

EXPERTISE AND SOLUTIONS FOR SAVINGS BANK CUSTOMERS

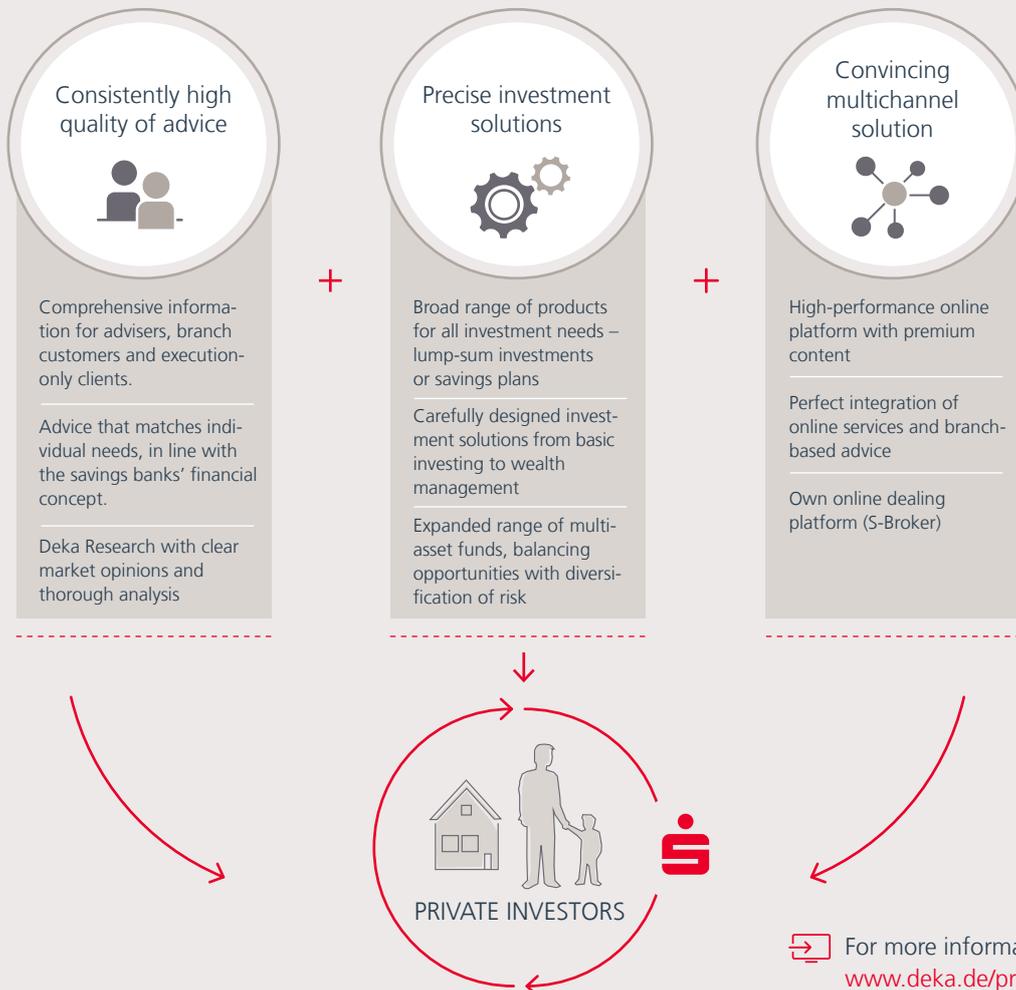
More quality in investing

Interest rates are low and the political environment is turbulent. If you want to build up and safeguard your capital reliably, you need quality in investing. At Deka, that is what we stand for: as the *Wertpapierhaus* of the savings banks, we have made it our mission to offer over 40 million savings banks customers better alternatives for their savings. Everyone can profit from the future: small savers and wealthy investors alike. Investors who want one-to-one advice at their savings bank branch, and execution-only clients who want to manage their investments primarily online. The route to this goal involves carefully

designed, customised investment solutions based on an in-depth analysis of customer needs, markets and companies, as well as on well-founded information and services. In this way, Deka can provide investment and asset management solutions that are precisely tailored to the requirements of different types of investors. As the *Wertpapierhaus* for the savings banks, this is what exactly Deka stands for.

Deka – Quality for all investors

Quality in every dimension: Deka's services for private investors





Advisory – Quality across all channels

Quality in investing means advice that is centred on customers' needs and focused on their personal situation. Deka supports savings banks' customer advisers with a full range of training courses and information, enabling them to provide investment advice at the highest level. Execution-only customers, as well as customers who want

to do some background research before an advisory meeting and develop their own investment strategy, can find research and analysis tools on Deka's online platform, alongside wide-ranging information material, which they can use to help form their investment decisions.



Investment solutions – customer-centred and perfectly positioned

Deka's product and advisory offering is an integral part of the savings banks' financial concept. From basic investing to private pension plans, investment savings schemes and specialised product bundles for larger private and corporate portfolios, we have the right solution for the needs of every customer. Deka's product range and investment process are constantly evolving, ensuring that our investors can always participate in current developments and make full use of new opportunities.

Current examples are bond funds that invest in the high-yield market, an open-ended property mutual fund with a North American focus that offers opportunities for currency gains, Deka-Industrie 4.0, with which investors can take advantage of the growth opportunities of the fourth industrial revolution, and our multi-award-winning range of certificates.

➔ For more information on Deka products, go to:
www.deka.de/privatkunden/produkte



Multichannel: reaching customers wherever it suits them best

For Deka, a key component of quality is offering customers products and services that match their demands and inclinations. We are therefore working with the savings banks to constantly enhance their multichannel offering. Savings bank customers can now pick investments, open a custody account and purchase securities online in a single process via the "internet branch", without having to switch to another communication medium. Savings banks themselves can integrate Deka's white-label information and advisory solutions for securities into their own websites, so that they can reach and advise customers both in-branch and online.

DekaBank's wholly owned subsidiary bevestor operates as a test platform for the agile development and piloting of innovative digital securities solutions for the *Sparkassen-*

Finanzgruppe. After successful trials, market-ready solutions are rapidly created and made available to the savings banks. The foundation of bevestor is an important step forward in digitalisation for the *Sparkassen-Finanzgruppe* and DekaBank.

In addition, integrating S-Broker has enabled Deka to build up further expertise in online brokering and custody account management. A central aim of this work is to enable customers to obtain high-quality securities investing across every access channel in a form that meets their individual needs.