

Product Codes

Product Code

Select the most prominent in the complaint from the following codes.

Code	Description of Product	(Effective 10/01/2014)
00	Miscellaneous	
01	Equity-Listed (Common and Preferred Stock, Closed-end funds)	
02	Debt-Corporate (not Asset-Backed, include convertible Corporate Zeros)	
03	Debt-U.S. Government/U.S. Government Agency/U.S. Government Zeros and U.S. Zeros Receipts (e.g., Treasury Investors Growth Receipt (TIGR), Certificate of Accrual on Treasury Securities (CATS))	
04	Commodities/Futures (except Commodity Options and Financial Futures)	
05	Commodity Options	
06	Options (except Index)	
07	Index Options	
08	Insurance (not annuities)	
09	Mutual Funds (open-ended, includes money market funds)	
10	Certificate of Deposit (CD) (coupon and zero CDs)	
11	Unit Investment Trusts (UITs) (corporate, government and municipal defined asset funds)	
12	Direct Investments (limited partnerships, etc.)	
13	Financial Futures	
14	Equity-OTC (Common and Preferred, New Issues)	
15	Debt-Municipal (bonds, notes and zeros, not Municipal Investment Trusts (MITs))	
16	Debt-Asset Backed (Collateralized Mortgage Obligations (CMOs), credit card receivables, etc.)	
17	Managed/Wrap Accounts (in-house money manager)**	
18	No Product	
19	Managed/Wrap Accounts (outside money manager)**	
20	Variable Annuities - A variable annuity is an insurance company contract that allows the owner to elect to receive immediate or future periodic payments. A variable annuity is purchased, either with a lump sum or over time, with premiums allocated among various, separate account funds offered in the annuity contract. During the accumulation phase, the rate of return and the contract fund value on a variable annuity fluctuates with the performance of the underlying investments in the separate account funds, sometimes called investment portfolios or subaccounts.	
21	Warrants/Rights	
22	Real Estate Investment Trusts (REITS)	
23	Employee/Employer Stock Option Plans (not listed options)**	
24	Equity-Foreign	
25	Debt-Foreign	
26	Exchange Traded Funds (ETFs)	
27	Single Stock Futures	
28	529 Plans**	
29	Hedge Funds	
30	Private Placements (e.g., Private Investments in Public Equity Securities (PIPES), etc.)	
31	Promissory Note	
32	Mortgage (pledged assets, reverse mortgage)	
33	Closed End Funds	
34	Cash Management Accounts (e.g., debit/credit card)**	
35	Self-Directed Fee Based Accounts (non-managed)**	

36	Contractual Plans/Systematic Investment Plans
37	Tenant in Common (e.g., 1031 Exchanges)
38	Money Markets (e.g., commercial paper, Banker's Acceptance (BA), not money market funds) if the matter relates to money markets.
39	Auction Rate Securities – Municipal Debt
40	Auction Rate Securities – Corporate Debt
41	Auction Rate Securities – Closed-End Funds
42	Structured Products - For the purposes of this reporting, Structured Products are investment instruments designed to facilitate a particular risk-return objective, the performance of which is based on one or more referenced asset, index, interest rate, or other market measure. Some structured products offer full protection of the principal invested, whereas others offer limited or no protection of the principal. Structured Products may be listed on a securities exchange or traded in the over-the-counter market.
43	Fixed Annuities - A fixed annuity is an insurance contract that is purchased either in a lump sum or over time. A fixed annuity is credited with a fixed or set interest rate and allows the owner to elect to receive immediate or future periodic payments. The insurance company guarantees both earnings and principal.
44	Equity-Indexed Annuities - An equity-indexed annuity is an insurance company product purchased either in a lump sum or with a series of payments. The insurance company credits the holder with a return that is based on performance of an equity index, such as the S&P 500 Composite Stock Price Index. The insurance company may guarantee a minimum return. After the accumulation period, the insurance company makes periodic payments under the terms of the contract or in a lump sum.
45	Life Settlements - A life settlement is a financial transaction in which a policy owner sells an existing life insurance policy to a third party for more than the policy's cash surrender value, but less than the net death benefit.
46	Viatical Settlement - The sale of a terminally ill policy owner's existing life insurance policy to a third party for more than its cash surrender value, but less than its net death benefit. Such a sale provides the policy owner with a lump sum. The third party becomes the new owner of the policy, pays the monthly premiums, and receives the full benefit of the policy when the insured dies.
47	Private Securities - Securities that are not registered; not listed on an exchange; and otherwise not publicly available for trade.
48	Non-Broker-Dealer Affiliate Product - Such as banking and insurance instruments or services related to non-broker-dealer affiliate activity and not otherwise characterized by another Product Code.
49	Exchange-Traded Notes (ETNs) - Senior, unsecured, unsubordinated debt security issued by an underwriting bank designed to provide investors access to the returns of various market benchmarks. ETNs do not actually own anything they are tracking. The note is backed by the credit of the underwriting bank that is promising to pay the amount reflected in the index, minus fees upon maturity.

** These account types are to be used when the allegations relate specifically to the type of account and not to an underlying security within the account.