

**Selected Deposit Rates (Best Current Rates)**

Provider	Product Name	Capital Protection	Term	Return	Minimum Investment	Closing Date	Accessibility	Tax	Risk Rating
KBC	Smart Access	Yes	Demand	0.7% Gross (0.41% Net)	€3,000.00 (Max €100,000)	Open Ended	Yes	DIRT @ 41%	Low Risk
KBC	Term Deposit	Yes	1 Year	0.9% Gross (0.53% Net)	€3,000.00	Open Ended	No	DIRT @ 41%	Low Risk
KBC	Term Deposit	Yes	3 Years	3.35% Gross (1.98% Net), 1.1% AER Gross (0.65% AER Net)	€3,000.00	Open Ended	No	DIRT @ 41%	Low Risk
An Post	Post State Savings Certs – Issue 22	Yes	5 Years	5.0% Gross 0.98% AER	€50 (Max holding per individual €120,000 per issue)	Open Ended	Yes	None	Low Risk
Bank of Ireland	5 Year Growth Deposit Account	Yes	5 Years	4.98% Gross (2.94% Net), 0.98% AER Gross, (0.58% Net)	€5,000	Open-Ended	No	DIRT @ 41%	Low Risk

## Structured Deposits/ Tracker Bonds – Some current examples

Provider	Product Name	Capital Protection	Term	Return	Minimum Investment	Closing Date	Accessibility	Tax	Risk Rating
<b>Black Bee Investments</b>	Protected Alpha 1	90% at maturity – conditional on credit status of guarantor	3 years	100% participation in basket of 3 global stocks) – unlimited upside potential	€10,000	18/11/2016	No	Capital Gains Tax @ 33%, can use CGT exemption (€1,270 per person)	Medium – 10% potential capital risk + credit worthiness of guarantor
<b>BCP</b>	Fixed Income Plan 2	100% at maturity – conditional on credit status of Investec Bank & Banco Santander	5 years	2.25% AER paid out in November each year	€100,000	7/12/2016	Not recommended as you may get back less than original investment	Expected to be subject to Capital Gains Tax @ 33%.	Medium – High. This is a credit linked note where some or all of your capital would be at risk if the guarantors were to default.  Mainly suited to Corporates & Charities.
<b>BCP</b>	Target Return Bond 4 – Growth version	95% at maturity – provided by Investec Bank	5 years (3 year early exit opportunity)	100% participation in Aviva AIMS Target Rtn Fund (95% cap guarantee)	€20,000	14/12/2016	No (potential 3 year early exit)	DIRT @ 41%	Low – Medium  5% potential capital risk
<b>BCP</b>	Target Return Bond 4 – Growth Plus version	90% at maturity – provided by Investec Bank	5 years (3 year early exit opportunity)	200% participation in Aviva AIMS Target Rtn Fund (90% cap guarantee)	€20,000	14/12/2016	No (potential 3 year early exit)	DIRT @ 41%	Medium  10% potential capital risk

<b>BCP</b>	Global Equity Absolute Return Bond 3	90% or 95% at maturity (as per above Target Return Bond 4) – provided by Investec Bank	5 years	100%/200% participation in performance of Old Mutual Global Equity Absolute Return Fund	€20,000	14/12/2016	3 Year Early Exit Option, but Capital Guarantee may not apply	DIRT @ 41%	95% protected version Low – Medium, 5% potential capital risk.  90% protected version – Medium, 10% potential capital risk
<b>Wealth Options</b>	No current capital protected/partial protected structured deposits available at present.								

**\*NB\*:** Please note that the above is a summary of currently available selected deposits/structured deposit products with capital protection/partial protection and only covers some of the key features. It is not intended as an offering or advice for clients.

Please also note that Credit Linked Notes are effectively loans to the underlying guarantor which pay a fixed interest rate or return to investors (e.g. Investec and Banco Santander in the BCP Fixed Income Plan 2). Your capital would be at risk if the guarantors defaulted on these notes.