

## Media release

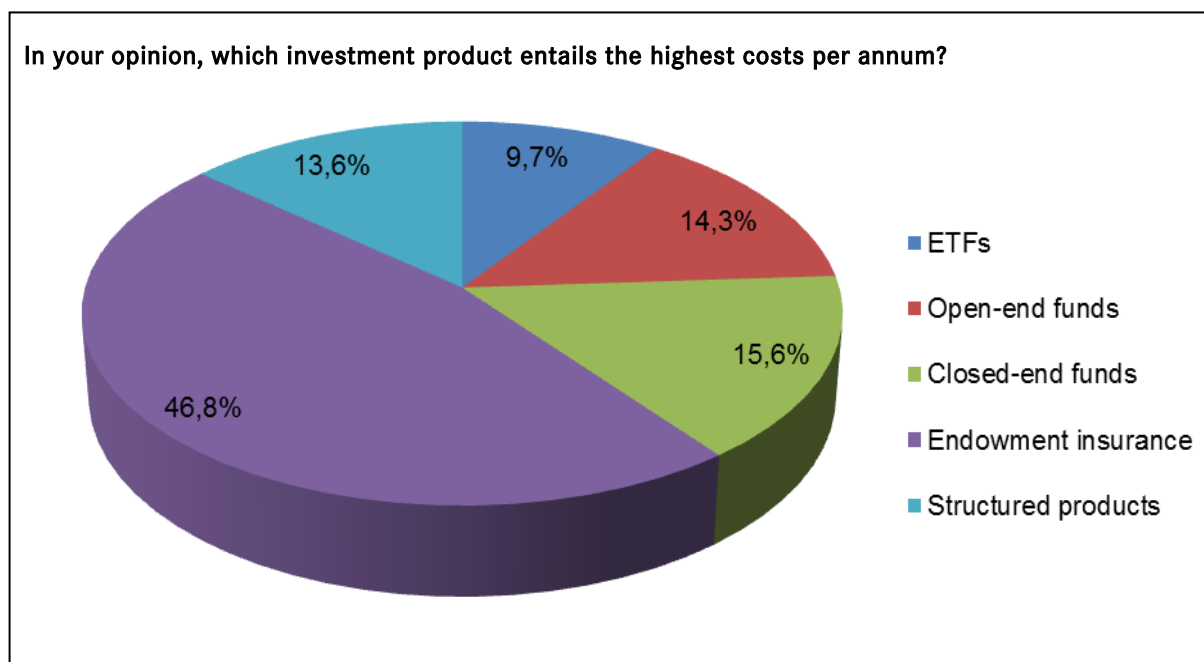
DDV Online trends survey - February 2018:

### Low costs make structured products an attractive option Investors more knowledgeable than is often thought

Frankfurt am Main, Germany, 14 February 2018

In the latest trend survey by Deutscher Derivate Verband (DDV), the German Derivatives Association, we wanted to find out how investors gauge the overall annual costs associated with various investment products. Almost half of private investors believe that endowment insurance entails the highest costs. This was followed by closed-end and open-end funds, which each garnered around 15 percent of responses. A small number of respondents – just under 14 percent – view structured products as particularly costly, while almost 10 percent consider that to be true of exchange-traded funds. A total of 3,583 persons took part in the online survey, which was conducted jointly with several major finance portals. Most of the respondents were well-informed investors, who make their own investment decisions and act without advice.

‘Investors are obviously more knowledgeable than is often thought. The investors are right to think that most investment products are costlier than structured products. This is also borne out by an extensive academic study which shows that the overall annual cost of investing in structured products does not usually exceed 1 percent. Costs are therefore another area where structured products are ahead of other investment products,’ said Dr Hartmut Knüppel, CEO and Member of the Board of Directors of DDV.



There were 3,583 respondents to this online trends survey. The results of the survey, which was conducted in collaboration with the finance portals Ariva.de, finanzen.net, finanztreff.de, guidants.com, OnVista and wallstreet-online.de, are also available on the DDV website at <http://www.derivateverband.de/ENG/Statistics/TrendOfTheMonth>

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Deutscher Derivate Verband (DDV), the German Derivatives Association, is the industry representative body for the leading issuers of derivative securities in Germany, who represent more than 90 percent of the German structured products market: BayernLB, BNP Paribas, Citigroup, Commerzbank, DekaBank, Deutsche Bank, DZ BANK, Goldman Sachs, Helaba, HSBC Trinkaus, HypoVereinsbank, LBBW, Société Générale, UBS and Vontobel. Furthermore, the Association's work is supported by sixteen sponsoring members, which include the Stuttgart and Frankfurt Exchanges, Baader Bank, the direct banks comdirect bank, Consorsbank, flatex, ING-DiBa, maxblue and S Broker, as well as finance portals and other service providers.

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