



Wealth Options Ltd

STRUCTURED PRODUCTS PERFORMANCE SUMMARY FOR CREDIT UNIONS

28th February 2019



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Product Overview

Capital Protection:	100% At Maturity*	Term:	6 Years
Capital Protection by:	F. Van Lanschot Bankiers N.V.	Liquid:	Daily
Participation:	95%	Underlying YTD:	2.35%
Underlying:	Ethna Aktiv Fund Carmignac Patrimoine Fund		

The Investment is linked to the performance of an equally weighted basket of the Ethna Aktiv Fund & Carmignac Patrimoine Fund.

Performance

Dual Diversified Bond	Start Date - Maturity Date	Underlying Funds	Fund Start Level	Fund Performance	Basket Performance	Bond Performance
Tranche 1	15/04/2014	Carmignac Patrimoine Fu	558.71	5.65%	3.57%	103.57%
	15/04/2020	Ethna Aktiv	126.97	1.87%		

Notes

Warning: Past performance in not a reliable guide to future performance

Warning: If you cash in your investment before maturity you may lose some or all of the money you invested

Warning: The value of your investment may go down as well as up.

*Subject to counterparty risk.

Dual Diversified Income Bond

28/02/2019

Product Overview

Capital Protection:	100% At Maturity*	Coupons Paid	
Capital Protection by:	F. Van Lanschot Bankiers N.V.	Coupon Date 1:	15/04/2015 14.91%
Term:	6 Years	Coupon Date 2:	15/04/2016 2.21%
Liquid:	Daily	Coupon Date 3:	15/04/2017 2.71%
Participation:	75%	Coupon Date 4:	15/04/2018 2.07%
Underlying:	Carmignac Patrimoine Fund	Coupon Date 5:	15/04/2019
	Ethna Aktiv Fund	Maturity Date:	15/04/2020

This product was designed to produce an annual coupon dependent on the averaged performance of an equally weighted basket of absolute return funds.

Performance

Dual Diversified Income Bond	Start Date - Maturity Date	Underlying Fund	Fund Start Level	Fund Level	Indicative Performance	Indicative Coupon
Tranche 1	15/04/2014	Carmignac Patrimoine	558.71	5.65%	2.82%	0.56%
	15/04/2020	Ethna Aktiv	126.97	1.87%		

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Multi Diversified Income Bond

28/02/2019

Product Overview

Capital Protection:	100% At Maturity	Coupons Paid	
Capital Protection by:	Commerzbank	Coupon Date 1:	20/09/2016 0.00%
Credit Reference	Raiffeisen Bank Int Senior	Coupon Date 2:	20/09/2017 0.51%
Term:	5 Year 3 Month	Coupon Date 3:	20/09/2018 0.00%
Liquid:	Daily	Coupon Date 4:	20/09/2019
Participation:	66%	Coupon Date 5:	20/09/2020
Underlying:	Carmignac Patrimoine Fund	Maturity Date:	05/10/2020
	Ethna Aktiv Fund		
	M&G Optimal Income Fund		

This product was designed to produce an annual coupon dependent on the averaged performance of an equally weighted basket of absolute return funds.

Performance

Multi Diversified Income Bond	Start Date - Maturity Date	Underlying Fund	Fund Start Level	Fund Level	Indicative Performance	Indicative Coupon
Tranche 1	02/07/2015	Carmignac Patrimoine	667.08	-11.52%		
	-	Ethna Aktiv	137.75	-6.10%	-2.09%	0.00%
	05/10/2020	M&G Optimal Income	18.34	8.12%		

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Product Overview

Capital Protection:	100% At Maturity*			Coupons Paid	
Capital Protection by:	Societe Generale	Coupon Date 1:	21/12/2015	0.00%	
Credit Reference	Bank Of Ireland Senior	Coupon Date 2:	20/12/2016	0.00%	
Term:	6 Year	Coupon Date 3:	20/12/2017	0.00%	
Liquid:	Daily	Coupon Date 4:	20/12/2018	0.00%	
Participation:	80%	Coupon Date 5:	20/12/2019		
Underlying:	Ethna Aktiv Fund	Coupon Date 6:	21/12/2020		
		Maturity Date:	29/12/2020		

This product was designed to produce an annual coupon dependent on the averaged performance of the Ethna Aktiv Fund.

