

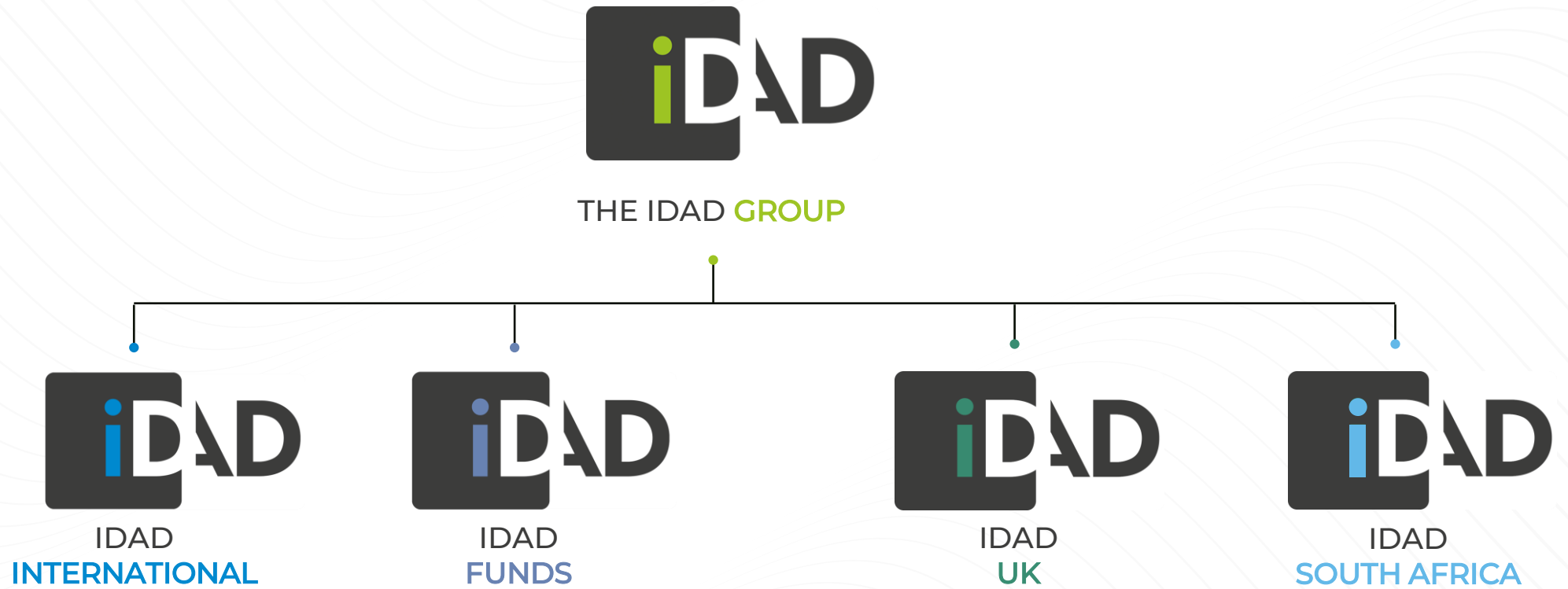


STRUCTURED PRODUCTS

WHY IDAD & OUR SP'S

MIRANDA KARADEMIR – BUSINESS DEVELOPMENT MANAGER





IDAD WHO ARE WE?

IDAD has a reputation as a Structured Product powerhouse. We believe that we have a phenomenally successful track record of delivering excellent growth without compromising on capital security. Our approach is based on capital preservation first, with growth or income opportunities structured to suit different market conditions.



2002

IDAD was founded in 2002 and has grown to become a recognised global leader in the design and build of Structured Products.

2.1bn

Over \$2.1Bn of products issued mainly through regulated Independent Financial Advisers both in the UK and Internationally (since 2020).

