

4 Year Equities Bonus Builder Bond 5

FINANCIAL BROKER TRAINING GUIDE

This is marketing material.

- Investment in Oil
- 3 Year Term
- New Bonus Builder Feature
- Potential Bonus of 16.1% each year
- Access to Capital During the Term
- Summary Risk Indicator 5

Warning: This Bond is not Capital Protected.
If you invest in this Bond you can lose some
or all of the money you invest.

**Warning: This document is a Training Guide
for Financial Broker firms and should not be
provided to any potential investors.**

MARCH 2024

1. Summary of Key Features

- The 4 Year Equities Bonus Builder Bond 5 (the Bond) is an innovative new Investment Solution designed for investors who wish to invest in a Structured Retail Product that offers **attractive potential investment returns** linked to the performance of a benchmark European Equity Index. The Bond is suitable as part of the process of constructing a genuinely diversified investment portfolio.
- The **Underlying Investment** of the Bond is the **EuroStoxx 50 Index** (the Index).
- Investors in the Bond have their **Capital at Risk**. This means that you may lose some or all of the capital invested in this Bond. Broker Solutions considers the Bond to have a **Summary Risk Indicator of 4** on its risk scale.



- The Bond has **Full Capital at Risk**. There is **no Capital Protection feature**. For example, if the value of the Index has fallen by 30% or more at the Final Valuation Date, investors will lose 1% for every 1% decline in the value of the Index (i.e. investors will lose 30% of their investment).
- **Bonus Builder Feature: Potential 7.82% bonus each year** if the Index is above its initial level at the end of each year. The potential bonuses are rolled up and paid at Maturity.
- **Memory Feature:** If any potential bonus is missed, it can be caught up if the conditional return level (above initial level) is exceeded at the end of any subsequent year.
- Investors will receive **100% Participation in any negative performance of the Index** on the Final Valuation Date.
- The Term is **4 years**.
- The **Maximum Investment Return is 31.28%**.
- The Bond will be **listed on the Luxembourg Stock Exchange**.
- **Daily liquidity** will be provided to investors that wish to sell the Bond prior to maturity under normal market conditions and at the discretion of BNP Paribas Financial Markets SNC.
- The **Minimum Investment** in the Bond is **€30,000**.
- The **Closing Date for applications is 30 April 2024** or earlier if fully subscribed).
- **Taxation:** We understand that the return will be subject to **Capital Gains Tax (CGT) in the case of Personal and Company Investors**. We understand that any returns are **exempt from taxation in the case of Pension and Post Retirement Investors**.

Warning: All of the terms outlined in this document are indicative and subject to change. The final terms will not be known until 10 May 2024. Your Financial Broker will confirm the final terms in the Confirmation Certificate issued shortly after the Issue Date on 17 May 2024. If the terms of the Bond have changed significantly on 10 May 2024, your Financial Broker will contact you again requesting a new instruction to proceed with the investment.

Warning: If you invest in this Bond you may lose some or all of the money you invest.

Warning: Deductions for costs and charges are not made uniformly throughout the life of the product, but are loaded disproportionately onto the early period. If an investor sells the Bond prior to the end of the 4 year term, the practice of front-end loading will impact on the amount of money that the investor receives. The investor may not get back the full amount they invested.

Disclaimer: This document has not been reviewed, approved or otherwise endorsed by BNP Paribas or any of its affiliates and BNP Paribas accepts no responsibility in relation to the accuracy, completeness or adequacy of the information included herein. Nothing in this document should be considered to be a representation or warranty by BNP Paribas to any person, including without limitation, any potential investor and any member of the public, regarding whether investing in the Bond described herein is suitable or advisable for such person.

2. Description of the 4 Year Equities Bonus Builder Bond 5

The investment rationale for investing in the Bond and in this Index can be summarised as follows:-

- Bonus Builder Feature: Potential 7.82% bonus each year if the Index is above its initial level at the end of each year. The potential bonuses are rolled up and paid at Maturity.
- Memory Feature: If any potential bonus is missed, it can be caught up if the conditional return level (above initial level) is exceeded at the end of any subsequent year.
- Investors will receive 100% Participation in any negative performance of the Index on the Final Valuation Date.