Performance

Global Active Income Bond	Start Date - Maturity Date	Underlying Fund	Fund Start Level	Fund Level	Indicative Performance	Indicative Coupon
Tranche 1	12/12/2014 - 29/12/2020	Ethna Aktiv Fund	134.12	-3.56%	-2.85%	0.00%

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Product Overview

Capital Protection:	100% At Maturity*			Coupons Paid
Capital Protection by:	Societe Generale	Coupon Date 1:	25/09/2014	3.85%
Term:	5 Years 3 Months	Coupon Date 2:	25/09/2015	3.85%
Liquid:	Daily	Coupon Date 3:	26/09/2016	3.85%
Annual Coupon:	3.85%	Coupon Date 4:	25/09/2017	3.85%
Credit Reference:	Commerzbank	Coupon Date 5:	25/09/2018	3.85%
	Assicurazioni Generali	Coupon Date 6:	10/01/2019	3.85%
	Royal Bank Of Scotland	Maturity Date:	10/01/2019	Matured
	Banco Santander			
	Unicredit			

This product was designed to provide credit union clients with a fixed annual return.

A fixed annual coupon is payable as long as there is not a credit event on any of the credit reference entities.

Capital is also secure so long as the issuer remains solvent and there are no credit events on the reference entities.

Notes

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Product Overview

Capital Protection:	100% At Maturity*			Coupons Paid
Capital Protection by:	F. Van Lanschot Bankiers N.V.	Coupon Date 1:	20/06/2015	3.00%
Term:	5 Years	Coupon Date 2:	20/06/2016	3.00%
Liquid:	Daily	Coupon Date 3:	20/06/2017	3.00%
Annual Coupon:	3.00%	Coupon Date 4:	20/06/2018	3.00%
Credit Reference:	Assicurazioni Generali	Coupon Date 5:	20/06/2019	
	Royal Bank Of Scotland	Coupon Date 6:	10/01/2019	
	Banco Santander	Maturity Date:	04/07/2019	
	Unicredit			

This product was designed to provide credit union clients with a fixed annual return.

A fixed annual coupon is payable as long as there is not a credit event on any of the credit reference entities.

Capital is also secure so long as the issuer remains solvent and there are no credit events on the reference entities.

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Product Overview

Capital Protection:	100% At Maturity*			Coupons Paid
Capital Protection by:	Credit Suisse	Coupon Date 1:	20/09/2016	2.15%
Term:	5 Years 2 Months	Coupon Date 2:	20/09/2017	2.15%
Liquid:	Daily	Coupon Date 3:	20/09/2018	2.15%
Annual Coupon:	2.15%	Coupon Date 4:	20/09/2019	
Credit Reference:	Raiffeisen Bank International	Coupon Date 5:	20/09/2020	
		Maturity Date:	20/09/2020	

This product was designed to provide credit union clients with a fixed annual return.

A fixed annual coupon is payable as long as there is not a credit event on the credit reference entity.

Capital is also secure so long as the issuer remains solvent and there are no credit events on the reference entities.

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*Subject to counterparty risk.

Product Overview

Capital Protection:	100% At Maturity*			Coupons Paid
Capital Protection by:	F. Van Lanschot Bankiers N.V.	Coupon Date 1:	23/12/2016	2.48%
Term:	6 Years	Coupon Date 2:	23/12/2017	2.48%
Liquid:	Daily	Coupon Date 3:	23/12/2018	2.48%
Annual Coupon:	2.48%	Coupon Date 4:	23/12/2019	
Credit Reference:	Standard Chartered Bank	Coupon Date 5:	23/12/2020	
	Raiffeisen Bank International	Coupon Date 6:	23/12/2021	
		Maturity Date:	23/12/2021	

This product was designed to provide credit union clients with a fixed annual return.
 A fixed annual coupon is payable as long as there is not a credit event on either of the credit reference entities.
 Capital is also secure so long as the issuer remains solvent and there are no credit events on the reference entities.

Notes

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Warning: The value of your investment may go down as well as up.
 *Subject to counterparty risk.