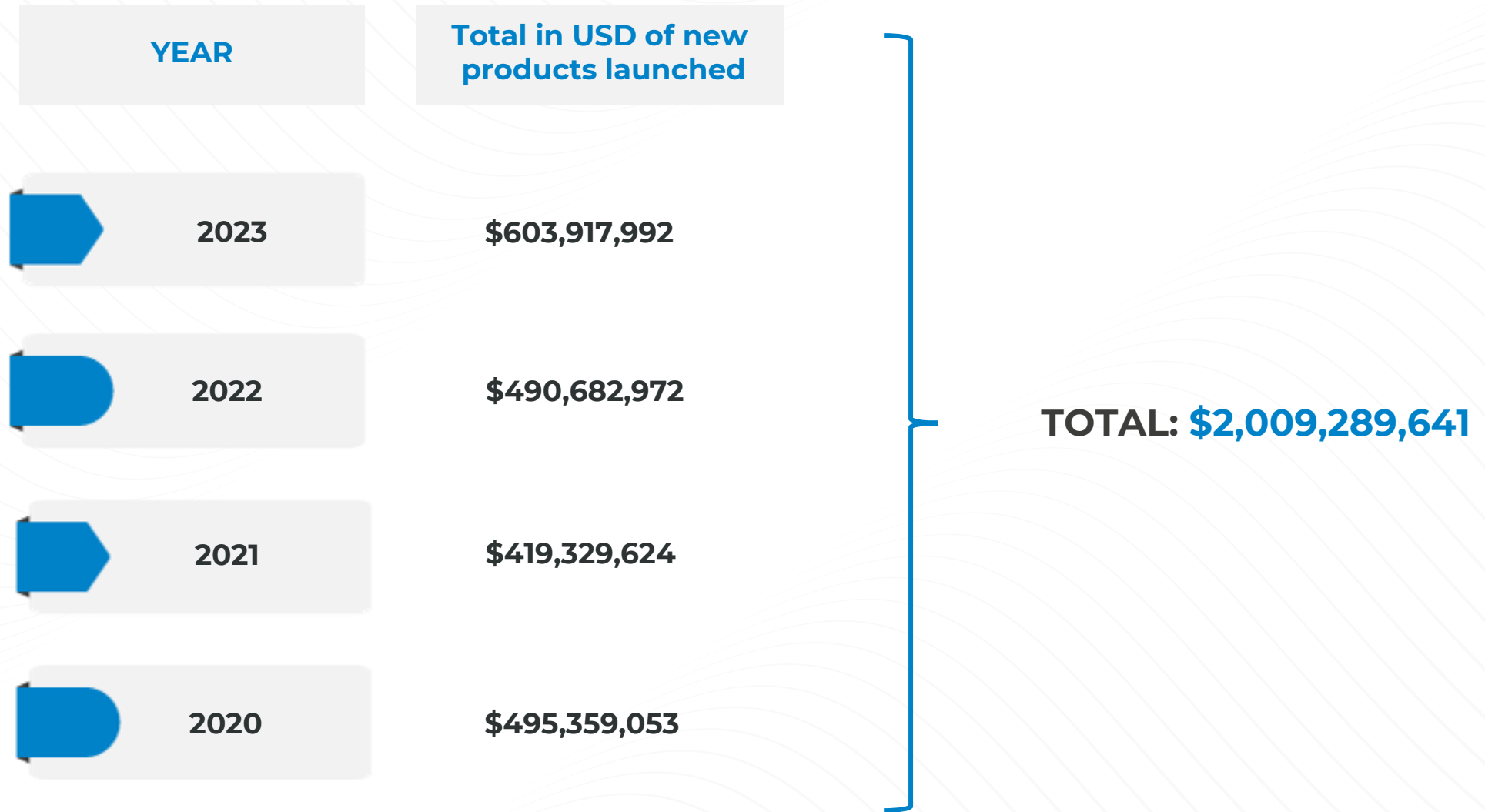
2,500+

Over 2500 products internationally issued, operating with 35+ recognised banks with excellent credit ratings.



Fully regulated by the UK Financial Conduct Authority.

TOTAL NEW PRODUCTS LAUNCHED BY YEAR



Source: IDAD 26/02/2024



Offices in the City of London, Hampshire and South Africa.



Over 35 employees specialised in all areas of the business from Fund Management to the dedicated in house operations team.



