



Wealth Options Ltd

# STRUCTURED PRODUCTS PERFORMANCE SUMMARY FOR CREDIT UNIONS

28th November 2018



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## Product Overview

<b>Capital Protection:</b>	100% At Maturity*	<b>Coupons Paid</b>		
<b>Capital Protection by:</b>	Ulster Bank	<b>Coupon Date 1:</b>	19/09/2013	<b>0.00%</b>
<b>Term:</b>	5 Years 6 Months	<b>Coupon Date 2:</b>	19/09/2014	<b>0.00%</b>
<b>Liquid:</b>	At Discretion	<b>Coupon Date 3:</b>	21/09/2015	<b>1.77%</b>
<b>Participation:</b>	108%	<b>Coupon Date 4:</b>	19/09/2016	<b>1.44%</b>
<b>Underlying:</b>	Carmignac Patrimoine Fund	<b>Coupon Date 5:</b>	19/09/2017	<b>1.74%</b>
	Standard Life GARS Fund	<b>Coupon Date 6:</b>	13/11/2018	<b>Matured</b>
	Ethna Aktiv Fund			
	Invesco Balanced Risk Allocation			

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

## Performance

Global Star Performers Income Bond	Start Date - Maturity Date	Underlying Fund	Fund Start Level	Fund Level	Indicative Performance	Indicative Coupon
<b>Tranche 4</b>	16/05/2013	Carmignac Patrimoine	588.12	-0.95%	<b>1.05%</b>	<b>0.19%</b>
	-	Standard Life GARS	11.70	-4.70%		
	16/11/2018	Ethna Aktiv	124.50	2.22%		
		Invesco Balanced Risk	14.73	7.33%		

## Notes

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

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

\*Subject to counterparty risk.

## Product Overview

<b>Capital Protection:</b>	100% At Maturity*	<b>Coupons Paid</b>	
<b>Capital Protection by:</b>	Ulster Bank	<b>Coupon Date 1:</b>	16/09/2013 <b>0.00%</b>
<b>Term:</b>	5 Years 6 Months	<b>Coupon Date 2:</b>	15/09/2014 <b>3.46%</b>
<b>Liquid:</b>	At Discretion	<b>Coupon Date 3:</b>	14/09/2015 <b>2.65%</b>
<b>Participation:</b>	90%	<b>Coupon Date 4:</b>	14/09/2016 <b>2.06%</b>
<b>Underlying:</b>	Carmignac Patrimoine Fund	<b>Coupon Date 5:</b>	04/09/2017 <b>2.25%</b>
	Standard Life GARS Fund	<b>Coupon Date 6:</b>	11/12/2018
	Ethna Aktiv Fund		
	Invesco Balanced Risk Allocation		

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

## Performance

Global Star Performers Income Bond	Start Date - Maturity Date	Underlying Fund	Fund Start Level	Fund Level	Indicative Performance	Indicative Coupon
Tranche 5	14/06/2013	Carmignac Patrimoine	547.04	6.49%	4.52%	0.82%
	-	Standard Life GARS	11.32	-1.50%		
	14/12/2018	Ethna Aktiv	122.29	4.06%		
		Invesco Balanced Risk	14.24	11.03%		

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# Dual Diversified Bond

28/11/2018

## Product Overview

<b>Capital Protection:</b>	100% At Maturity*	<b>Term:</b>	6 Years
<b>Capital Protection by:</b>	F. Van Lanschot Bankiers N.V.	<b>Liquid:</b>	Daily
<b>Participation:</b>	95%	<b>Underlying YTD:</b>	-8.52%
<b>Underlying:</b>	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	4.26%		
	- 15/04/2020	Ethna Aktiv	126.97	0.23%	2.13%	102.13%

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# Dual Diversified Income Bond

28/11/2018

## Product Overview

<b>Capital Protection:</b>	100% At Maturity*	<b>Coupons Paid</b>	
<b>Capital Protection by:</b>	F. Van Lanschot Bankiers N.V.	<b>Coupon Date 1:</b>	15/04/2015 <b>14.91%</b>
<b>Term:</b>	6 Years	<b>Coupon Date 2:</b>	15/04/2016 <b>2.21%</b>
<b>Liquid:</b>	Daily	<b>Coupon Date 3:</b>	15/04/2017 <b>2.71%</b>
<b>Participation:</b>	75%	<b>Coupon Date 4:</b>	15/04/2018 <b>2.07%</b>
<b>Underlying:</b>	Carmignac Patrimoine Fund	<b>Coupon Date 5:</b>	15/04/2019
	Ethna Aktiv Fund	<b>Maturity Date:</b>	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	4.26%	1.68%	0.34%
	15/04/2020	Ethna Aktiv	126.97	0.23%		

