# **RAIFFEISEN**

# Structured products easily explained

## **Definition and advantages**



Structured products are innovative and flexible investment instruments that represent an attractive alternative to direct financial investments (such as equities, bonds, currencies, etc.).

Thanks to their **flexibility**, suitable investment solutions can be found **for every risk profile**, even in demanding market environments. The quality of a structured product depends among other things on the creditworthiness of the debtor (issuer).



Every market view



Every risk profile



Every investment class



High liquidity



### **Possible underlyings**

The underlying is the financial instrument on which a structured product is based. The price movement of the underlyings is the most important factor influencing the price movement of the structured product, which consists of one or more underlyings. Raiffeisen offers a broad investment universe with more than 4,300 underlyings. The most common underlying types are:

Foreign currencies Reference Obligations

Futures Equities Indices

Bonds Interest rates

**Commodities** 

### Why choose to invest in Raiffeisen structured products?



#### Swissness

Raiffeisen is the third largest banking group in Switzerland and the leading Swiss retail bank. From production to distribution, the entire value chain of our investment solutions is largely created in Switzerland. Raiffeisen Group has the largest banking branch network in Switzerland and thus proves that client proximity and regional establishment in the respective language regions are among our core concerns.



Raiffeisen Switzerland has a rating of A3 from the rating agency Moody's, making it one of the top Swiss banks in this respect. In recent years, the Group has achieved improving results and is forecasting continued positive business development for the current financial year.

The outstanding credit rating is the result of the cooperative bank's sustainable and solid business policy.



### iality of service

Our quality of service is demonstrated by the superior consultancy service we offer our clients, a high level of product innovation and efficient market making. This has already earned us three Swiss Derivative Awards in recent years. Raiffeisen received the award for "Top service" and "Best currency/interest product" as well as the Swiss Derivative Award for the "Best commodities product".

#### Possible currencies

(Many other product currencies possible, such as AUD, NZD, NOK, etc.)



**CHF** Swiss francs



EUR euros



**USD** US dollars

### The four most important categories

of structured products







#### **Capital Protection**

1 Capital Protection Certificate
with Participation
2 Convertible Certificate

2 Convertible Certificate
 3 Barrier Capital Protection Certificate
 4 Capital Protection Certificate with Coupon



#### Yield Enhancement

Discount Certificate
 Barrier Discount Certificate
 Reverse Convertible
 Barrier Reverse Convertible
 Express Certificate



#### **Participation**

1 Tracker Certificate
2 Outperformance Certificate
3 Bonus Certificate
4 Bonus Outperformance Certificate
5 Twin-Win Certificate



#### Leverage

1 Warrant
2 Spread Warrant
3 Warrant with Knock-Out
4 Mini-Future
5 Constant Leverage Certificate



you the choice. Risk increase in the four categories, but the potential for high returns is also greater!