Sales Managers based Globally to support you and your team.



Training and CPD certificates.

IDAD - OUR SUCCESS



IDAD a structured product powerhouse for over 20 years!

- Longevity of our global adviser relationships
- We've got so much experience and not just because we are all old!
- International Team: over 250 years' experience
- UK Team: over 100 years' experience
- Regulated by the Financial Conduct Authority in the UK
- Regulated by the FSCA in South Africa

FULL TRANSPARENCY:

- Details of all previous products
- Fantastic track record

WHAT DO WE DO?

Design **suitable & appropriate** investment products for the end client.

Support and work with suitably authorised Financial Advisers, brokerages and family offices globally with our products.

Work with Professional/Qualified and Institutional investors.

TWO MAIN SOLUTIONS:

1. Off the shelf
2. Bespoke

SUPPORT:

- ✓ Materials
- ✓ Post-sale service

**AVERAGE ANNUAL PERFORMANCE ON ALL MATURED PRODUCTS:
7.71% p.a.**

2605

Total number of Products issued

1478

Total number of Products matured

4.11%

% of Products to make a loss

1.77%

% of Products to only return 100%

ANNUALISED PERFORMANCE BY PRODUCT TYPE:

9.50%

Autocall

6.73%

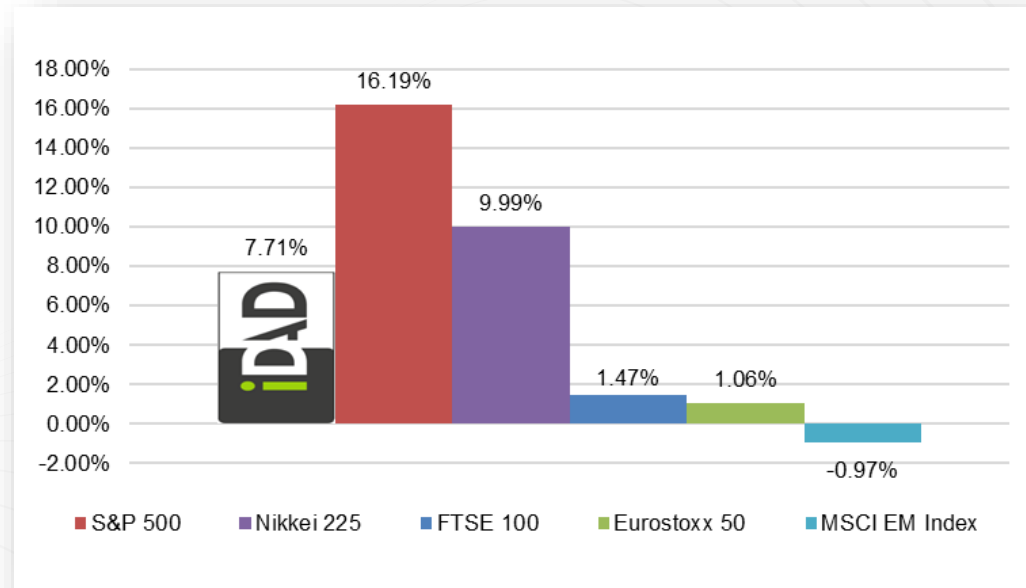
Conditional Income

4.15%

Fixed Income

1.57%

Capital Protected



Source: IDAD 28/03/2024. Bloomberg 02/01/2008 - 28/03/2024

POST SALES SUPPORT

- We Issue Valuations on a regular basis
- We provide coupon news
- We tell you when a note has qualified for an autocall (Early Maturity)

Current Price shown on all of our products

CURRENCY USD
STRIKE DATE 21/03/2024
ISIN XS2662072045
COUNTERPARTY Natixis
TYPE Note

UNDERLYINGS
 Eurostoxx 50
 S&P 500
 Nikkei 225

RETURN & BARRIERS

Maximum Term: 3 years Investment Structure: Fixed Income Fixed Income Rate: USD: 6.75% p.a. (Paid Quarterly) Capital Risk: Not capital protected Capital Protection Barrier: 65% Final level (European style)
NEXT POTENTIAL MATURITY DATE 23/03/2027

