



Structured Retail Products are flexible Investment Bonds that can invest in any Asset Class or Investment Type with structured investment outcomes

WHAT?

Structured Retail Products (SRPs) are flexible Investment Bonds that can:

Invest in any asset class:

- Equities, bonds, cash
- Hedge funds, private equity
- Commodities, real estate
- Derivatives (futures & options)

Invest in any Investment Type:

- Individual shares or other assets
- Share or other asset portfolios
- Indices
- Funds, ETFs, ETCs

Have predefined or Structured Investment Outcomes. For example:

- A fixed income level
- A predefined return if performance targets are met
- A maximum product loss

SRPs or Bonds can be created with full Capital at Risk or have some degree of Capital Protection. SRIs of 1 to 7 can be achieved. SRPs or Bonds are in the form of Note (a regulated instrument) that can be listed on a Stock Exchange.

WHY?

Offer your firm's own Bond to your investor clients with your branding and livery.

Your firm dictates the Investment Strategy, Underlying Investments and the Investment Return formula of the Bond in full.

Your firm has full control over all the Costs and Charges of your Bond.

Your firm has full control of the SRI of your Bond (Bond can be designed to have any SRI from 1 to 7 as required).

Design your firm's own:

- Fixed Income Bonds
- Capital Protected Bonds
- Capital Growth Orientated Bonds
- Hybrid Bonds (with multiple investment objectives or potential outcomes)

Potential for your firm to offer your Bond to personal, pension (SSAP and insured Schemes) and post retirement investors.

Be in a position to articulate investment performance clearly and transparently to your investor clients.

HOW?

Work with DAM and its partners to create your Bond.

DAM will advise you on all aspects of the creation of the Bond including the selection of counterparties, underlying investment(s), the investment strategy and the administrative and advice infrastructure required.

DAM will facilitate the production of Brochures, KIDs and other marketing materials.

INVESTMENT ADVISOR TERMS

You decide on Fee % paid to your firm from the Bond.

Investment Advisors must be regulated firms. We understand that firms should be authorised to provide advice in relation to "Listed Shares and Bonds" in order to provide advice in relation to SRPs/Bonds.

Warning: This document is intended for Investment Advisor firms only.

INVESTMENT RISK LEVEL

The Risk Score will depend on the specific features of each Bond.

1

2

3

4

5

6

7