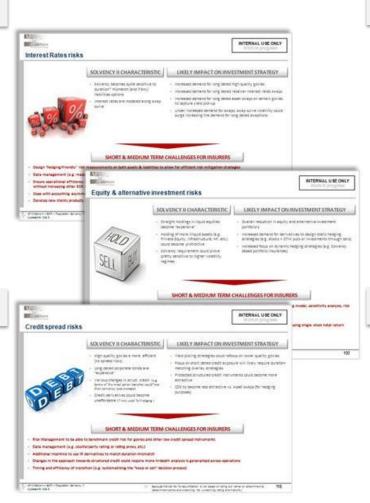
Design of Solvency II compliant loans & credit investment products

Client Situation

- Client: Financial institutions offering loans & bespoke credit investment solutions to institutional investors
- Client asked Reacfin support structuring & sales teams in adapting existing product offering to specifically meet goals of insurers under Solvency II and under the constraints of the new accounting regime (IFRS 4 Phase 2: Insurance Contracts and IFRS9: Financial Instruments)

Issues

- Product offering had to also remain 'optimized' and compliant with other institutional investors requirements and specific regulation (e.g. nFTK for Dutch pension funds)
- Generalists sales & structuring team covering a wide range of clients



Reacfin's Contribution

- Market intelligence to identify specific opportunities in the context of Solvency II
- Tailored training of sales & structuring teams on Solvency II & IFRS changes.
- Selected support for product Structuring

Results

- New applications and targeted markets for existing products
- New range of structured investment offering for Solvency-II regulated clients (leveraging existing strengths of the arranger).