[FACTSHEET](#)

[KEY INFORMATION DOCUMENT \(KID\)](#)

[FVC REPORT](#)

If you need a valuation our website has a valuation report at a click of a button

Barclays 80-70 Memory Income Autocall March 2024 GBP

Strike Date: 19/03/2024

Next Observation Date: 19/06/2024

Final Observation Date: 19/03/2029

Returns and Barriers:

Maximum Term: 5 years
 Investment Structure: Memory Income Autocall
 Autocall Opportunities: Quarterly (First Observation at 24 months)
 Autocall Trigger: 100% of initial level
 Memory Income Rate: GBP: 2.00% Quarterly (8.00% p.a.)
 Income Trigger: 80% of initial level
 Capital Risk: Not capital protected
 Capital Protection Barrier: 70% Final level (European style)

ISIN: XS2728016812

Currency: GBP

Current Price: 99.50% (as at 21/03/2024 10:24 UK Time)

Coupons Paid to Date: 0.0000%

Underlying	Strike Level	Last COB Level	Increase/Decrease
Nikkei 225	40,003.60	40,003.60	0.00%
FTSE MIB	34,262.36	34,293.29	0.09%
OMX Stockholm 30	2,514.93	2,510.44	-0.18%

WHAT IS A STRUCTURED PRODUCT?

A pre-packaged investment that is linked to an underlying basket of assets which will pay a pre-determined return if certain conditions are met

There are numerous different shapes of structured products however the most common are:

- ✓ Memory Income Autocall notes
- ✓ Classic Autocall Growth notes
- ✓ Capital Protected notes



HOW DO STRUCTURED PRODUCTS WORK?

The higher the reward the greater the risk (or the lower the probability of achieving it)

- Structured products don't break this rule, but they can skew it in favour of investors' requirements

A higher probability of achieving a targeted return

- Match products to client requirements – normally 5-12% p.a. growth with limited and clearly defined risk to capital. Regular liquidity and short to medium-term investment horizon

Giving up the opportunity for high growth

- Because we “give-up” growth above a certain level (and dividends where they apply) we're able to get capital protection and increase the chance of the targeted pay-off

Tailored to market conditions

- Low interest rates, markets uncertain at best with little prospect for sustained growth?
- “Defensive” pay-offs that may deliver positive returns even if markets fall

WHAT MAKES STRUCTURED PRODUCTS DIFFERENT?

- They have the flexibility to deliver solutions to beat markets, both bull and bear
- They will have a defined objective – it may be for income, growth, capital protection or any combination thereof
- They will have a fixed term investment, so has a target date for that objective to be met
- They will have returns built around a risk / reward strategy which in itself will be a reflection of the client's risk profile
- They can be structured within a short time frame so can maximise market opportunities as soon as they arise
- And no matter what the markets are like, **investment opportunities will exist**



HOW DO THEY ADD VALUE TO PORTFOLIOS?



- Provide a set outcome from the start – if X happens you get Y
- **Headline Rates** – helps investor focus on risk / reward equation
- **Payoff determined at the outset**
- Provide regular income payments – **Fee Mitigation** - cover Portfolio charges or cash for **Income Drawdown**
- **Daily Liquidity** – if you need to sell out early you can
- Can be designed to produce a **suitable** level of income or growth at a reduced level of risk
- Provide strong levels of capital protection in exchange for capped returns
- Potential for a positive return in **ALL** market conditions
- Offer re-investment opportunities if a note matures early
- **Counterbalance to traditional assets**

SPS IN PORTFOLIOS – SOME GUIDELINES



- **Appropriate investment split for client objectives**
 - Typically 20-50% cash & SPs and 50-80% “traditional” assets
- **Diversify underlying investment links**
 - The normal rules of investment still apply
 - Typically widely-based index links
 - Different index for different products
- **Counterparty diversification**
 - Different banks
 - Appropriate risk with issuing banks
 - Typically 25% max per issuer

WHAT'S THE SECRET?

