

3 Year 100% Capital Secure Income Bond

BOND OBJECTIVES

100% Capital Protected



Option A: Fixed Annual Return



Option B: Potential for Capital Growth



Performance linked to EuroStoxx 50 Index



Access to Capital during the Term



Summary Risk Indicator:
1 (Option A) and 3 (Option B)



100%
CAPITAL
PROTECTION

**UNDERLYING
INDEX:
EuroStoxx
50 Index**



OPTION A:
3% Fixed Return
each year
(regardless to
investment
performance)

**RETURNS
ADDED TO
100%
OF AMOUNT
INVESTED**



**3
YEAR TERM**

OPTION B:
Potential Return
of 5.4% each year
if EuroStoxx 50
Index is above its
initial level

Closing Date: 14 December 2022 (or earlier if fully subscribed)

Term:	3 years	
Capital Protection:	100%	
Capital Protection Provider:	Morgan Stanley (A-/A1/A)	
	OPTION A	OPTION B
Fixed Return at the end of each year:	3% (Paid out each year regardless to investment performance)	N/A
Potential Return at the end of each year:	N/A	5.4% paid out each year if Eurostoxx 50 Index is above its initial level
Potential Return at Maturity:	0.05% if Eurostoxx 50 Index is above its initial level	N/A
SRI:	1	3
Minimum Return:	9%	N/A
Maximum Return:	9.05%	16.2%
Minimum Amount:	€50,000 (in each Option)	
Closing Date:	14 December 2022 (or earlier if fully subscribed)	
Liquidity:	Daily, via stock market listing	
Taxation:	Income Tax for Personal Investors Exempt for Pension & Post Retirement Investors	
Availability:	Personal: Conexim and Omnium Investment Platforms Pension: Self Administered and Self Directed Insured Plans	

NON-INVESTMENT GRADE	INVESTMENT GRADE
D C CC CCC- CCC CCC+ B- B B+ BB- BB BB+	BBB- BBB BBB+ A- A A+ AA- AA AA+ AAA
Morgan Stanley	A-
Ulster Bank Ireland DAC	A-
KBC Bank Ireland PLC	BBB
Allied Irish Bank PLC	BBB-
Bank of Ireland Group PLC	BBB-
PTSB Group Holdings PLC	BB-