



100% Capital Secure Eurozone Equity Bond

BOND OBJECTIVES

100% Capital Protected



Potential for Capital Growth



Performance linked to
Stock Market Index



Access to Capital during the Term



Summary Risk Indicator: 2

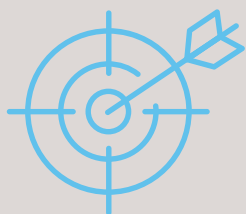


100%
CAPITAL
PROTECTION

20%
Return if Index
is at or above its
initial level at
Maturity



**UNDERLYING
INDEX:**
EuroStoxx 50
Index



5
YEAR TERM

**Linked to a
Benchmark
Index**

Closing Date: 27 June 2025 (or earlier if fully subscribed)

INDICATIVE KEY FEATURES:

Term:	5 years
Capital Protection Provider:	Morgan Stanley (Moody's: A1/S&P: A-/Fitch: A+)
Underlying Investments:	EuroStoxx 50 Index (SX5E Index)
Capital Protection:	100%
Potential Return:	20% Return if Index is at or above initial level at Maturity
Summary Risk Indicator:	2
Maximum Return:	20%
Minimum Return:	0%
Minimum Amount:	€25,000
Closing Date:	27 June 2025 (or earlier if fully subscribed)
Liquidity:	Daily, via stock market listing
Taxation:	Income Tax 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	Baa3 Baa2 Baa1 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 (May 2025)

INVESTMENT RATIONALE:

Equities (shares) as a long term investment: Although investing in equities (shares) 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.

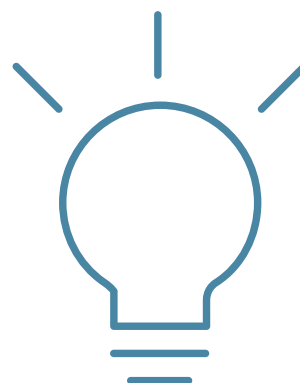
Stock Market Indices provide a broad representative portfolio of investments in multiple companies or shares. Indexes are often used as benchmarks to gauge the movement and performance of market segments or geographic regions. Investors generally use Indexes as a basis for diverse or passive investing.

The EuroStoxx 50 Index is a Benchmark Index for 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 2 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.