- **The charges are a lot lower than a traditional fund**
 - Total typical costs may be 1-1.25% in total over 6 years compared to 0.75-1% p.a. **(each year)** for a fund (so structured product normally “half price” or better)
- **Designed to match market conditions and client demand**
 - Can match asset allocation in a more efficient way – delivering an increased probability of delivering target growth rates by reducing the number of outcomes
- **Simplicity and Liquidity**
 - Easy for investors to understand what they'll receive and no “lock-ins”
 - Full liquidity provided daily by the World's largest financial institutions



WHY DO CLIENTS LIKE STRUCTURED PRODUCTS?



- ✓ Capital Protection
- ✓ Defined returns
- ✓ Growth / Income in varied market conditions
- ✓ Potential for an early maturity & liquidity
- ✓ Positive returns into client cash account
- ✓ Straightforward - If X happens you receive Y

WHY DO INVESTORS CHOOSE SPS?

Markets are up 15% and
you have made 10%

HAPPY



Markets are up by 1% and
you have made 10%

REALLY
HAPPY



Markets are down by 30%
and you get all of you
money back
REALLY REALLY
HAPPY



WHY IDAD? – BENEFITS OF ALLOCATING TO IDAD SP'S



- ✓ **WE HEDGE ALL OUR 'OFF THE SHELF' PRODUCTS**
 - We take the hedging risk for you
 - Terms are confirmed so you can confidently discuss with your client without concerns that the pricing will change
- ✓ **RELIEF OF ADMINISTRATIVE BURDEN**
 - Our operations team undertake the book build for each product
 - Settlement for each product
- ✓ **VARIETY OF SHAPES AVAILABLE AT ANY GIVEN TIME**
- ✓ **NO MINIMUM RESTRICTIONS**
- ✓ **BESPOKE OPTION AVAILABLE IF REQUIRED – LOWER ENTRY LEVEL AND A QUICK TURNAROUND**

WHEN IS IT BEST TO ALLOCATE?

The truth is any time is a good time to allocate a percentage of your client's portfolio to notes. Depending on the shape structured products can provide a return in all market conditions: rising, flat and falling

- Capital protected growth notes - uncertain market conditions, expectation that markets will remain flat and rise over time
- Memory income shapes - can provide your clients a return even when markets are falling as well as when flat or rising
- Growth notes - flat and rising markets for a return
- Inflation risk if sitting in cash
- Great entry levels when markets are low
- Unlike other investment types you do not need growth to achieve a return for your clients retail or institutional

- ***It is better to have time in the markets rather than trying to time the market***

CURRENT PRODUCTS



ISSUER	CCY	LINKED TO	TRADES BY	RETURNS	PRODUCT PROFILE	ANNUALISED RETURN	ISIN	PRODUCT DETAILS
CAPITAL PROTECTED								
BBVA	USD	100% Capital Protected Autocall Switzerland: SMI Europe: Euro Stoxx 50 Japan: Nikkei 225 US: S&P 500	20 June 2024 (16:30 BST)	USD: 4.50% Semi-Annually	Semi-Annual Classic Autocall Investment Term: 6 Years Autocall Trigger: 100% of initial level (First Observation at 36 months) 100% Capital Protected at Maturity	USD 9.00%	USD: XS2760221726	Factsheet KID (USD)
CIBC	USD	S&P 500 Capital Protected US: S&P 500	23 June 2024 (16:30 BST)	USD Participation Rate: 140%	Quarterly Growth Participation Investment Term: 6 Years (First Averaging from 3 Months) 100% Capital Protected at Maturity	140% participation in the quarterly average performance of the S&P 500 if positive; 100% capital return if performance is zero or negative.	USD: XS2829205223	Factsheet KID (USD)
GROWTH								
BBVA	GBP USD	Semi-Annual Classic Autocall Switzerland: SMI Europe: Euro Stoxx 50 Japan: Nikkei 225 US: S&P 500	28 June 2024 (16:30 BST)	GBP: 5.85% Semi-Annually USD: 6.80% Semi-Annually	Semi-Annual Classic Autocall Investment Term: 6 Years Autocall Trigger: 100% of initial level (First Observation at 12 months) 60% Final Level (European Style) barrier	GBP: 11.70% USD: 13.60%	GBP: XS2760231014 USD: XS2760229463	Factsheet KID (GBP) KID (USD)
Soc Gen	USD	US Tech Early Low Hurdle Autocall Amazon.com Inc Microsoft Corp Tesla Inc Nvidia Corp	02 July 2024 (16:30 BST)	USD: 5.25% Quarterly	Quarterly Defensive Autocall Investment Term: 4 Years Autocall Trigger: 95% of initial level with 60% glider at month 12 50% Final Level (European Style) barrier	USD: 21.00% p.a.	USD: XS2814005844	Factsheet KID (USD)
Soc Gen	USD	Global Banks Low Hurdle Memory Knock-Out Autocall UniCredit SpA Commerzbank AG BBVA Morgan Stanley	23 June 2024 (16:30 BST)	USD: 3.80% Quarterly	Quarterly Memory Knock-Out Autocall Investment Term: 4 Years Knock-Out Trigger: 95% of initial level, reduced to 70% on Final Observation 50% Final Level (European Style) barrier	USD: 15.20 p.a.	USD: XS2814006735	Factsheet KID (USD)