Product Overview

Capital Protection:	100% At Maturity*			Coupons Paid
Capital Protection by:	F. Van Lanschot Bankiers N.V.	Coupon Date 1:	15/01/2017	2.00%
Term:	6 Years	Coupon Date 2:	15/01/2018	2.00%
Liquid:	Daily	Coupon Date 3:	15/01/2019	2.00%
Annual Coupon:	2.00%	Coupon Date 4:	15/01/2020	
Credit Reference:	Standard Chartered Bank	Coupon Date 5:	15/01/2021	
		Coupon Date 6:	15/01/2022	
		Maturity Date:	15/01/2022	

This product was designed to provide credit union clients with a fixed annual return.

A fixed annual coupon is payable as long as there is not a credit event on the credit reference entity.

Capital is also secure so long as the issuer remains solvent and there are no credit events on the reference entity.

Notes

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*Subject to counterparty risk.

Minimum Return Fund Income Note

28/02/2019

Product Overview

Capital Protection:	100% At Maturity			Coupons Paid
Capital Protection by:	Credit Suisse	Coupon Date 1:	08/05/2017	2.21%
Term:	10 Years	Coupon Date 2:	08/05/2018	2.21%
Liquid:	Daily	Coupon Date 3:	07/05/2019	
Participation:	100%	Coupon Date 4:	06/05/2020	
Minimum Return:	0.50%	Coupon Date 5:	06/05/2021	
Underlyings:	Ethna Aktiv Fund	Coupon Date 6:	06/05/2022	
	Nordea Stable Return Fund	Coupon Date 7:	08/05/2023	
	Old Mutual Equity Absolute	Coupon Date 8:	07/05/2024	
	Return Fund	Coupon Date 9:	06/05/2025	
		Coupon Date 10:	06/05/2026	
		Maturity Date:	13/05/2026	

This product was designed to produce an annual coupon dependent on the averaged performance of an equally weighted basket of mutual funds. Should the fund performance be less than 0.50% a minimum annual coupon of 0.50% will be paid out.

Performance

Minimum Return Fund Income Note	Start Date - Maturity Date	Underlying Fund	Fund Start Level	Fund Level	Indicative Performance	Indicative Coupon
Tranche 1	06/05/2016	Nordea Stable Return	16.56	-0.24%	-0.02%	0.50%
	-	Ethna Aktiv	128.43	0.72%		
	06/05/2026	Old Mutual Equity Ab	1.30	-0.77%		

Notes

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Product Overview

Capital Protection:	100% At Maturity*			Coupons Paid
Capital Protection by:	F. Van Lanschot Bankiers N.V.	Coupon Date 1:	16/10/2016	1.90%
Term:	5 Years	Coupon Date 2:	16/10/2017	1.90%
Liquid:	Daily	Coupon Date 3:	16/10/2018	1.90%
Annual Coupon:	1.90%	Coupon Date 4:	16/10/2019	
Credit Reference:	Assicurazioni Generali	Coupon Date 5:	16/10/2020	
	Royal Bank Of Scotland	Maturity Date:	16/10/2020	
	Banco Santander			
	Unicredit			

This product was designed to provide credit union clients with a fixed annual return.

A fixed annual coupon is payable as long as there is not a credit event on any of the credit reference entities.

Capital is also secure so long as the issuer remains solvent and there are no credit events on the reference entities.

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Product Overview

Capital Protection:	100% At Maturity*			Coupons Paid
Capital Protection by:	F. Van Lanschot Bankiers N.V.	Coupon Date 1:	29/05/2015	0.00%
Term:	6 Years	Coupon Date 2:	30/05/2016	1.42%
Liquid:	At Discretion	Coupon Date 3:	29/05/2017	0.38%
Participation:	75%	Coupon Date 4:	29/05/2018	0.00%
Underlying:	BNP Paribas SLI Enhanced	Coupon Date 5:	29/05/2019	
	Absolute Return Index	Coupon Date 6:	29/05/2020	
		Maturity:	05/06/2020	

This product was designed to produce an annual coupon dependent on the averaged performance of the BNP Standard Life Investments Enhanced Absolute Return Index.

