



# 100% Capital Secure Multi Asset Diversified Bond 2

## BOND OBJECTIVES

100% Capital Protected



Multi Asset Diversified Underlying Index



180% Participation



Performance linked to BNP Paribas  
Multi Asset Diversified 5 Index



Access to Capital during the Term



Summary Risk Indicator: 2



**100%**  
CAPITAL  
PROTECTION

**LINKED TO  
MULTI ASSET  
DIVERSIFIED  
INDEX**



**INDEX TRACK  
RECORD  
SINCE  
JANUARY  
2016**

**180%**  
PARTICIPATION



**5  
Year  
Term**

**INVESTMENT  
IN EQUITIES,  
BONDS AND  
COMMODITIES**

**Closing Date: 30 April 2025 (or earlier if fully subscribed)**

## INDICATIVE KEY FEATURES:

<b>Term:</b>	5 years
<b>Capital Protection Provider:</b>	BNP Paribas (Moody's: A1/S&P: A+/Fitch A+)
<b>Underlying Investment:</b>	BNP Paribas Multi Asset Diversified 5 Index (BNPIMAD 5 Index)
<b>Capital Protection:</b>	100%
<b>Participation:</b>	180%
<b>Averaging:</b>	None
<b>SRI:</b>	2
<b>Minimum Return:</b>	0%
<b>Maximum Return:</b>	Unlimited
<b>Minimum Amount:</b>	€25,000
<b>Closing Date:</b>	30 April 2025 (or earlier if fully subscribed)
<b>Liquidity:</b>	Daily, via stock market listing
<b>Taxation:</b>	Income Tax for Personal Investors Exempt for Pension & Post Retirement Investors
<b>Availability:</b>	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
						BNP Paribas						A1			
						Allied Irish Bank PLC						A3			
						Bank of Ireland Group PLC						A3			
						PTSB Group Holdings plc						Baa2			

Source: Various (March 2025)

**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.**

## POTENTIAL RETURN ILLUSTRATION:

The table below describes the potential return in same negative, neutral and positive investment return conditions at Maturity.

Investment Return Environment	Index Return at Maturity	Participation	Total Product Return
Negative	-25%	N/A	100% Capital Protection
Neutral	+10%	180%	+18%
Positive	+20%	180%	+36%

## INVESTMENT RATIONALE:

The BNP Paribas Multi Asset Diversified 5 Index is a cross asset strategy with a risk reduction mechanism and daily execution. The Index adopts a systematic approach based on trend following to determine a portfolio allocation based on Modern Portfolio Theory;

- A diversified universe of investments in both asset class and region;
- Target volatility: 5%

Index Investible Universe	
Equities	Eurozone Equities
	Japan Equities
	US Equities
Bonds	German Government Bonds
	Japan Government Bond
	US Government Bonds
Commodities	Commodities
	Gold

Quantitative asset allocation:

- Dynamic allocation across Equity, Commodities, Bonds and Interest Rate futures indices, using Modern Portfolio Theory, taking into account each asset's expected return and volatility.

Identification of trend signals with risk mitigation:

- A trend indicator compares today's spot value with all past values over a one year period. Thus large discrepancies are avoided from one day to the next
- The weight of each of the Index Component is subject to minimum and maximum limits to ensure the realised Volatility does not surpass the target Volatility for the Index

Daily Volatility Control

- The Optimal Portfolio of the Index targets an annualised realised volatility of 5%. On a daily basis, if the realised volatility exceeds 5%, the Index will reduce the weight of the portfolio and rebalance it with cash.

## 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 BNP Paribas 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 Bond as 2 out of 7 as illustrated below:

