

RAIFFEISEN



**Structured products
easily explained.**

We open up new horizons

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 and currencies.

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:

ETFs
Futures
Bonds
Equities
Interest rates
Indices
Reference Obligations
Commodities

These as well as many other product currencies are possible (such as AUD, NZD, NOK etc.).



CHF Swiss francs



EUR Euros



USD US Dollars

Advantages.

Variety

Using structured products, targeted investments can be made in specific markets and investment ideas or the overall risk of a portfolio can be managed according to the assessment of the financial markets.

Investor needs

Structured products offer investors suitable payment profiles for every risk profile and market scenario that cannot be replicated with traditional investments.

Accessibility

A further advantage of structured products lies in the easier access they provide to new markets and commodities, which until now had often only been open to investments from institutional investors.

Costs

The costs for the acquisition of a structured product are generally lower for investors than is the case for the purchase of individual components.

Risks.

Issuer risk

Structured products are securitised debt securities and are subject to the default risk of the issuing financial institution. Re-payment therefore not only depends on the performance of the underlying, but also the solvency of the issuer. It is thus recommended to check the creditworthiness of the issuer.

Market risk

If the expected scenario does not materialise, structured products can suffer a loss. Depending on the product, this may be disproportionately lower or higher than that of the underlying.

Transparency

Structured products can appear complex at first glance. However, a descriptive product sheet is provided for each product that describes the key characteristics of the product, its prospects for profits and losses as well as the most significant risks for investors. Our advisors are also available to support you.

What speaks in favour of an investment 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.



Security

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.



Quality of service

Clients benefit from our service quality with the following services:

- Expertise and advice
- Creation of product descriptions
- New products in subscription on a weekly basis
- Receipt of a weekly newsletter
- Tailor-made solutions



Product innovation

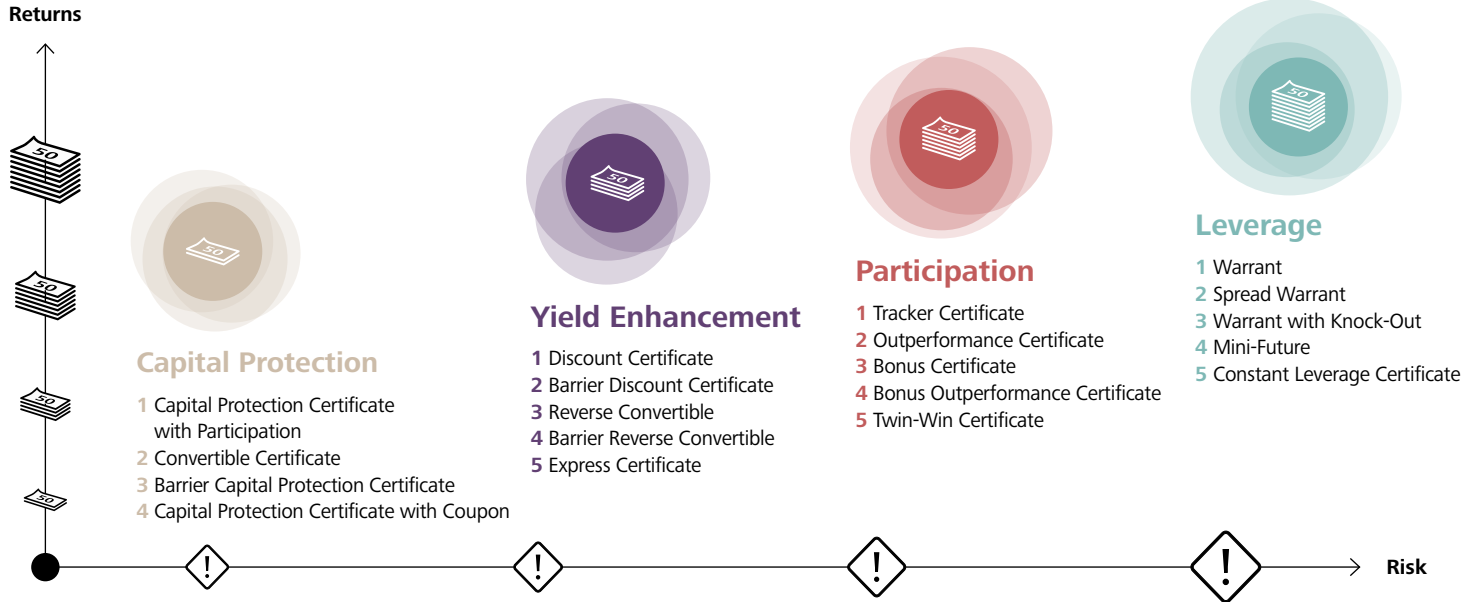
Raiffeisen stands out thanks to its high level of product innovation and efficient market making. These qualities have been recognised with three Swiss Derivative Awards.

Raiffeisen has received accolades in the «Top Service» and «Best Currency / Interest Product» categories as well as the Swiss Derivative Award for the «Best Commodity Product».

The four most important categories of structured products.

Which is the right product for me?

Structured products offer you the choice. The risk increases in the four categories, but the potential for high returns is also greater!



Capital protection products

Low-risk and protected investment

Capital protection products are especially suitable for security-oriented investors. The investor receives a predetermined minimum repayment of the invested capital. Capital protection products have the advantage that the investor benefits from positive price developments but at the same time is also protected against negative price movements. The invested capital is preserved in accordance with a defined minimum repayment guarantee.

Yield enhancement products

Excess yields in sideways-moving markets

Yield enhancement products are an attractive alternative to direct investments and are among the most popular investment options in Switzerland. They are ideal for sideways-moving or slightly falling markets. The investor forgoes the option to participate fully in the positive performance of the underlying. In return, the investor is compensated with a certain level of capital protection (up to the barrier) and a guaranteed coupon that is significantly above the current level of interest. The yield is limited to the guaranteed coupon payments and dividends are waived.

Participation products

Participate simply in markets and investment themes

Participation products allow investors to participate in one or more underlyings. Investors can invest in certain markets (e.g. countries, indices) or investment themes (e.g. sectors, technologies) on an unrestricted basis with just a single investment product. Possible profits or losses relate directly to the underlying and are therefore comparable to a direct investment.

Leverage products

Low capital invested, large sums moved

Leverage products are derivatives that allow investors to participate disproportionately in the positive or negative performance of an underlying with the help of leverage. For leverage products, the capital invested is significantly lower than would be the case for a direct investment in the corresponding underlying. Leverage products allow for considerable sums of money to be moved with a low level of invested capital. The greater the leverage, the higher the return opportunities – at the same time, however, the risk of the total loss of the invested capital is thus also higher.

Swissness,
security
and quality of
service

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Structured Products**

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