



FI Inflation Protection PLUS

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EXCLUSIVE  
INVESTMENT  
FOR HIGHER  
EXPECTATIONS

**FI INVESTMENTS**

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tailoring for you

# TRADITIONAL INVESTMENT EXPERTISE MEETS INNOVATION

## Why

We are convinced that good returns are no coincidence, on the contrary, they require not only a head start in terms of information but also the right strategies and instruments.

## What

Our trading and investment software „Jarvis“, which works with artificial intelligence (AI), machine learning (ML) and powerful algorithms, enables us to **increase the value** of our investments.

## How

Our team of experienced financial experts and analysts combine proven investment strategies with our tools and resources to create new innovative products that meet the individual needs of our clients.

We look forward to presenting you with exciting opportunities for your financial future. Our new securities offer you unique opportunities to benefit from the global financial markets and diversify your portfolio.

## Advantages of our investment opportunities!

- 1. Innovation and expertise:** These investment products are backed by our team of experienced financial experts and analysts. We combine proven investment strategies with innovative approaches, to offer you the best opportunities.
- 2. Diverse investment opportunities:** Our securities cover a wide range of assets, including equities, bonds, indices, ETFs, commodities and alternative investments. This allows you to diversify your portfolio and minimise your risk. With us, you participate in the upward trend and we protect you against the downward trend.
- 3. Transparency and security:** We endeavour to meet the highest standards in terms of transparency and security. Our securities are issued in accordance with the applicable regulations and are subject to strict controls.
- 4. Tailor-made solutions:** Our aim is to understand your individual investment objectives and offer you tailor-made solutions. We support you in every phase of your investment strategy.
- 5. Act now:** The world of financial markets offers countless opportunities, and our investment instruments are your key to capitalising on these opportunities. Whether you are an experienced investor or just starting out, we have the right solution for you!

Would you like to find out more about our innovative investment opportunities and how we can help you achieve your financial goals? Contact our team of experts today for more information. Generate real returns! Your financial future is in your hands! We pave the way for you!

### Three benchmarks<sup>1</sup> Your opportunity!

The benchmarks “S&P500”, “MSCI World” and “Euro Stoxx 50” represent the entire spectrum of investment opportunities across all sectors worldwide. All three of these indices have consistently generated excellent returns, averaging 8.5% p.a. over the last 10 years. These three indices are of course also available as ETFs, but are associated with costs and do not offer a fixed interest rate like our new products.

### Diversified investment with just one security at a time!

With our innovative and unique products, the annual average of these three indices forms the basis for your profit share. We are pleased to present our new products.

### Profit from good stock market years – relax in bad ones!

The annual distribution of profit shares allows you to participate directly in the success of the stock market in good years. Should there be a year with a negative index performance, you can at least protect yourself with our fixed interest rates.

<sup>1</sup> The “MSCI World” is a global share index that tracks the performance of around 1,500 shares from 23 industrialised countries. In each of these countries, the index covers around 85% of the free float market capitalisation via the largest stock corporations. The individual companies are weighted according to their respective free float market capitalisation. The MSCI World is published by the US financial services provider MSCI and is regarded as one of the most important share indices worldwide.

The “Euro Stoxx 50” is a share index made up of 50 large, listed companies in the eurozone. It is regarded as one of the leading stock market barometers in Europe. The Euro Stoxx 50 is to be distinguished from the STOXX Europe 50, which also includes European companies outside the eurozone.

The “S&P500” (Standard & Poor’s 500) is a share index comprising the shares of 500 of the largest listed US companies. The S&P 500 is weighted according to market capitalisation and is one of the most widely followed share indices in the world.

This product is aimed at all investors. It's focus is on inflation protection with the opportunity of an appropriate return.

<b>Issuer:</b>	FI Emissions GmbH	<b>Interest payment dates:</b>	Quarterly pro rata on 31.03./30.06./30.09./31.12.
<b>ISIN number:</b>	DE000A3824S9	<b>Profit share:</b>	20 % of the annual average of S&P 500, MSCI World, Euro Stoxx 50
<b>Volume:</b>	EUR 8 million (eight million euro)	<b>Observation period:</b>	For profit share 01.01.- 31.12.
<b>Minimum deposit:</b>	EUR 1,000 (one thousand euro)	<b>Profit distribution:</b>	Annually on 31 March
<b>Deposit:</b>	100 % (no premium and no other costs)	<b>Redemption:</b>	31.03.2027 Principal at 100 % plus interest & profit share
<b>Start:</b>	30.06.2024		
<b>Fixed interest rate:</b>	5 % p.a. (five per cent per year)		