The EuroStoxx 50 Index

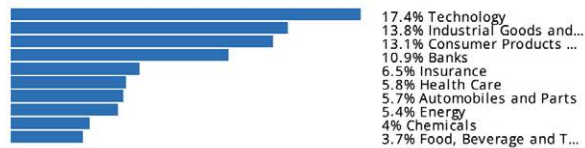
The EURO STOXX 50 Index underlies more than 27 billion euros in ETF assets and futures, and options on the index are the most actively traded EUR-denominated index derivatives on Eurex (data as of July 2023). This index tracks the Eurozone's biggest and most traded companies and offers diversified exposure to the region's supersector leaders. The index underlies one of the world's largest ranges of exchange-traded funds (ETFs), futures, options, and structured products.

Source: <https://qontigo.com/index/sx5e/>
Index Fact Sheet: <https://qontigo.com/index/sx5e/?factsheet=true>

Warning: The EuroStoxx 50 Index (SX5E Index) is a Price Return Index. Dividends or income distributed by the Index constituents will not be re-invested in this Index nor distributed to investors.

Index Sector and Country Weightings

Supersector weighting (top 10)



Country weighting



Source: <https://qontigo.com/index/sx5e/?factsheet=true> (31 January 2024)

Index Top 10 Holdings

Company	Supersector	Country	Weight (%)
ASML HL DG	Technology	Netherlands	9.751%
LVMH MOET HENNESSY	Consumer Products and Services	France	6.063%
SAP	Technology	Germany	4.979%
TOTAL ENERGIES	Energy	France	4.393%
SIEMENS	Industrial Products and Services	Germany	3.783%
L'OREAL	Consumer Products and Services	France	3.270%
SANOFI	Health Care	France	3.244%
SCHNEIDER ELECTRIC	Industrial Products and Services	France	3.175%
ALLIANZ	Insurance	Germany	3.029%
AIR LIQUIDE	Chemicals	France	2.757%

Source: <https://qontigo.com/index/sx5e/?factsheet=true> (31 January 2024)

Index Past Performance

The Index has had an annualised return of 8.1% over the last 5 years as follows:

Index returns	Return (%)					Annualized Return (%)				
	Last month	YTD	1Y	3Y	5Y	Last month	YTD	1Y	3Y	5Y
EURO STOXX 50 Index	2.8	2.8	11.6	33.5	47.1	N/A	N/A	11.8	10.2	8.1

Source: <https://qontigo.com/index/sx5e/?factsheet=true> (31 January 2024)

Warning: Past Performance is not a reliable guide to future performance.

Product Back Testing

We back tested 1,305 4 year periods solely between 6 March 2015 and 5 March 2024. A summary of the back testing results are as follows:

Worst Return	-11.55%
Best Return	+31.28%
Average Return	+27.67%
Number of times investors received back Negative returns	88 (6.74%) of all 4 year periods tested
Number of times investors received back 0% returns	0 (0%) of all 4 year periods tested
Number of times investors received Positive returns	1,217 (93.26%) of all 4 year periods tested

Source: Bloomberg, BNP Paribas (March 2024)

Important Considerations

This back test data set includes numerous overlapping 4 year periods between 6 March 2015 and 5 March 2024.

The back testing of this product over all 1,305 4 year periods during the testing period illustrates only 88 negative periods or negative outcomes where investors lost some or all of their capital. Investors should not consider this product back test illustration or previous product performance results as an indication of the potential for, or likelihood of positive outcomes or investment gains in the future. Past Performance and Product Back Test are not reliable guides to future performance which depends solely on future events.

Warning: Investors should not consider this product back test illustration or previous product results as an indication of the potential for, or likelihood of, positive outcomes or investment gains in the future.

Limited Usefulness of Past Performance and Back Testing

Past Performance and Back Testing are useful for information purposes only. The analysis of the past performance of any investment asset(s) or the back testing of any investment product is purely academic and has no bearing on, or provides limited benefit in the assessment of the future performance potential of the investment asset(s) or the investment product in question. The future performance of any investment asset(s) or investment product depends solely on future events and circumstances that cannot be known in advance and that are not necessarily informed by or influenced by what has happened in the past, more recently or otherwise.

Warning: Past Performance and Simulated Past Performance are not a reliable guide to future performance.

Warning: Product Back Testing is not a reliable guide to future performance.



Warning: This document is a Training Guide for Financial Broker firms and should not be provided to any potential investors.



101 Morehampton Road
Donnybrook Village
Dublin 4, D04 T0C2

www.brokersolutions.ie

MMPI Limited trading as Broker Solutions is regulated by the Central Bank of Ireland.