

PRESS RELEASE

EFG FINANCIAL PRODUCTS IS INVESTMENT-PARTNER OF THE NEWLY RELEASED *HELVETIA GARANTIEPLAN*

Zurich, April 22, 2013

EFG Financial Products Holding AG (SIX:FPHN), the Zurich-based integrated structured investment services provider, announces that its subsidiary EFG Financial Products AG will support Helvetia Insurances in managing the investment portfolio of the newly issued “*Helvetia Garantieplan with term deposits*”. Each insurance policy’s minimum amount at maturity will be guaranteed by term deposits at Raiffeisen Switzerland.

Private pension provisions and securing standard of life in retirement play an ever greater role in today’s society. Persistently low interest rates and the continuing uncertainty of market outlooks mean structured pension solutions are increasingly viewed as an alternative to conventional pension products. Structured pension solutions offer the possibility of additional returns in addition to a minimum guaranteed amount at maturity and defined insurance benefits.

With a new version of the *Helvetia Garantieplan*, Helvetia Insurances will build on their original product offering successfully launched in 2011 and now comprising over 4,500 policies. EFG Financial Products will retain responsibility for managing the investment portfolio throughout the full product offering. Each insurance policy’s minimum amount at maturity will newly be guaranteed by term deposits at Raiffeisen Switzerland.

MINIMUM GUARANTEED AMOUNT AT MATURITY WITH SIMULTANEOUS PARTICIPATION IN CAPITAL MARKETS

The *Helvetia Garantieplan with term deposits* is a pension product (Pillar 3a and 3b). Alongside insurance coverage, the product offers policyholders a minimum guaranteed amount at maturity (with a corresponding minimum return) and the possibility to generate additional returns by simultaneously participating in the development of capital markets. Insurance clients can choose if their policy should focus predominantly on their guaranteed minimum amount at maturity (guarantee profile: conservative) or on the possibility of additional returns from participation (guarantee profile: dynamic).

To achieve the investment objectives of the *Helvetia Garantieplan with term deposits*, EFG Financial Products developed a modular investment approach. The approach combines separate investment components so as to manage each policy’s guarantee and exposure all the while taking the stated investment objectives of the policy into account. Each portfolio is comprised of three investment components:

- The guarantee component ensures that the minimum return is achieved and secures the minimum guaranteed amount at maturity.
- The participation component offers exposure to chosen capital markets and enables the possibility of additional returns in excess of the minimum guaranteed amount at maturity.
- The reserve component is used to improve the sustainability of the participation and allow for additional investments in the participation component following periods of market turmoil.

The basis of the guarantee component is a term deposit issued by Raiffeisen Switzerland. In addition Helvetia Insurances will invest in participation and money market certificates issued and collateralized by EFG Financial Products for the participation and reserve components.

PROVEN KNOW-HOW IN STRUCTURED ASSET MANAGEMENT & PENSION SOLUTIONS

As a white-labeling partner of Helvetia Insurances, EFG Financial Products draws on the expertise of its Structured Asset Management & Pension Solutions department. The department offers insurance companies a diverse and scalable range of dynamic investment solutions. Thanks to EFG Financial Products’ modern integrated platform, its collaboration partners can implement investment solutions efficiently, competitively and promptly. Throughout this process partners can tailor a variety of product attributes to their individual requirements. A modular product concept allows us to support both accumulation and decumulation products, covering the full range of retirement needs.

The collaboration with Helvetia Insurances began in 2011 and focuses on the product offering in the Swiss and European market. EFG Financial Products also collaborates with Liechtenstein Life Assurance as a white-labeling partner in the insurance market. EFG Financial Products' white-labeling partners in the banking sector include Notenstein Private Bank (a member of the Raiffeisen Group), EFG International, Migros Bank and Basler Kantonalbank. Over the next years the company wants to extend its network of white-labeling partners with further collaborations in the insurance and banking sectors in Switzerland and internationally.

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EFG FINANCIAL PRODUCTS

EFG Financial Products is an integrated structured investment services provider with a leading position in Switzerland and an international presence through offices in Zurich, Geneva, Monaco, Guernsey, Frankfurt, Paris, Madrid, London, Singapore and Hong Kong. EFG Financial Products combines a modern and integrated structured investment services platform designed for flexibility, innovation, customer service and transparency with a highly experienced team of specialists. EFG Financial Products' registered shares (FPHN) are listed on the SIX Swiss Exchange.

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