ISSUER	CCY	LINKED TO	TRADES BY	RETURNS	PRODUCT PROFILE	ANNUALISED RETURN	ISIN	PRODUCT DETAILS
INCOME								
Natixis	GBP USD EUR	3 Year Triple Index Fixed income Europe: Euro Stoxx 50 US: S&P 500 Japan: Nikkei 225	01 July 2024 (16:30 BST)	GBP: 6.20% p.a. (Paid Quarterly) USD: 6.70% p.a. (Paid Quarterly) EUR: 5.00% p.a. (paid Quarterly)	Fixed Income Autocall Investment Term: 3 Years 65% Final Level (European Style) barrier	GBP: 6.20% p.a. (Paid Quarterly) USD: 6.70% p.a. (Paid Quarterly) EUR: 5.00% p.a. (paid Quarterly)	GBP: XS2736676102 USD: XS2736676284 EUR: XS2736676367	Factsheet KID (GBP) KID (USD) KID (EUR)
UBS	GBP USD	85-60 Memory Income Autocall Europe: Euro Stoxx 50 Italy: FTSE MIB Japan: Nikkei 225 US: S&P 500	18 June 2024 (16:30 BST)	GBP: 3.725% Semi-Annually USD: 4.175% Semi-Annually	Semi-Annual Memory Income Autocall Investment Term: 6 Years Autocall Trigger: 100% initial level (First Observation at 12 months) Income Trigger: 85% of initial level 60% Final Level (European style) barrier	GBP: 7.45% USD: 8.35%	GBP: XS2826668555 USD: XS2826668472	Factsheet KID (GBP) KID (USD)
BBVA	GBP USD	80-60 Memory Income Autocall UK: FTSE 100 Europe: Euro Stoxx 50 Japan: Nikkei 225 US: S&P 500	14 June 2024 (16:30 BST)	GBP: 3.50% Semi-Annually USD: 3.80% Semi-Annually	Semi-Annual Memory Income Autocall Investment Term: 6 Years Autocall Trigger: 100% initial level (First Observation at 12 months) Income Trigger: 80% of initial level 60% Final Level (European style) barrier	GBP: 7.00% USD: 7.60%	GBP: XS2759826014 USD: XS2759826105	Factsheet KID (GBP) KID (USD)
UBS	EUR	85-60 Memory Income Autocall US: S&P 500 Italy: FTSE MIB Japan: Nikkei 225	11 June 2024 (16:30 BST)	EUR: 1.53% Quarterly	Quarterly Memory Income Autocall Investment Term: 6 Years Autocall Trigger: 100% initial level (First Observation at 24 months) Income Trigger: 85% of initial level 60% Final Level (European style) barrier	EUR: 6.12%	EUR: XS2822443490	Factsheet KID (EUR)



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THANK YOU

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