



**STRUCTURED
PRODUCTS**
invest by contract

**Introducing
iBC Structured
Products**



iBC

an introduction ...

- **iBC was established by a highly experienced team**
- **We have a passion for structured products, strong views about how structured products can and should be done, and we are committed to helping raise the sector bar**
- **We specialise in retail structured products for professionally advised and self-directed investors**
- **Our products typically link to the stock market through an index or fund, but unlike actively managed or passive index funds, structured products can predefine both the types and levels of any risks and the conditions for positive returns to be generated:**
 - this creates legally binding, contractual obligations for the counterparty
- **This explains our name: iBC stands for ‘invest by contract’**

Attributes

of our plans ...

- **Structured products can be designed to increase the likelihood of positive returns being generated, while also decreasing the likelihood of losses being experienced - to our minds, this is the essence of a good investment strategy:**
 - **all of our plans** can generate some or all of their potential returns without the index or fund they are linked to needing to rise;
 - **many of our plans** are designed to generate positive returns even if the index or fund falls, within predefined limits; and
 - **all of our plans** include a predefined and significant level of protection from market risk at maturity, though this doesn't eliminate risk to money invested
- **We think our products can meet the interests and needs of many professionally advised and self-directed investors, adding value as part of diversified investment portfolios**

Specialising

in non-plain vanilla ...

- **We specialise mainly in ‘non-plain vanilla’ underlyings, including indices with different weighting methodologies to market capitalisation, fixed dividends / decrements, as well as other indices, funds, and stocks that differ to the FTSE 100:**
 - within the Meteor stable, we sit alongside Meteor Asset Management, presenting a cohesive and coordinated distribution model together
- **Our plans may utilise a fixed dividend in their methodology, such as the FTSE 100 EW45 and the FTSE 100 CSDI, as well as funds-based underlyings:**
 - use of these indices / funds can produce better risk / return profile structured products than similar structured products dependent on the FTSE 100 without this feature in their methodology
 - this can include higher coupons and / or more defensive conditions (such as deeper step down kick out barrier levels or loss barrier levels)

Understanding

for clients ...

- **We focus on client-centric understanding in our plan brochures, including good information and explanation on the indexes / funds we are using - continuing some of the concepts that our experienced team are well-known for:**
 - this is key in respect of meeting the FCA's Consumer Duty requirements, which makes consumer understanding a key regulatory expectation
 - Meteor already embraces plain English and maximises customer understanding in what it does: we continue to think that these factors are important differentiators, providing an approach that professional advisers and their clients can be confident in

Confidence

in our approach...

- **Working with our principal, Meteor Asset Management, our aim is to present a high calibre approach to structured products and a level of service that professional advisers and investors can be genuinely confident in:**
 - over £22 billion (as at May 2025) has been saved or invested through Meteor over the years
 - more than 250,000 (as at May 2025) consumers have chosen to save or invest through Meteor
 - over 900,000 (as at May 2025) savings and investment applications have been processed through Meteor
 - in 2025, Meteor launched its own savings platform, building on its experience of working closely with Raisin UK

... these business metrics are testament to a business that is well set up and operating efficiently and effectively at scale

Working

closely together ...

- **Our aim is to work closely with professional adviser firms, helping advance the knowledge and understanding of structured products, including evidence of their efficacy, and the value that can be gained from including them in client portfolios:**
 - long term data (for example, provided by Lowes Financial Management / StructuredProductReview.com, with their annual performance reviews (first published in 2014), 5-year and 10-year reviews, and 20 years of kick out product review, and occasional data provided by FVC / Structured Edge) regarding UK retail structured product maturities helps evidence the efficacy of structured products and the potential merits and benefits of including them in diversified portfolios
 - we strongly believe that portfolio construction and diversification should involve consideration of more than just active and / or passive funds, asset class and geography: it should include consideration of different types of investment, including structured products
- **We think our suite of plans can meet the interests and needs of many professionally advised and self-directed investors, adding value as part of diversified investment portfolios**

If you would like to find out more about iBC, our products, including the potential to arrange bespoke products, the support we provide for professional advisers, or to discuss any aspect of structured products, please let us know

Important information

- **This document is a financial promotion issued by IBC Structured Products, approved by Meteor Asset Management.**
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