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# Multi Diversified Income Bond

28/11/2018

## Product Overview

<b>Capital Protection:</b>	100% At Maturity	<b>Coupons Paid</b>	
<b>Capital Protection by:</b>	Commerzbank	<b>Coupon Date 1:</b>	20/09/2016 <b>0.00%</b>
<b>Credit Reference</b>	Raiffeisen Bank Int Senior	<b>Coupon Date 2:</b>	20/09/2017 <b>0.51%</b>
<b>Term:</b>	5 Year 3 Month	<b>Coupon Date 3:</b>	20/09/2018 <b>0.00%</b>
<b>Liquid:</b>	Daily	<b>Coupon Date 4:</b>	20/09/2019
<b>Participation:</b>	66%	<b>Coupon Date 5:</b>	20/09/2020
<b>Underlying:</b>	Carmignac Patrimoine Fund	<b>Maturity Date:</b>	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	-12.68%		
	-	Ethna Aktiv	137.75	-7.62%	-3.11%	-0.78%
	05/10/2020	M&G Optimal Income	18.34	6.16%		

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## Product Overview

<b>Capital Protection:</b>	100% At Maturity*			<b>Coupons Paid</b>
<b>Capital Protection by:</b>	Societe Generale	<b>Coupon Date 1:</b>	21/12/2015	<b>0.00%</b>
<b>Credit Reference</b>	Bank Of Ireland Senior	<b>Coupon Date 2:</b>	20/12/2016	<b>0.00%</b>
<b>Term:</b>	6 Year	<b>Coupon Date 3:</b>	20/12/2017	<b>0.00%</b>
<b>Liquid:</b>	Daily	<b>Coupon Date 4:</b>	20/12/2018	
<b>Participation:</b>	80%	<b>Coupon Date 5:</b>	20/12/2019	
<b>Underlying:</b>	Ethna Aktiv Fund	<b>Coupon Date 6:</b>	21/12/2020	
		<b>Maturity Date:</b>	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	-5.11%	-4.09%	-1.02%

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## Product Overview

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

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

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## Product Overview

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

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

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## Product Overview

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

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# Minimum Return Fund Income Note

28/11/2018

## Product Overview

<b>Capital Protection:</b>	100% At Maturity	<b>Coupons Paid</b>	
<b>Capital Protection by:</b>	Credit Suisse	<b>Coupon Date 1:</b>	08/05/2017 <b>2.21%</b>
<b>Term:</b>	10 Years	<b>Coupon Date 2:</b>	08/05/2018 <b>2.21%</b>
<b>Liquid:</b>	Daily	<b>Coupon Date 3:</b>	07/05/2019
<b>Participation:</b>	100%	<b>Coupon Date 4:</b>	06/05/2020
<b>Minimum Return:</b>	0.50%	<b>Coupon Date 5:</b>	06/05/2021
<b>Underlyings:</b>	Ethna Aktiv Fund	<b>Coupon Date 6:</b>	06/05/2022
	Nordea Stable Return Fund	<b>Coupon Date 7:</b>	08/05/2023
	Old Mutual Equity Absolute	<b>Coupon Date 8:</b>	07/05/2024
	Return Fund	<b>Coupon Date 9:</b>	06/05/2025
		<b>Coupon Date 10:</b>	06/05/2026
		<b>Maturity Date:</b>	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	-2.66%	<b>-0.30%</b>	<b>-0.30%</b>
	-	Ethna Aktiv	128.43	-0.91%		
	06/05/2026	Old Mutual Equity Ab	1.30	0.00%		

