



Wealth Options Ltd

# STRUCTURED PRODUCTS PERFORMANCE SUMMARY FOR CREDIT UNIONS

29th April 2022



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# Minimum Return Fund Income Note

29/04/2022

## Product Overview

<b>Capital Protection:</b>	100% At Maturity			<b>Coupons Paid</b>
<b>Capital Protection by:</b>	Credit Suisse	<b>Coupon Date 1:</b>	08/05/2017	<b>2.21%</b>
<b>Term:</b>	10 Years	<b>Coupon Date 2:</b>	08/05/2018	<b>2.21%</b>
<b>Liquid:</b>	Daily	<b>Coupon Date 3:</b>	07/05/2019	<b>0.50%</b>
<b>Participation:</b>	100%	<b>Coupon Date 4:</b>	06/05/2020	<b>0.50%</b>
<b>Minimum</b>	0.50%	<b>Coupon Date 5:</b>	06/05/2021	<b>0.73%</b>
<b>Return:</b>	Ethna Aktiv Fund	<b>Coupon Date 6:</b>	06/05/2022	
<b>Underlyings:</b>	Nordea Stable Return Fund	<b>Coupon Date 7:</b>	08/05/2023	
	Old Mutual Equity	<b>Coupon Date 8:</b>	07/05/2024	
	Absolute Return Fund	<b>Coupon Date 9:</b>	06/05/2025	
		<b>Coupon Date 10:</b>	06/05/2026	
<b>Bid Price:</b>	95.30%	<b>Maturity Date:</b>	13/05/2026	

This product was designed to produce an annual coupon dependent on the averaged performance of an equally weighted basket of mutual funds. Should the fund performance be less than 0.50% a minimum annual coupon of 0.50% will be paid out.

## Performance

Minimum Return Fund Income Note	Start Date - Maturity Date	Underlying Fund	Fund Start Level	Fund Level	Indicative Performance	Indicative Coupon
Tranche 1	06/05/2016	Nordea Stable Return	16.56	8.27%	<b>0.80%</b>	<b>0.80%</b>
	-	Ethna Aktiv	128.43	11.69%		
	06/05/2026	Old Mutual Equity Ab	1.30	-0.77%		

## Notes

**Warning: Past performance is not a reliable guide to future performance**

**Warning: If you cash in your investment before maturity you may lose some or all of the money you invested**

**Warning: The value of your investment may go down as well as up.**

\*Subject to counterparty risk.

# Minimum Return Fund Income Note 2

29/04/2022

## Product Overview

<b>Capital Protection:</b>	100% At Maturity	<b>Coupons Paid</b>		
<b>Capital Protection by:</b>	Credit Suisse	<b>Coupon Date 1:</b>	30/06/2017	<b>0.45%</b>
<b>Term:</b>	10 Years	<b>Coupon Date 2:</b>	29/06/2018	<b>0.95%</b>
<b>Liquid:</b>	Daily	<b>Coupon Date 3:</b>	28/06/2019	<b>0.45%</b>
<b>Participation:</b>	100%	<b>Coupon Date 4:</b>	30/06/2020	<b>0.45%</b>
<b>Minimum Return:</b>	0.45%	<b>Coupon Date 5:</b>	30/06/2021	<b>0.45%</b>
<b>Underlyings:</b>	Ethna Aktiv Fund	<b>Coupon Date 6:</b>	30/06/2022	
	Nordea Stable Return Fund	<b>Coupon Date 7:</b>	30/06/2023	
	Old Mutual Equity Absolute	<b>Coupon Date 8:</b>	28/06/2024	
	Return Fund	<b>Coupon Date 9:</b>	30/06/2025	
		<b>Coupon Date 10:</b>	30/06/2026	
<b>Bid Price:</b>	97.24%	<b>Maturity Date:</b>	06/07/2026	

This product was designed to produce an annual coupon dependent on the averaged performance of an equally weighted basket of mutual funds. Should the fund performance be less than 0.45% a minimum annual coupon of 0.45% will be paid out.

## Performance

Minimum Return Fund Income Note	Start Date - Maturity Date	Underlying Fund	Fund Start Level	Fund Level	Indicative Performance	Indicative Coupon
Tranche 2	08/07/2016	Nordea Stable Return	16.89	11.60%		
	-	Ethna Aktiv	129.48	12.21%	<b>5.63%</b>	<b>0.94%</b>
	06/07/2026	Old Mutual Equity At	1.29	-1.28%		

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\*Subject to counterparty risk.

# Minimum Return Income Note 3

29/04/2022

## Product Overview

<b>Capital Protection:</b>	100% At Maturity			<b>Coupons Paid</b>
<b>Capital Protection by:</b>	Credit Suisse	<b>Start Date:</b>	23/09/2016	
<b>Term:</b>	10 Years	<b>Coupon Date 1:</b>	02/10/2017	<b>1.00%</b>
<b>Liquid:</b>	Daily	<b>Coupon Date 2:</b>	01/10/2018	<b>1.00%</b>
<b>Minimum Return:</b>	4.50%	<b>Coupon Date 3:</b>	30/09/2019	<b>1.00%</b>
<b>Underlying:</b>	Eurostoxx 50 Index	<b>Coupon Date 4:</b>	30/09/2020	<b>1.00%</b>
		<b>Coupon Date 5:</b>	30/09/2021	<b>1.00%</b>
<b>Bid Price:</b>	98.59%	<b>Coupon Date 6:</b>	30/09/2022	
		<b>Coupon Date 7:</b>	02/10/2023	
		<b>Coupon Date 8:</b>	30/09/2024	
		<b>Coupon Date 9:</b>	30/09/2025	
		<b>Coupon Date 10:</b>	30/09/2026	
		<b>Maturity Date:</b>	30/09/2026	

The Minimum Return Income Note 3 provides a fixed annual return in years 1-6. A conditional coupon is also attainable dependent on whether the Eurostoxx 50 Index is above its initial start level on each annual observation.

