



BESPOKE
Investments Limited

The Bespoke **Fast Momentum** Bond 3

Bespoke Investments Limited is delighted to launch the latest of the Fast Momentum Bond Series, The Bespoke Fast Momentum Bond 3 (the Bond).

- The Bond offers Capital Protected investment exposure (Capital Protection provided by Bank of Ireland) to the Commerzbank Fast Momentum 7% EUR Excess Return Index (the Index).
- The Index has an absolute return focus, aiming to deliver positive performance regardless of market direction or momentum.
- The Investment Only option of the bond offers 100% participation in the index, with 100% Capital Protection at maturity provided by Bank of Ireland.
- The Split Deposit Option of the Bond offers 85% participation in the index for the Investment Element (80%) and an attractive 5% fixed one-year interest rate (0.82% CAR) on the Deposit Element (20%) which is repaid to the investor after 1 year.

Warning: If you cash in your investment before 6th December 2019 you may lose some or all of the money you invest.

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

Reasons to Invest in The Bespoke Fast Momentum Bond 3

1) Absolute Return Strategy: This investment is capable of producing strong returns in any market environment. Markets do not have to rise in order for this investment to perform.

2) Strong Back Testing: Had this bond been available for the 6 year period ending 31st July 2013, the performance would have been 41.71%(5.98% annualised).

3) Diverse Asset Spread: The index is transparent and invests in a broad range of assets including European Equities, German Equities, US Equities, Asian Equities and Commodities. Furthermore it takes both long and short positions on these asset classes and is not dependent on these assets performing well to produce a positive return.

4) Split Deposit Option: The Split Deposit Option offers Investors an attractive fixed interest rate of 5% (0.82% CAR) on 20% of the investment, which is repaid to investors after 12 months.

5) Capital Protection: This bond provides full capital protection at maturity (Capital Protection Provided by Bank of Ireland).

For Further Information on this investment please contact your investment advisor or Bespoke Investments Limited on 0818 306090.

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The Opportunity

The Bespoke Fast Momentum Bond offers investors exposure to a well-diversified, innovative, transparent, absolute return investment strategy with a strong track record using both live past performance and simulated performance. The index uses alternative investment techniques to exploit profit opportunities using the Eurostoxx 50 Index, the Dax Index, the S&P 500 Index, Hang Seng Index and a Commodity basket including Brent Oil and Gold. The Bond offers 100% or 85% exposure to the underlying index, depending on which option is chosen, with 100% capital protection at maturity. The graph below shows how this bond would have performed, had it been available between for the 6 year period 31/07/2007 to 31/07/2013, using a combination of live past performance and simulated data.

Simulated performance of the Index over 6 year period ending 31 July 2013



Source: Bloomberg (31 July 2007 to 31 July 2013. Data from 31 July 2007 to 27 February 2011 is simulated. Data from 28 February 2011 to 31 July 2013 is live) after all fees and charges but before taxation.

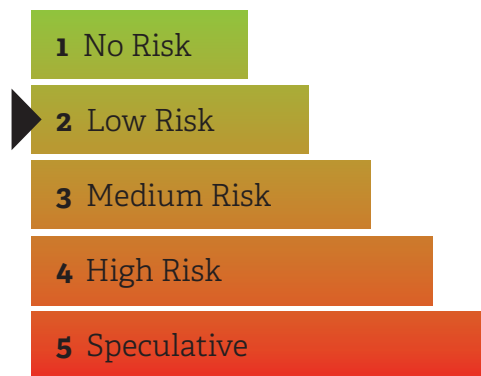
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Warning: These simulated performance figures are estimates only. They are not a reliable guide to the future performance of the investment

Bond Summary

Term:	6 Years
Capital Protection:	100% at Maturity
Participation:	100% for the Investment Only Option 85% for the Investment Element of the Split Deposit Option
Split Deposit Rate:	5% 1-year fixed interest rate (0.82% CAR) on the Deposit Element of the Split Deposit Option.
Closing Date:	29th November 2013 (22nd November for Irish Life and Friends First Insured Self Directed Pension Plans)
Underlying Investment Strategy:	Commerzbank Fast Momentum 7% EUR Excess Return index (Bloomberg: CBKIFM7E Index)

Risk Scale



Bespoke Investments Limited considers the Bond to be **Low Risk** with a Risk Score of 2 on the Risk Scale.

Warning: This document is just a summary, the purpose of which is to illustrate the indicative key features of the bond and to facilitate personal investors in discussing this bond with their Investment Advisor in more detail. Investors should not rely on this document but on the brochure where a full list of Warnings is included.