



## **BOND OBJECTIVES**

**Potential for Capital Growth** 



Performance linked to Benchmark Equity Index



**Bonus Builder Feature** 



**Access to Capital during the Term** 



**Summary Risk Indicator: 5** 



PERFORMANCE LINKED TO EUROSTOXX 50 INDEX **4** YEAR TERM POTENTIAL
FOR RETURN
IN RISING OR
FALLING MARKET
CONDITIONS



POTENTIAL BONUS OF 6.04% EACH YEAR



BONUSES ROLLED UP UNTIL MATURITY

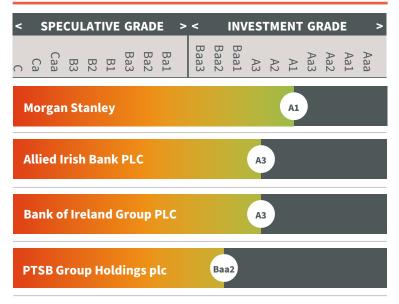
UNIQUE NEW INVESTMENT TYPE

Closing Date: 20 December 2024 (or earlier if fully subscribed)

### **INDICATIVE KEY FEATURES:**

Underlying Investment: EuroStoxx 50 Index (SX5E Index) (the Index)					
Term:	4 years				
Potential Return:	6.04% bonus if the Index is above 90% of its initial level at the end of each year. Bonus returns 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 90% of initial level) is exceeded at the end of any subsequent year.				
Full Capital at Risk:	No Capital Protection feature. Investors will lose $1\%$ of initial capital for every $1\%$ fall in the value of the Index at Maturity.				
Guarantor:	Morgan Stanley (S&P: A-/Moody's: A1/Fitch: A+)				
Maximum Return:	24.16%				
Minimum Return:	Unlimited				
Minimum Amount:	€25,000				
Summary Risk Indicator: 5					
Closing Date:	20 December 2024 (or earlier if fully subscribed)				
Liquidity:	Daily, via stock market listing				
Taxation:	CGT for Personal Investors Exempt for Pension & Post Retirement Investors				
Availability:	Personal: Conexim and Omnium Investment Platforms Pension: Self Administered and Self Directed Insured Plans				

#### **MOODY'S CREDIT RATINGS:**



Source: Various (November 2024)

# POTENTIAL RETURN ILLUSTRATION:

The table below illustrates the projected bonus return in 5 return environments and scenarios. In each case, the Index level is assumed to be 1,000 at the inception of the Bond.

Index Level	Negative Returns Throughout	Neutral Returns Throughout	Negative then Positive Returns	Positive then Negative Returns	Positive Returns Throughout		
End of Year 1	860	950	970	1,050	1,200		
End of Year 2	895	1,020	850	1,080	1,350		
End of Year 3	825	960	1,010	890	1,450		
End of Year 4	750	1,100	1,200	850	1,510		
Coupons Rolled Up	0%	24.16% Years 1, 2, 3 and 4	24.16% Years 1, 3 and 4 (Year 2 caught up by Memory Feature)	12.08% Years 112.08% Years 1 and 2	24.16% Years 1, 2, 3 and 4		
Proportion of Initial Capital Repaid	75%	100%	100%	85%	100%		
Projected Product Return	-25%	+24.16%	+24.16%	-2.92%	+24.16%		

### **INVESTMENT RATIONALE:**

Equities as a long term investment: Although investing in equities involves a degree of investment risk and there will be volatile periods along the way, in the long term, equities tend to outperform other assets like bonds, property, cash etc. By adopting a medium term approach, equity investors can mitigate the risks and short term volatility associated with stock market investment while benefiting from the long term capital growth potential that stock markets can provide.

Stock Market Indices provide a broad representative portfolio of investments in multiple companies or shares. Indexes are often used as benchmarks to gauge the movement and performance of market segments or geographic regions . Investors generally use indexes as a basis for diverse or passive investing.

The EuroStoxx 50 Index is a Benchmark Index of Eurozone shares.

### **SUMMARY RISK INDICATOR:**

The Summary Risk Indicator (SRI) is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Morgan Stanley is not able to pay the Investor. The risk indicator assumes the product is held until maturity. The actual risk can vary significantly if the Investor encashes prior to maturity.

We have classified this product as 5 out of 7:



Warning: This document is intended for Financial Broker firms only and is not suitable for potential Investors. This document should be read in conjunction with the product Brochure where a full list of warnings is provided.