Year	Fixed Coupon	Conditional Coupon	Potential Annual Coupon
Year 1	1.00%	-	1.00%
Year 2	1.00%	-	1.00%
Year 3	0.75%	0.25%	1.00%
Year 4	0.75%	0.25%	1.00%
Year 5	0.50%	0.50%	1.00%
Year 6	0.50%	0.50%	1.00%
Year 7	-	1.50%	1.50%
Year 8	-	1.50%	1.50%
Year 9	-	2.00%	2.00%
Year 10	-	2.00%	2.00%

Underlying Index	Bloomberg Ticker	Underlying Starting Level	Underlying Level	Percentage Change
Eurostoxx 50 Index	SX5E	3032.31	3802.86	<b>25.41%</b>

## Notes

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\*Subject to counterparty risk.

## Product Overview

<b>Capital Protection:</b>	100% At Maturity				<b>Coupons Paid</b>
<b>Capital Protection by:</b>	BBVA	<b>Start Date:</b>	31/03/2017		
<b>Term:</b>	10 Years	<b>Coupon Date 1:</b>	26/03/2018	<b>1.50%</b>	
<b>Liquid:</b>	Daily	<b>Coupon Date 2:</b>	25/03/2019	<b>1.50%</b>	
<b>Minimum Return:</b>	7.30%	<b>Coupon Date 3:</b>	24/03/2020	<b>1.00%</b>	
<b>Underlying:</b>	Eurostoxx Select Dividend 30 Index	<b>Coupon Date 4:</b>	24/03/2021	<b>1.00%</b>	
		<b>Coupon Date 5:</b>	24/03/2022	<b>1.00%</b>	
		<b>Coupon Date 6:</b>	24/03/2023		
		<b>Coupon Date 7:</b>	25/03/2024		
		<b>Coupon Date 8:</b>	24/03/2025		
		<b>Coupon Date 9:</b>	24/03/2026		
		<b>Coupon Date 10:</b>	24/03/2027		
		<b>Maturity Date:</b>	31/03/2027		

The Credit Union Deposit Bond provides a fixed annual return in years 1-8. A conditional coupon is also attainable dependent on whether the Eurostoxx Select Dividend 30 Index is above its initial start level on each annual observation.

Year	Fixed Coupon	Conditional Coupon	Potential Annual Coupon
Year 1	1.50%	-	1.50%
Year 2	1.50%	-	1.50%
Year 3	1.00%	0.50%	1.50%
Year 4	1.00%	0.50%	1.50%
Year 5	0.75%	0.75%	1.50%
Year 6	0.75%	0.75%	1.50%
Year 7	0.50%	2.00%	2.50%
Year 8	0.30%	2.00%	2.30%
Year 9	-	3.00%	3.00%
Year 10	-	3.00%	3.00%

Underlying Index	Bloomberg Ticker	Underlying Starting Level	Underlying Level	Percentage Change
Select Div 30 Index	SD3E	2043.54	1766.76	-13.54%

## Notes

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\*Subject to counterparty risk.

# Credit Union Deposit Bond 2

29/04/2022

## Product Overview

<b>Capital Protection:</b>	100% At Maturity			<b>Coupons Paid</b>
<b>Capital Protection by:</b>	BBVA	<b>Start Date:</b>	03/04/2017	
<b>Term:</b>	5 Years	<b>Coupon Date 1:</b>	03/04/2018	<b>0.60%</b>
<b>Liquid:</b>	Daily	<b>Coupon Date 2:</b>	03/04/2019	<b>0.60%</b>
<b>Minimum Return:</b>	1.95%	<b>Coupon Date 3:</b>	03/04/2020	<b>0.25%</b>
<b>Underlying:</b>	Eurostoxx Select Dividend 30 Index	<b>Coupon Date 4:</b>	06/04/2021	<b>0.25%</b>
		<b>Coupon Date 5:</b>	04/04/2022	
		<b>Maturity Date:</b>	07/04/2022	

The Credit Union Deposit Bond provides a fixed annual return every year. A conditional coupon is also attainable dependent on whether the Eurostoxx Select Dividend 30 Index is above its initial start level on each annual observation.

Year	Fixed Coupon	Conditional Coupon	Potential Annual Coupon
Year 1	0.60%	-	0.60%
Year 2	0.60%	-	0.60%
Year 3	0.25%	0.50%	0.75%
Year 4	0.25%	0.50%	0.75%
Year 5	0.25%	0.75%	1.00%

Underlying Index	Bloomberg Ticker	Underlying Starting Level	Underlying Level	Percentage Change
Select Div 30 Index	SD3E	2062	1766.76	-14.32%

## Notes

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## Disclaimers

**Warning: Past performance is no guarantee of future investment returns, which are dependent on future market conditions.**

**Warning: If you cash in your investment before the Maturity Date, you may lose some or all of the money you put in.**

**Warning: The value of your investment may go down as well as up.**

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