Performance

Enhanced Global Absolute Return Income Bond		Start Date	Maturity Date	Strategy Start Level	Strategy Level	Indicative Performance	Indicative Coupon
Tranche 1		29/05/2014	05/06/2020	118.18	112.39	-3.67%	0.00%

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Product Overview

Capital Protection:	100% At Maturity*			Coupons Paid
Capital Protection by:	F. Van Lanschot Bankiers N.V.	Coupon Date 1:	31/07/2015	3.07%
Term:	6 Years	Coupon Date 2:	01/08/2016	0.00%
Liquid:	At Discretion	Coupon Date 3:	31/07/2017	0.00%
Participation:	70%	Coupon Date 4:	31/07/2018	0.00%
Underlying:	BNP Paribas SLI Enhanced	Coupon Date 5:	31/07/2019	
	Absolute Return Index	Coupon Date 6:	31/07/2020	
		Maturity:	07/08/2020	

This product was designed to produce an annual coupon dependent on the averaged performance of the BNP Standard Life Investments Enhanced Absolute Return Index.

Performance

Enhanced Global Absolute Return Income Bond					Indicative Performance	Indicative Coupon
Bond	Start Date	Maturity Date	Strategy Start Level	Strategy Level		
Tranche 2	31/07/2014	07/08/2020	121.06	112.39	-5.01%	0.00%

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Product Overview

Capital Protection:	100% At Maturity*			Coupons Paid
Capital Protection by:	F. Van Lanschot Bankiers N.V.	Coupon Date 1:	28/09/2015	0.15%
Term:	6 Years	Coupon Date 2:	26/09/2016	0.00%
Liquid:	At Discretion	Coupon Date 3:	26/09/2017	0.00%
Participation:	70%	Coupon Date 4:	26/09/2018	0.00%
Underlying:	BNP Paribas SLI Enhanced	Coupon Date 5:	26/09/2019	
	Absolute Return Index	Coupon Date 6:	28/09/2020	
		Maturity:	05/10/2020	

This product was designed to produce an annual coupon dependent on the averaged performance of the BNP Standard Life Investments Enhanced Absolute Return Index.

Performance

Enhanced Global Absolute Return Income Bond		Start Date	Maturity Date	Strategy Start Level	Strategy Level	Indicative Performance	Indicative Coupon
Tranche 3		26/09/2014	05/10/2020	122.91	112.39	-5.99%	0.00%

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Product Overview

Capital Protection:	100% At Maturity*			Coupons Paid
Capital Protection by:	F. Van Lanschot Bankiers N.V.	Coupon Date 1:	30/10/2015	1.40%
Term:	6 Years	Coupon Date 2:	31/10/2016	0.00%
Liquid:	At Discretion	Coupon Date 3:	30/10/2017	0.00%
Participation:	60%	Coupon Date 4:	30/10/2018	0.00%
Underlying:	BNP Paribas SLI Enhanced	Coupon Date 5:	30/10/2019	
	Absolute Return Index	Coupon Date 6:	30/10/2020	
		Maturity:	06/11/2020	

This product was designed to produce an annual coupon dependent on the averaged performance of the BNP Standard Life Investments Enhanced Absolute Return Index.

Performance

Enhanced Global Absolute Return Income Bond		Start Date	Maturity Date	Strategy Start Level	Strategy Level	Indicative Performance	Indicative Coupon
Tranche 4		30/10/2014	06/11/2020	121.71	112.39	-4.60%	0.00%

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Product Overview

Capital Protection:	100% At Maturity*			Coupons Paid
Capital Protection by:	F. Van Lanschot Bankiers N.V.	Coupon Date 1:	30/10/2015	1.40%
Term:	6 Years	Coupon Date 2:	31/10/2016	0.00%
Liquid:	At Discretion	Coupon Date 3:	30/10/2017	0.00%
Participation:	60%	Coupon Date 4:	30/10/2018	0.00%
Underlying:	BNP Paribas SLI Enhanced	Coupon Date 5:	30/10/2019	
	Absolute Return Index	Coupon Date 6:	30/10/2020	
		Maturity:	06/11/2020	

This product was designed to produce an annual coupon dependent on the averaged performance of the BNP Standard Life Investments Enhanced Absolute Return Index.

