

NEWS RELEASE



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Structured products boom in 2009

A low interest environment and continued stock market volatility is set to create a boom in structured product sales in 2009, says Opal, the UK's largest administrator of structured products.

Opal advises that a significant number of companies are looking at entering the structured products market in 2009. Many of these companies are looking to launch income products targeting savers who are suffering in the current low interest rate environment.

The other key change for 2009 will be clearer product objectives which offer greater transparency and specified returns rather than the sometimes vague aims that some current plans offer.

Growth products will also be popular with some organisations as they are now subject to CGT at 18% at worst or nil if the investor is within their annual allowance.

With the new entrants in 2009 Opal is anticipating designing more diversified products for their clients, tailored to the exact needs of their customer base.

Tony Collins, managing director of Opal, said: "A low interest rate environment, coupled with volatility in the equities and foreign exchange markets makes structured products more attractive. As a result we anticipate some major names launching new plans in 2009."

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Notes to the Editor:

***About Opal**

Opal is a regulated company founded over 20 years ago and based in St Albans.

Opal is a significant niche player in the UK Financial services marketplace and administers over 600,000 policies.

Opal specialises in providing BPO services for investment, Life and pension products. Opal provides a complete outsourced administration and technology capability for new product launches.