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## Product Overview

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

<b>Capital Protection:</b>	100% At Maturity*	<b>Coupons Paid</b>		
<b>Capital Protection by:</b>	F. Van Lanschot Bankiers N.V.	<b>Coupon Date 1:</b>	29/05/2015	<b>0.00%</b>
<b>Term:</b>	6 Years	<b>Coupon Date 2:</b>	30/05/2016	<b>1.42%</b>
<b>Liquid:</b>	At Discretion	<b>Coupon Date 3:</b>	29/05/2017	<b>0.38%</b>
<b>Participation:</b>	75%	<b>Coupon Date 4:</b>	29/05/2018	<b>0.00%</b>
<b>Underlying:</b>	BNP Paribas SLI Enhanced	<b>Coupon Date 5:</b>	29/05/2019	
	Absolute Return Index	<b>Coupon Date 6:</b>	29/05/2020	
		<b>Maturity:</b>	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					Indicative Performance	Indicative Coupon
Bond	Start Date	Maturity Date	Strategy Start Level	Strategy Level		
Tranche 1	29/05/2014	05/06/2020	118.18	109.84	-5.29%	0.00%

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## Product Overview

<b>Capital Protection:</b>	100% At Maturity*	<b>Coupons Paid</b>		
<b>Capital Protection by:</b>	F. Van Lanschot Bankiers N.V.	<b>Coupon Date 1:</b>	31/07/2015	<b>3.07%</b>
<b>Term:</b>	6 Years	<b>Coupon Date 2:</b>	01/08/2016	<b>0.00%</b>
<b>Liquid:</b>	At Discretion	<b>Coupon Date 3:</b>	31/07/2017	<b>0.00%</b>
<b>Participation:</b>	70%	<b>Coupon Date 4:</b>	31/07/2018	<b>0.00%</b>
<b>Underlying:</b>	BNP Paribas SLI Enhanced	<b>Coupon Date 5:</b>	31/07/2019	
	Absolute Return Index	<b>Coupon Date 6:</b>	31/07/2020	
		<b>Maturity:</b>	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	109.84	-6.49%	0.00%

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## Product Overview

<b>Capital Protection:</b>	100% At Maturity*	<b>Coupons Paid</b>		
<b>Capital Protection by:</b>	F. Van Lanschot Bankiers N.V.	<b>Coupon Date 1:</b>	28/09/2015	<b>0.15%</b>
<b>Term:</b>	6 Years	<b>Coupon Date 2:</b>	26/09/2016	<b>0.00%</b>
<b>Liquid:</b>	At Discretion	<b>Coupon Date 3:</b>	26/09/2017	<b>0.00%</b>
<b>Participation:</b>	70%	<b>Coupon Date 4:</b>	26/09/2018	<b>0.00%</b>
<b>Underlying:</b>	BNP Paribas SLI Enhanced	<b>Coupon Date 5:</b>	26/09/2019	
	Absolute Return Index	<b>Coupon Date 6:</b>	28/09/2020	
		<b>Maturity:</b>	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					Indicative Performance	Indicative Coupon
Bond	Start Date	Maturity Date	Strategy Start Level	Strategy Level		
Tranche 3	26/09/2014	05/10/2020	122.91	109.84	<b>-7.44%</b>	<b>0.00%</b>

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## Product Overview

<b>Capital Protection:</b>	100% At Maturity*			<b>Coupons Paid</b>
<b>Capital Protection by:</b>	F. Van Lanschot Bankiers N.V.	<b>Coupon Date 1:</b>	30/10/2015	<b>1.40%</b>
<b>Term:</b>	6 Years	<b>Coupon Date 2:</b>	31/10/2016	<b>0.00%</b>
<b>Liquid:</b>	At Discretion	<b>Coupon Date 3:</b>	30/10/2017	<b>0.00%</b>
<b>Participation:</b>	60%	<b>Coupon Date 4:</b>	30/10/2018	<b>0.00%</b>
<b>Underlying:</b>	BNP Paribas SLI Enhanced	<b>Coupon Date 5:</b>	30/10/2019	
	Absolute Return Index	<b>Coupon Date 6:</b>	30/10/2020	
		<b>Maturity:</b>	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 4	30/10/2014	06/11/2020	121.71	109.84	-5.85%	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.

## Product Overview

<b>Capital Protection:</b>	100% At Maturity*			<b>Coupons Paid</b>
<b>Capital Protection by:</b>	F. Van Lanschot Bankiers N.V.	<b>Coupon Date 1:</b>	30/10/2015	<b>1.40%</b>
<b>Term:</b>	6 Years	<b>Coupon Date 2:</b>	31/10/2016	<b>0.00%</b>
<b>Liquid:</b>	At Discretion	<b>Coupon Date 3:</b>	30/10/2017	<b>0.00%</b>
<b>Participation:</b>	60%	<b>Coupon Date 4:</b>	30/10/2018	<b>0.00%</b>
<b>Underlying:</b>	BNP Paribas SLI Enhanced	<b>Coupon Date 5:</b>	30/10/2019	
	Absolute Return Index	<b>Coupon Date 6:</b>	30/10/2020	
		<b>Maturity:</b>	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	109.84	-5.85%	0.00%

## Notes

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

\*Subject to counterparty risk.

