date of Birth \_\_\_\_\_

Occupation \_\_\_\_\_

Applicant (if different from above):

\_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Tel: Day \_\_\_\_\_

Mobile \_\_\_\_\_

Email \_\_\_\_\_

INVESTMENT AMOUNT

Income Option € \_\_\_\_\_ (Minimum €15,000)

Savings Option € \_\_\_\_\_ (Minimum €10,000)

Total Investment € \_\_\_\_\_ (Minimum €25,000)

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 7 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 \_\_\_\_\_

**WARNING: If you invest in this product you will not have access to your money for 5 years, 1 month.**

BCP Asset Management Limited

71 Upper Leeson Street, Dublin 4, Ireland | Tel: (01) 668 4688

Fax (01) 668 4246 | Email: [invest@bcp.ie](mailto:invest@bcp.ie) | Web: [www.bcp.ie](http://www.bcp.ie)

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

Bank of Ireland is regulated by the Central Bank of Ireland.

Irish Life Assurance Company is regulated by the Central Bank of Ireland.

Friends First Life Assurance Company is regulated by the Central Bank of Ireland.

AGENT STAMP

Advisor's Name





# BCP HIGH YIELD DEPOSIT PLAN 7

## KEY FEATURES

### HOW THE PLAN WORKS

The product producer of the BCP High Yield Deposit Plan 7 (the "Plan") is BCP Asset Management Limited, 71 Upper Leeson Street, Dublin 4.

Funds are placed in a 5 year, 1 month 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 5 working days of the 8th of June each year. The rate of interest applicable is 5% (4.93% AER), and is fixed for the 5 year, 1 month term.

For the Savings Option the deposit interest earned will be paid out within 5 working days of 8th July 2017. The rate of interest applicable is 26% (4.65% AER) and is fixed for the 5 year, 1 month term.

Investors will receive a further 0.5% deposit interest at maturity if the closing level of the Euro Stoxx 50 index is higher at the maturity date of 8th July 2017 than at the deposit start date of 8th June 2012.

The BCP High Yield Deposit Plan 7 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 7 before the maturity date on 8th July 2017.

### WHERE DOES MY INVESTMENT IN THE INCOME OPTION OF THE BCP HIGH YIELD DEPOSIT PLAN 7 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 7 (the "Income Option"). The Income Option provides 100% capital security by placing 73.65% or €7,365 of your investment amount on deposit. This amount will grow to 100% or €10,000 by the end of the 5 year, 1 month Term.

The Income Option will pay fixed deposit interest of 5% (4.93% AER) each year or 25% in total. 24.25% or €2,425 of your investment amount will be used to purchase this return.

The Income Option also offers a potential Bonus of 0.5% (0.1% CAR) or €50 at maturity depending on the performance of the Euro Stoxx 50 index over the 5 year, 1 month 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, 1 month Term, you will receive 100% of your investment amount plus fixed deposit interest of 5% (4.93%

AER) in June each year. These minimum payments represent a 25% gain on your investment over the Term.

BCP will manufacture, distribute and administer the Income Option. For this BCP will receive a fee of 1.84% or €184 and intermediaries may receive a fee from Irish Life/Friends First depending on the SIF/SDIO pension contract.

### WHERE DOES MY INVESTMENT IN THE SAVINGS OPTION OF THE BCP HIGH YIELD DEPOSIT PLAN 7 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 7 (the "Savings Option"). The Savings Option provides 100% capital security by placing 73.65% or €7,365 of your investment amount on deposit. This amount will grow to 100% or €10,000 by the end of the 5 year, 1 month Term.

The Savings Option will pay fixed deposit interest of 26% (4.65% AER) at the end of the 5 year, 1 month Term. 24.2% or €2,420 of your investment amount will be used to purchase this return.

The Savings Option also offers a potential Bonus of 0.5% (0.1% CAR) or €50 at maturity depending on the performance of the Euro Stoxx 50 index over the 5 year, 1 month 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, 1 month Term, you will receive 100% of your investment amount plus fixed deposit interest of 26% (4.65% AER) at the end of the 5 year, 1 month Term. This minimum payment represents a 26% gain on your investment over the Term.

BCP will manufacture, distribute and administer the Savings Option. For this BCP will receive a fee of 1.89% or €189 and intermediaries may receive a fee from Irish Life/Friends First depending on the SIF/SDIO pension contract.

### WHAT HAPPENS IF I DIE?

For investments made into a pension plan through either Friends First or Irish Life, in the event of death of the policy holder 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 investing life company as appropriate

### WHAT ABOUT TAX?

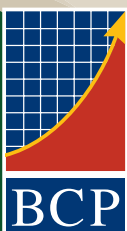
Subject to the investment sum being within limits permitted under current pension legislation, any new contributions will be deductible against your income tax liability or corporate tax liability, where applicable. Investors will be responsible for claiming tax relief and Friends First or Irish Life will ensure that any interest earned will be retained in your pension plan without deduction of tax.

**WARNING: If you invest in this product you will not have access to your money for 5 years, 1 month.**

### BCP Asset Management Limited

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