

A healthy investment: Best Garant Pharma & Biotech II

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06.07.2009

100% capital guarantee and at least 3.6% annual interest

Whether because of swine flu or other virus infections and epidemics, healthcare (pharmaceuticals and biotechnology) has proven to be one of the world's most crisis-resistant and fastest-growing industries. The Best Garant Pharma & Biotech II is set to profit from this positive development and offers the security of a bond combined with the potential of equities. The product invests in a basket of 20 healthcare stocks. The annual coupon varies depending on how the prices of the stocks in the basket develop, but is **at least 3.6% per year**. As long as no stock reaches or falls below the barrier (69.9% of its closing price) on the observation dates, a **6.6% coupon** will be paid for the year. The stocks will be observed once per month. The invested nominal capital will be repaid in full at the end of the five-year term, and the fund is divided into EUR 1,000 shares.



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Key facts:

ISIN/WKN: AT000B003132 / EB1CS2

Minimum investment: EUR 1,000

Term: 31.07.2009–30.07.2014

Currency: EUR

Exchanges: Vienna, Stuttgart

The detailed product sheet can be found at: www.produkte.erstegroup.com

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