Performance

Enhanced Global Absolute Return Income Bond					Indicative Performance	Indicative Coupon
Bond	Start Date	Maturity Date	Strategy Start Level	Strategy Level		
Tranche 5	30/10/2014	06/11/2020	121.71	112.39	-4.60%	0.00%

Notes

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Product Overview

Capital Protection:	100% At Maturity*			Coupons Paid
Capital Protection by:	F. Van Lanschot Bankiers N.V.	Coupon Date 1:	27/11/2015	1.52%
Term:	6 Years	Coupon Date 2:	28/11/2016	0.00%
Liquid:	At Discretion	Coupon Date 3:	27/11/2017	0.00%
Participation:	60%	Coupon Date 4:	27/11/2018	0.00%
Underlying:	BNP Paribas SLI Enhanced	Coupon Date 5:	27/11/2019	
	Absolute Return Index	Coupon Date 6:	27/11/2020	
		Maturity:	04/12/2020	

This product was designed to produce an annual coupon dependent on the averaged performance of the BNP Standard Life Investments Enhanced Absolute Return Index.

Performance

Enhanced Global Absolute Return Income Bond		Start Date	Maturity Date	Strategy Start Level	Strategy Level	Indicative Performance	Indicative Coupon
Tranche 6		27/11/2014	04/12/2020	123.14	112.39	-5.24%	0.00%

Notes

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Product Overview

Capital Protection:	100% At Maturity			Coupons Paid
Capital Protection by:	Credit Suisse	Coupon Date 1:	30/06/2017	0.45%
Term:	10 Years	Coupon Date 2:	29/06/2018	0.95%
Liquid:	Daily	Coupon Date 3:	28/06/2019	
Participation:	100%	Coupon Date 4:	30/06/2020	
Minimum Return:	0.45%	Coupon Date 5:	30/06/2021	
Underlyings:	Ethna Aktiv Fund	Coupon Date 6:	30/06/2022	
	Nordea Stable Return Fund	Coupon Date 7:	30/06/2023	
	Old Mutual Equity Absolute	Coupon Date 8:	28/06/2024	
	Return Fund	Coupon Date 9:	30/06/2025	
		Coupon Date 10:	30/06/2026	
		Maturity Date:	06/07/2026	

This product was designed to produce an annual coupon dependent on the averaged performance of an equally weighted basket of mutual funds. Should the fund performance be less than 0.45% a minimum annual coupon of 0.45% will be paid out.

Performance

Minimum Return Fund Income Note	Start Date - Maturity Date	Underlying Fund	Fund Start Level	Fund Level	Indicative Performance	Indicative Coupon
Tranche 2	08/07/2016	Nordea Stable Return	16.89	-6.39%		
	-	Ethna Aktiv	129.48	-2.34%	-1.35%	-0.45%
	06/07/2026	Old Mutual Equity Ab	1.29	3.33%		

Notes

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Product Overview

Capital Protection:	100% At Maturity			Coupons Paid
Capital Protection by:	Credit Suisse	Start Date:	23/09/2016	
Term:	10 Years	Coupon Date 1:	02/10/2017	1.00%
Liquid:	Daily	Coupon Date 2:	01/10/2018	1.00%
Minimum Return:	4.50%	Coupon Date 3:	30/09/2019	
Underlying:	Eurostoxx 50 Index	Coupon Date 4:	30/09/2020	
		Coupon Date 5:	30/09/2021	
		Coupon Date 6:	30/09/2022	
		Coupon Date 7:	02/10/2023	
		Coupon Date 8:	30/09/2024	
		Coupon Date 9:	30/09/2025	
		Coupon Date 10:	30/09/2026	
		Maturity Date:	30/09/2026	

The Minimum Return Income Note 3 provides a fixed annual return in years 1-6. A conditional coupon is also attainable dependent on whether the Eurostoxx 50 Index is above its initial start level on each annual observation.

Year	Fixed Coupon	Conditional Coupon	Potential Annual Coupon
Year 1	1.00%	-	1.00%
Year 2	1.00%	-	1.00%
Year 3	0.75%	0.25%	1.00%
Year 4	0.75%	0.25%	1.00%
Year 5	0.50%	0.50%	1.00%
Year 6	0.50%	0.50%	1.00%
Year 7	-	1.50%	1.50%
Year 8	-	1.50%	1.50%
Year 9	-	2.00%	2.00%
Year 10	-	2.00%	2.00%

Underlying Index	Bloomberg Ticker	Underlying Starting Level	Underlying Level	Percentage Change
Eurostoxx 50 Index	SX5E	3032.31	3298.26	8.77%

Notes

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Product Overview

Capital Protection:	100% At Maturity*	Term:	5 Years
Capital Protection by:	Ulster Bank	Liquid:	At Discretion
Participation:	100%	Underlying YTD:	0.52%
Underlying:	Commerzbank Fast Momentum 7% EUR Excess Return Index		

The investment pays a gross return of 5% per annum on 20% of the initial capital. The remaining 80% of the Investment is linked to the performance of the Commerzbank Fast Momentum 7% EUR Excess Return Index.

