

A guide to retail structured products

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Structured Products in Finance**

What is a Retail Structured Product?

A retail structured product is a financial instrument tailored to individual investors, combining different underlying assets and payoffs.

Introduction of Structured Products

Structured products emerged in the late 1990s, offering potential returns beyond traditional investments.

Types of Structured Products

Income-Structured Product: Offers regular interest payments before maturing at a specific date.

Digital Structured Product: Based on the performance of digital assets like cryptocurrency.

Examples of Structured Products

- Exchange-traded funds (ETFs)
- Collateralized debt obligations (CDOs)
- Principal-protected notes (PPNs)

How to Create a Structured Product

- Identify underlying assets and investment strategy.

- Define payoffs and trigger mechanisms.
- Determine maturity date and potential returns.

How do Structured Products Make Money?

- Interest payments from underlying assets.
- Capital appreciation of underlying assets.
- Fees associated with the product.

Components of a Structured Product

- Underlying asset(s): Stocks, bonds, commodities, or digital assets.
- Payoff profile: Defines potential returns and losses.

Risk Considerations

Structured products can be high risk due to:

- Complexity of underlying assets.
- Sensitivity to market fluctuations.

Retail Structure

Retail structured products are designed for individual investors with varying risk appetites.

SPG in Finance

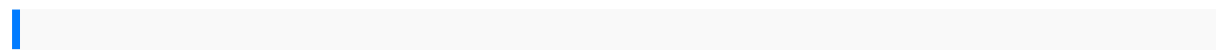
SPG (structured product group) is a division within financial institutions specializing in structured products.

Structured Products in DeFi

Structured products are also emerging in decentralized finance (DeFi), providing decentralized investment options.

Is a CLO a Structured Product?

Yes, a CLO (collateralized loan obligation) is a type of structured product that invests in a pool of loans.



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