



BOND OBJECTIVES

Investment in Eurostoxx 50 Index



166% Participation in upside and 100% Participation in downside of Index



Access to Capital during the Term



5 Year Term



Summary Risk Indicator: 5



INVESTMENT IN EUROSTOXX 50 INDEX

5 YEAR TERM

ACCESS TO CAPITAL



166%
PARTICIPATION
IN UPSIDE

100%
PARTICIPATION
IN DOWNSIDE



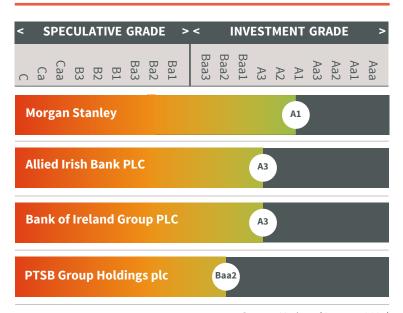
5 SRI

Closing Date: 28 February 2025 (or earlier if fully subscribed)

INDICATIVE KEY FEATURES:

Underlying Investment: EuroStoxx 50 Index (SX5E Index) (the Index) Term: 5 years **Participation:** 166% Participation in any growth in the Index at Maturity No Capital Protection feature. Investors will **Full Capital at Risk:** lose 1% of initial capital for every 1% fall in the value of the Index at Maturity. **Minimum Investment** Return: 0% **Maximum Investment** Return: Unlimited **Minimum Amount:** €25,000 **Summary Risk Indicator:** 5 **Closing Date:** 28 February 2025 (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 (January 2025)

POTENTIAL RETURN ILLUSTRATION:

The Table below describes the potential investment return to investors in sample negative, neutral and position investment return conditions:

	Index Return at Maturity	Participation	Total Product Return
Negative Return Scenario	-40%	100%	-40%
Neutral Return Scenario	+20%	166%	+33.2%
Positive Return Scenario	+40%	166%	+66.4%

INVESTMENT RATIONALE:

The Potential Investment Return is skewed to the upside:

- 166% Participation in any gain in the Index at Maturity
- 100% Participation in any loss in the Index at Maturity

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 (the Eurozone in this case). Investors generally use indexes as a basis for diverse or passive investing. The EuroStoxx 50 Index is an Index of large 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.