## Development of the underlying indices over a term of 10 years

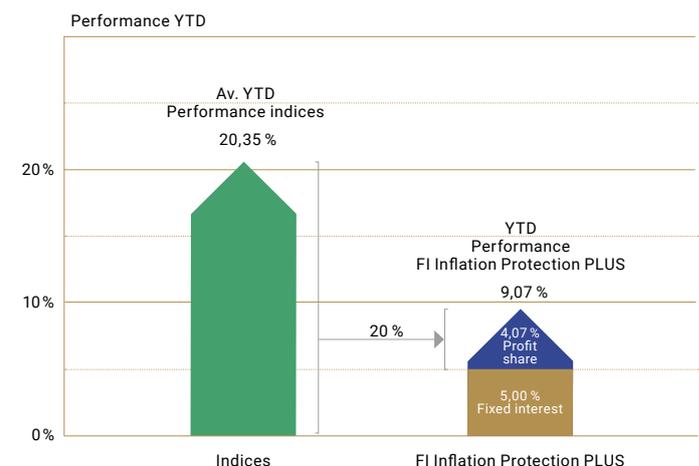
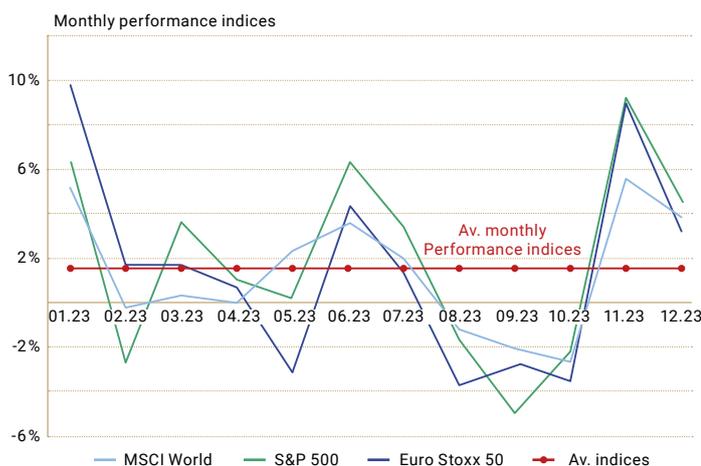
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
<b>S&amp;P 500</b>	11.39%	-0.73%	9.54%	19.42%	-6.24%	28.88%	16.26%	26.89%	-19.44%	24.23%
<b>MSCI World</b>	17.21%	8.33%	8.47%	5.51%	-5.92%	27.49%	4.64%	29.26%	-14.19%	17.64%
<b>Euro Stoxx 50</b>	1.20%	3.85%	0.70%	6.49%	-14.34%	24.78%	-5.14%	20.99%	-11.74%	19.19%
<b>Av. - Yield indices</b>	9.93%	3.82%	6.24%	10.47%	-8.83%	27.05%	5.25%	25.71%	-15.12%	20.35%
<b>20% G participation</b>	1.99%	0.76%	1.25%	2.09%	0%	5.41%	1.05%	5.14%	0%	4.07%
<b>Fixed interest rate</b>	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%
<b>Distribution (theoretical)</b>	6.99%	5.76%	6.25%	7.09%	5%	10.41%	6.05%	10.14%	5%	9.07%

The three indices have generated an average return of 8.5% p.a. over the last 10 years. If you had invested in "FI Inflation Protection PLUS", you would have earned an average of 71.76% or 7.18% p.a. over the last 10 years. The advantages we offer include no costs compared to ETFs, the fixed interest rate that would have been paid even in bad years (2018 and 2022) and, last but not least,

participation in all three indices. It should be noted that in the last 10 years, little to no interest has been paid on savings and inflation has been very low.

The goal - inflation protection PLUS - would have been achieved and a good return on top.

## Development January to December 2023



The world of finance in 2023 has changed considerably compared to the last 10 years. With average inflation (Germany/ Austria) of 6.7% and ECB interest rates of 4.75%, it is all the more important to make

the right investment decisions. With our innovative "FI Inflation Protection PLUS" you remain on the winning side.

All deposits made before 30 June 2024 will be rewarded with a bonus interest rate and will earn interest at 6 % p.a. (six per cent) pro rata temporis from the deposit date until 30 June 2024. The accrued interest will be paid out on 30 June 2024.

## IMPORTANT NOTE: MARKETING COMMUNICATION FOR INFORMATION PURPOSES

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This marketing communication is for information purposes only and does not constitute legal, financial or investment advice. Any reference in this announcement to the Bonds does not constitute an invitation to make an offer to purchase or subscribe for the Bonds in any jurisdiction in which such offer or invitation would be unlawful. In certain jurisdictions, the offer and sale of Bonds may be subject to legal restrictions and prospective investors should inform themselves

about and observe the laws and regulations applicable in their respective jurisdiction.

Potential investors should conduct their own independent research and seek professional advice where appropriate before making any investment decisions.

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**4. Changes and updates:** The information contained in this announcement is subject to change and the Issuer assumes no obligation to update or revise this announcement after the date of publication.

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A decision to invest in Bonds should be made on the basis of complete and accurate information contained in the relevant documents provided by the Issuer. This document is for general information purposes only and should not be used as the basis for an investment decision.

Please note that the purchase of Bonds may be subject to certain legal and tax obligations, which may vary from country to country.

If you would like further information or request the offer documents, please contact our finance department at [investor.relations@fi-investments.com](mailto:investor.relations@fi-investments.com) using the following reference (information on "FI Inflation Protection PLUS"). Thank you for your interest in our unique Bonds.

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## “FI INFLATION PROTECTION PLUS” TAILOR MADE INFLATION PROTECTION

**FI INVESTMENTS**  
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FI Emissions GmbH • Ballindamm 27 • 20095 Hamburg • Deutschland  
P +49 40 696 384 155 • [secretary@fi-investments.com](mailto:secretary@fi-investments.com) • [www.fi-investments.com](http://www.fi-investments.com)  
a company of FI Group

FiducInvest Holding Pte. Ltd. • 10 Marina Boulevard, Level #39-00, Marina Bay Financial Centre, Tower 2 • 018983 Singapore  
P +65 672 563 30 • F +65 632 208 08 • [secretary@fiducinvest.com](mailto:secretary@fiducinvest.com) • [www.fiducinvest.com](http://www.fiducinvest.com)