## Product Overview

<b>Capital Protection:</b>	100% At Maturity*	<b>Coupons Paid</b>		
<b>Capital Protection by:</b>	F. Van Lanschot Bankiers N.V.	<b>Coupon Date 1:</b>	27/11/2015	<b>1.52%</b>
<b>Term:</b>	6 Years	<b>Coupon Date 2:</b>	28/11/2016	<b>0.00%</b>
<b>Liquid:</b>	At Discretion	<b>Coupon Date 3:</b>	27/11/2017	<b>0.00%</b>
<b>Participation:</b>	60%	<b>Coupon Date 4:</b>	27/11/2018	
<b>Underlying:</b>	BNP Paribas SLI Enhanced	<b>Coupon Date 5:</b>	27/11/2019	
	Absolute Return Index	<b>Coupon Date 6:</b>	27/11/2020	
		<b>Maturity:</b>	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					Indicative Performance	Indicative Coupon
Bond	Start Date	Maturity Date	Strategy Start Level	Strategy Level		
Tranche 6	27/11/2014	04/12/2020	123.14	109.84	-6.48%	0.00%

## Notes

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\*Subject to counterparty risk.

## Product Overview

<b>Capital Protection:</b>	100% At Maturity			<b>Coupons Paid</b>
<b>Capital Protection by:</b>	Credit Suisse	<b>Coupon Date 1:</b>	30/06/2017	<b>0.45%</b>
<b>Term:</b>	10 Years	<b>Coupon Date 2:</b>	29/06/2018	<b>0.95%</b>
<b>Liquid:</b>	Daily	<b>Coupon Date 3:</b>	28/06/2019	
<b>Participation:</b>	100%	<b>Coupon Date 4:</b>	30/06/2020	
<b>Minimum Return:</b>	0.45%	<b>Coupon Date 5:</b>	30/06/2021	
<b>Underlyings:</b>	Ethna Aktiv Fund	<b>Coupon Date 6:</b>	30/06/2022	
	Nordea Stable Return Fund	<b>Coupon Date 7:</b>	30/06/2023	
	Old Mutual Equity Absolute	<b>Coupon Date 8:</b>	28/06/2024	
	Return Fund	<b>Coupon Date 9:</b>	30/06/2025	
		<b>Coupon Date 10:</b>	30/06/2026	
		<b>Maturity Date:</b>	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	-0.65%	3.23%	1.08%
	-	Ethna Aktiv	129.48	5.33%		
	06/07/2026	Old Mutual Equity Ab	1.29	8.26%		

## Notes

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

\*Subject to counterparty risk.

## Product Overview

<b>Capital Protection:</b>	100% At Maturity		
<b>Capital Protection by:</b>	Credit Suisse	<b>Start Date:</b>	23/09/2016
<b>Term:</b>	10 Years	<b>Coupon Date 1:</b>	02/10/2017 <b>1.00%</b>
<b>Liquid:</b>	Daily	<b>Coupon Date 2:</b>	01/10/2018 <b>1.00%</b>
<b>Minimum Return:</b>	4.50%	<b>Coupon Date 3:</b>	30/09/2019
<b>Underlying:</b>	Eurostoxx 50 Index	<b>Coupon Date 4:</b>	30/09/2020
		<b>Coupon Date 5:</b>	30/09/2021
		<b>Coupon Date 6:</b>	30/09/2022
		<b>Coupon Date 7:</b>	02/10/2023
		<b>Coupon Date 8:</b>	30/09/2024
		<b>Coupon Date 9:</b>	30/09/2025
		<b>Coupon Date 10:</b>	30/09/2026
		<b>Maturity Date:</b>	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	3168.29	4.48%

## Notes

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

\*Subject to counterparty risk.

