



Structured Products and Related Credit Derivatives: A Comprehensive Guide for Investors

By Brian P. Lancaster, Glenn M. Schultz, Frank J. Fabozzi

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Filled with the insights of numerous experienced contributors, *Structured Products and Related Credit Derivatives* takes a detailed look at the various aspects of structured assets and credit derivatives. Written over a period spanning the greatest bull market in structured products history to arguably its most challenging period, this reliable resource will help you identify the opportunities and mitigate the risks in this complex financial market.

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Editorial Review

From the Inside Flap

While legitimate concerns have recently surfaced with regard to structured products and their markets, the fact is that close to ninety-five percent of structured products have proven themselves to be stable credit quality securities with upgrade/downgrade ratios equal to or better than the corporate bond market.

Beyond the generally high quality of these investments, structured finance has played a critical role in improving the efficiency, liquidity, and availability of capital in both the United States and abroad, and allowed for the distribution of risk to a wider variety of financial institutions than could otherwise be achieved through traditional balance sheet lending.

Brian Lancaster, Glenn Schultz, and Frank Fabozzi know what it takes to make it in this dynamic environment, and now, with the help of numerous experienced contributors, they take a detailed look at the various aspects of structured assets and credit derivatives.

Divided into five comprehensive sections, *Structured Products and Related Credit Derivatives* opens with an engaging introduction of this field and quickly moves on to:

- Provide an analysis of one of the most controversial topics in the entire structured products market: structured finance operating companies (SFOCs)
- Examine various consumer asset-backed securities (ABS), from residential and auto to small business and student loans
- Offer valuable insights into one of the most misunderstood areas of structured products—collateralized debt obligations (CDOs) and their many forms
- Cover the commercial real estate sector through in-depth discussions of CMBS, commercial real estate CDOs, and much more
- Explore commercial ABS issues such as aircraft securitization, intermodal equipment, and life insurance reserve securitization

Written over a period spanning the greatest bull market in structured products history to arguably its most challenging period, this reliable resource will help serious investors identify the opportunities and mitigate the risks in this complex financial market.

BRIAN P. LANCASTER is Head of Structured Products Research at Wachovia. Prior to joining Wachovia, Lancaster was a managing director (principal) in structured products at Bear, Stearns & Co. Inc. from 1990 to 2001.

GLENN M. SCHULTZ, MBA, is Managing Director and Head of ABS and Non-Agency Mortgage Research for Wachovia Capital Markets, LLC. Prior to joining Wachovia, Schultz was a managing director and head of residential ABS investment banking, managing the residential ABS and MBS businesses of the Royal Bank of Canada Financial Group.

FRANK J. FABOZZI, PhD, CFA, is Professor in the Practice of Finance and Becton Fellow at Yale University's School of Management and the Editor of the *Journal of Portfolio Management*.

From the Back Cover

Structured products and Related credit derivatives

With new structured asset products continuously being introduced to today's markets, it's important for experienced and aspiring investors to understand the essential aspects of these financial instruments. Structured Products and Related Credit Derivatives can help you achieve this goal.

Filled with the in-depth insights and expert advice of numerous experienced contributors—and edited by financial professionals Brian Lancaster, Glenn Schultz, and Frank Fabozzi—Structured Products and Related Credit Derivatives puts this complex field in perspective.

Divided into five comprehensive sections, this informative guide:

- Provides an accessible account of the different types of asset-backed securities (ABS), including residential, auto, and ABS credit derivatives
- Addresses issues in the collateralized debt obligations (CDO) market through discussions of CDO equity, middle market CDOs, and commercial real estate
- Examines commercial ABS components such as aircraft securitization, intermodal equipment, and life insurance reserve securitization
- And much more

With the world of structured products and credit derivatives constantly evolving, you need to have a firm understanding of how to effectively operate in such a dynamic environment. The information found throughout these pages will help you do this, and much more, as you go about your everyday investment endeavors.

About the Author

Brian P. Lancaster is Head of Structured Products Research at Wachovia. Prior to joining Wachovia, Lancaster was a managing director (principal) in structured products at Bear, Stearns & Co. Inc. from 1990 to 2001.

Glenn M. Schultz, MBA, is Managing Director and Head of ABS and Non-Agency Mortgage Research for Wachovia Capital Markets, LLC. Prior to joining Wachovia, Schultz was a managing director and head of residential ABS investment banking, managing the residential ABS and MBS businesses of the royal bank of Canada Financial Group.

Frank J. Fabozzi, PHD, CFA, is Professor in the Practice of Finance and Becton Fellow at Yale University's School of Management and the Editor of the Journal of Portfolio Management.

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