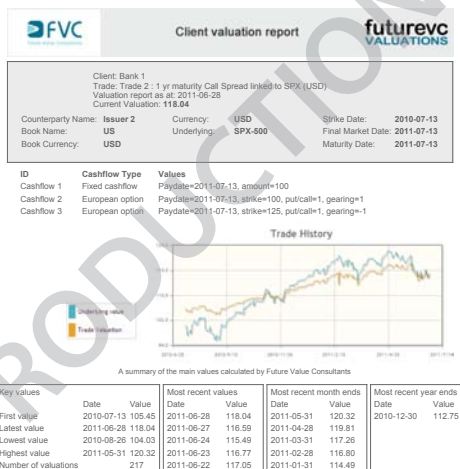


> Future Value Consultants' (FVC's) valuation services combine efficient, flexible and competitive valuation of derivatives and structured products with client reporting and online pricing capabilities.

The steady increase in the use of derivatives and structured products in the retail and institutional markets, combined with more stringent regulatory and accounting requirements in all jurisdictions, means the need for reliable and accurate independent valuations has never been greater.

FVC has always positioned its valuation services and client reporting as a business value-added service with the aim of providing accurate pricing and analytics, as well as transparency and detailed reporting. Clients look to FVC to give them the price verification and checks they need, and the business expertise built up over ten years that allows it to genuinely provide insight and knowledge about its portfolio of instruments.

FVC has several technology business lines that support each other for the client's benefit. Its extensive experience of providing independent valuations is complemented by its whole-of-market research reporting, which provides clients with full and independent research reports on individual structured products in all markets. This pioneering



and comprehensive method of analysis of such products gives a clear picture of all the important properties of each instrument in a way that provides value for those involved in trading, structuring, risk control and advising.

The FVC main lines of business give it access to many professionals at different points in the manufacturing and distribution process of derivative instruments and structured products, which keeps it at the forefront of the market, and enables FVC to provide a unique independent service for its clients.

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