## Product Overview

<b>Capital Protection:</b>	100% At Maturity*	<b>Term:</b>	5 Years
<b>Capital Protection by:</b>	Ulster Bank	<b>Liquid:</b>	At Discretion
<b>Participation:</b>	100%	<b>Underlying YTD:</b>	-5.77%
<b>Underlying:</b>	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	253.13	2.93%	102.93%

## Notes

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

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



# 50/50 Split Income Bond

28/11/2018

## Product Overview

<b>Capital Protection:</b>	100% At Maturity*	<b>Term:</b>	5 Years
<b>Capital Protection by:</b>	Ulster Bank	<b>Liquid:</b>	At Discretion
<b>Participation:</b>	100%	<b>Underlying YTD:</b>	<b>-4.42%</b>
<b>Underlying:</b>	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	226.62	-1.17%	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

<b>Capital Protection:</b>	100% At Maturity*
<b>Capital Protection by:</b>	F. Van Lanschot Bankiers N.V.
<b>Term:</b>	6 Years
<b>Liquid:</b>	At Discretion
<b>Participation:</b>	100%
<b>Underlying:</b>	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	3168.29	-12.37%	100.00%

## Notes

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

\*Subject to counterparty risk.

## Product Overview

<b>Capital Protection:</b>	100% At Maturity			<b>Coupons Paid</b>
<b>Capital Protection by:</b>	BBVA	<b>Start Date:</b>	31/03/2017	
<b>Term:</b>	10 Years	<b>Coupon Date 1:</b>	26/03/2018	<b>1.50%</b>
<b>Liquid:</b>	Daily	<b>Coupon Date 2:</b>	25/03/2019	
<b>Minimum Return:</b>	7.30%	<b>Coupon Date 3:</b>	24/03/2020	
<b>Underlying:</b>	Eurostoxx Select Dividend 30 Index	<b>Coupon Date 4:</b>	24/03/2021	
		<b>Coupon Date 5:</b>	24/03/2022	
		<b>Coupon Date 6:</b>	24/03/2023	
		<b>Coupon Date 7:</b>	25/03/2024	
		<b>Coupon Date 8:</b>	24/03/2025	
		<b>Coupon Date 9:</b>	24/03/2026	
		<b>Coupon Date 10:</b>	24/03/2027	
		<b>Maturity Date:</b>	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	1910.95	-6.49%

## Notes

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

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

\*Subject to counterparty risk.

# Alternative Funds Income Bond

28/11/2018

## Product Overview

<b>Capital Protection:</b>	100% At Maturity*			<b>Coupons Paid</b>
<b>Capital Protection by:</b>	Bank Of Ireland	<b>Start Date:</b>	22/04/2015	
<b>Term:</b>	6 Years	<b>Coupon Date 1:</b>	22/04/2016	<b>0.00%</b>
<b>Liquid:</b>	At Discretion	<b>Coupon Date 2:</b>	24/04/2017	<b>0.00%</b>
<b>Participation:</b>	95%	<b>Coupon Date 3:</b>	23/04/2018	<b>0.00%</b>
<b>Underlying:</b>	BNP Paribas Alternative Funds	<b>Coupon Date 4:</b>	23/04/2019	
	Index	<b>Coupon Date 5:</b>	22/04/2020	
		<b>Coupon Date 6:</b>	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	110.26	-10.35%	0.00%

## Notes

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**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\*  
**Capital Protection by:** Bank of Ireland  
**Participation:** 70%  
**Underlying:** Ethna Aktiv E Fund

**Term:** 6 Years  
**Liquid:** At Discretion  
**Underlying YTD:** -3.40%

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	127.26	-7.63%	100.00%

## Notes

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**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

<b>Capital Protection:</b>	100% At Maturity			<b>Coupons Paid</b>
<b>Capital Protection by:</b>	BBVA	<b>Start Date:</b>	03/04/2017	
<b>Term:</b>	5 Years	<b>Coupon Date 1:</b>	03/04/2018	<b>0.60%</b>
<b>Liquid:</b>	Daily	<b>Coupon Date 2:</b>	03/04/2019	
<b>Minimum Return:</b>	1.95%	<b>Coupon Date 3:</b>	03/04/2020	
<b>Underlying:</b>	Eurostoxx Select Dividend	<b>Coupon Date 4:</b>	06/04/2021	
	30 Index	<b>Coupon Date 5:</b>	04/04/2022	
		<b>Maturity Date:</b>	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	1910.95	-7.33%

## Notes

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**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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