

# Structured Deposit and Structured Investment Products - UK - February 2012

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“In the trade-off between risk and return, consumers continue value capital protection over the potential for high returns. However, this does not mean that UK consumers are entirely risk-averse: more than 50% would consider investing a proportion of their savings and investments into products that carry a degree of risk to their capital.”

– Deborah Osguthorpe, Senior Financial Services Analyst

## In this report we answer the key questions:

- Can the market reverse the recent decline in sales volume?
- How will the implementation of the RDR impact the market?
- How comfortable are consumers with the concept of investment risk?
- To what extent do consumers value capital protection over higher rewards?
- What types of structured products appeal most to consumers?

### Definition

The term structured products covers a broad range of products that typically have the following features:

- defined returns and defined risks
- a defined term (often five or six years)
- linked to a defined measurement (eg FTSE 100, RPI, S&P 500 etc)
- opportunity to achieve income or growth (not usually both).

Structured products typically invest the majority of an investment into a note or deposit account which is designed to cover the capital guarantee that ensures that some or all of the capital is returned at the end of the product term. The remaining proportion of the investment is invested in derivatives that are used to generate the returns needed to deliver the defined capital growth or income. This report includes analysis of the retail structured products industry, focusing mainly on the structured products typically sold via IFAs, and banks/building societies.

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