

Eurozone Bonus Builder Bond



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:

< SPECULATIVE GRADE >					< INVESTMENT GRADE >										
C	Ca	Caa	B3	B2	B1	Ba3	Ba2	Ba1	A3	A2	A1	Aa3	Aa2	Aa1	Aaa
Morgan Stanley A1															
Allied Irish Bank PLC A3															
Bank of Ireland Group PLC A3															
PTSB Group Holdings plc Baa2															

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 1 and 2 112.08% 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.