*Subject to counterparty risk

Performance						
	Start Date	Maturity Date	Underlying Start Level	Underlying Level	Underlying Performance	Bond Performance
Fast Momentum Income Bond	07/06/2013	07/06/2018	245.93	257.67	4.77%	104.77%

Notes

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Product Overview

Capital Protection:	100% At Maturity*	Term:	5 Years
Capital Protection by:	Ulster Bank	Liquid:	At Discretion
Participation:	100%	Underlying YTD:	1.49%
Underlying:	BNP Paribas Platinum 4 Index		

The investment pays a gross return of 2.50% per annum on 50% of the initial capital.
 The remaining 50% of the Investment is linked to the performance of the BNP Paribas Platinum 4 Index.
 The index is made up of 4 absolute return strategies across four distinct asset classes including equity, foreign exchange, commodities and bonds.

*Subject to counterparty risk

Performance						
	Start Date	Maturity Date	Underlying Start Level	Underlying Level	Underlying Performance	Bond Performance
50/50 Split Income Bond	22/05/2013	22/05/2018	229.30	230.32	0.44%	100.44%

Notes

Warning: Past performance is not a reliable guide to future performance

Warning: If you cash in your investment before maturity you may lose some or all of the money you invested

Warning: The value of your investment may go down as well as up.

Product Overview

Capital Protection:	100% At Maturity*
Capital Protection by:	F. Van Lanschot Bankiers N.V.
Term:	6 Years
Liquid:	At Discretion
Participation:	100%
Underlying:	Eurostoxx 50 Index

This product was designed to produce a return at maturity dependent on the performance of the Eurostoxx 50 Index. If the Index increases by between 0%-20% at maturity from its initial starting level, 100% participation in the performance of the Index is given.

Alternatively, if the Index increases by more than 20% at maturity from its initial starting level, a 15% fixed return will be payable.

Performance

	Start Date	Maturity Date	Index Start Level	Index Level	Indicative Performance	Bond Performance
European Secure Bond	30/04/2015	07/05/2021	3615.59	3298.26	-8.78%	100.00%

Notes

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*Subject to counterparty risk.

Product Overview

Capital Protection:	100% At Maturity			Coupons Paid
Capital Protection by:	BBVA	Start Date:	31/03/2017	
Term:	10 Years	Coupon Date 1:	26/03/2018	1.50%
Liquid:	Daily	Coupon Date 2:	25/03/2019	
Minimum Return:	7.30%	Coupon Date 3:	24/03/2020	
Underlying:	Eurostoxx Select Dividend	Coupon Date 4:	24/03/2021	
	30 Index	Coupon Date 5:	24/03/2022	
		Coupon Date 6:	24/03/2023	
		Coupon Date 7:	25/03/2024	
		Coupon Date 8:	24/03/2025	
		Coupon Date 9:	24/03/2026	
		Coupon Date 10:	24/03/2027	
		Maturity Date:	31/03/2027	

The Credit Union Deposit Bond provides a fixed annual return in years 1-8. A conditional coupon is also attainable dependent on whether the Eurostoxx Select Dividend 30 Index is above its initial start level on each annual observation.

Year	Fixed Coupon	Conditional Coupon	Potential Annual Coupon
Year 1	1.50%	-	1.50%
Year 2	1.50%	-	1.50%
Year 3	1.00%	0.50%	1.50%
Year 4	1.00%	0.50%	1.50%
Year 5	0.75%	0.75%	1.50%
Year 6	0.75%	0.75%	1.50%
Year 7	0.50%	2.00%	2.50%
Year 8	0.30%	2.00%	2.30%
Year 9	-	3.00%	3.00%
Year 10	-	3.00%	3.00%

Underlying Index	Bloomberg Ticker	Underlying Starting Level	Underlying Level	Percentage Change
Select Div 30 Index	SD3E	2043.54	1945.79	-4.78%

Notes

Warning: Past performance in not a reliable guide to future performance

Warning: If you cash in your investment before maturity you may lose some or all of the money you invested

Warning: The value of your investment may go down as well as up.

