

BESPOKE CAPITAL SECURE CALLABLE BOND

SUMMARY DOCUMENT



CATHEDRAL
Financial Consultants Limited

THE BESPOKE CAPITAL SECURE CALLABLE BOND IS IDEAL FOR INVESTORS AND INSTITUTIONS SEEKING REALISTIC CAPITAL GROWTH IN EXCESS OF BOTH INFLATION AND DEPOSIT RATES.

- **100% Capital Guarantee.** The Bespoke Capital Security Callable Bond is 100% Capital Guaranteed by IIB Bank Plc, an A+ rated institution, and is fully covered by the recently announced Government Deposit Guarantee Scheme.
- **The Investment Term** of the Bond is a maximum of 4 years, with potential exit options at the end of year 1, year 2, year 3 and year 4 - assuming the required “**call function**” target is met.
- The “**call function**” target is met if all indexes are above their initial entry level. That is, if the 3 selected indices are up, even by 1 tick, at the anniversary date in any of years 1, 2, 3, or 4, the bond automatically matures and the coupon is paid in full.
- Assuming the call function target is met, a coupon return of **8% simple per annum**, is payable on the maturity date, i.e. either year 1, 2, 3, or 4. Otherwise capital is returned in full.
- The **underlying indices** are the Dow Jones Eurostoxx 50 (Europe), the Hang Seng China Enterprise Index (China) and the Ishares MSCI Brazil Index (Brazil). These indices have been carefully selected as the promoter believes that all 3 indices are extremely well priced at present and offer superb potential over the short, medium and long term.
- Equity markets worldwide have seen **significant declines** over the last year and turmoil over the last three months, as confidence in the financial sector had hit a new low. This represents significant opportunity in our opinion.
- **This investment does not require a rebound or a strong performance in equity markets to pay an annual coupon of 8%, a return significantly above deposit rates. Instead, it merely requires the three indices it invests in, to be above their initial strike level, by even the smallest amount.**

* The above is a summary document for The Bespoke Capital Secure Callable Bond. Investors should familiarise themselves with the full investment brochure before making a final decision.

WARNING: THE VALUE OF YOUR INVESTMENT MAY GO DOWN AS WELL AS UP. IF YOU ENCASH YOUR INVESTMENT BEFORE THE MATURITY DATE YOU MAY LOSE SOME OR ALL OF THE MONEY YOU PUT IN.

Cathedral Financial Consultants Limited is Regulated by the Financial Regulator