*Subject to counterparty risk.

Alternative Funds Income Bond

28/02/2019

Product Overview

Capital Protection:	100% At Maturity*			Coupons Paid
Capital Protection by:	Bank Of Ireland	Start Date:	22/04/2015	
Term:	6 Years	Coupon Date 1:	22/04/2016	0.00%
Liquid:	At Discretion	Coupon Date 2:	24/04/2017	0.00%
Participation:	95%	Coupon Date 3:	23/04/2018	0.00%
Underlying:	BNP Paribas Alternative Funds	Coupon Date 4:	23/04/2019	
	Index	Coupon Date 5:	22/04/2020	
		Coupon Date 6:	22/04/2021	

This product was designed to produce an annual coupon dependent on the averaged performance of the BNP Paribas Alternative Funds Index. The Index is made up of an equally weighted basket of alternative funds, namely The Standard Life GARS Fund, Morgan Stanley Diversified Alpha Plus Fund, Goldman Sachs Global Strategic Income Fund, Henderson Pan European Alpha Fund, Old Mutual Global Equity Absolute Return Fund.

Performance

Alternative Funds					Indicative	Indicative
Income Bond	Start Date	Maturity Date	Strategy Start Level	Strategy Level	Performance	Coupon
Tranche 1	22/04/2015	22/04/2021	123.74	110.15	-10.43%	0.00%

Notes

Warning: Past performance is not a reliable guide to future performance

Warning: If you cash in your investment before maturity you may lose some or all of the money you invested

Warning: The value of your investment may go down as well as up.

*Subject to counterparty risk.

The Global Split Deposit Bond

31/10/2018

Product Overview

Capital Protection:	100% At Maturity*	Term:	6 Years
Capital Protection by:	Bank of Ireland	Liquid:	At Discretion
Participation:	70%	Underlying YTD:	-3.40%
Underlying:	Ethna Aktiv E Fund		

The investment pays a gross return of 1.20% per annum on 30% of the initial capital.

The remaining 70% of the Investment is linked to the performance of the Ethna Aktiv E Fund. Investors receive 70% of any gain in the Ethna Aktiv Fund at maturity.

*Subject to counterparty risk

Performance

	Start Date	Maturity Date	Underlying Start Level	Underlying Level	Underlying Performance	Bond Performance
Global Split Deposit Bond	10/07/2015	10/07/2021	137.77	129.35	-6.11%	100.00%

Notes

Warning: Past performance is not a reliable guide to future performance

Warning: If you cash in your investment before maturity you may lose some or all of the money you invested

Warning: The value of your investment may go down as well as up.

Product Overview

Capital Protection:	100% At Maturity			Coupons Paid
Capital Protection by:	BBVA	Start Date:	03/04/2017	
Term:	5 Years	Coupon Date 1:	03/04/2018	0.60%
Liquid:	Daily	Coupon Date 2:	03/04/2019	
Minimum Return:	1.95%	Coupon Date 3:	03/04/2020	
Underlying:	Eurostoxx Select Dividend	Coupon Date 4:	06/04/2021	
	30 Index	Coupon Date 5:	04/04/2022	
		Maturity Date:	07/04/2022	

The Credit Union Deposit Bond provides a fixed annual return every year. A conditional coupon is also attainable dependent on whether the Eurostoxx Select Dividend 30 Index is above its initial start level on each annual observation.

Year	Fixed Coupon	Conditional Coupon	Potential Annual Coupon
Year 1	0.60%	-	0.60%
Year 2	0.60%	-	0.60%
Year 3	0.25%	0.50%	0.75%
Year 4	0.25%	0.50%	0.75%
Year 5	0.25%	0.75%	1.00%

Underlying Index	Bloomberg Ticker	Underlying Starting Level	Underlying Level	Percentage Change
Select Div 30 Index	SD3E	2062	1945.79	-5.64%

Notes

Warning: Past performance in not a reliable guide to future performance

Warning: If you cash in your investment before maturity you may lose some or all of the money you invested

Warning: The value of your investment may go down as well as up.

*Subject to counterparty risk.

Disclaimers

Warning: Past performance is no guarantee of future investment returns, which are dependent on future market conditions.

Warning: If you cash in your investment before the Maturity Date, you may lose some or all of the money you put in.

Warning: The value of your investment may go down as well as up.

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