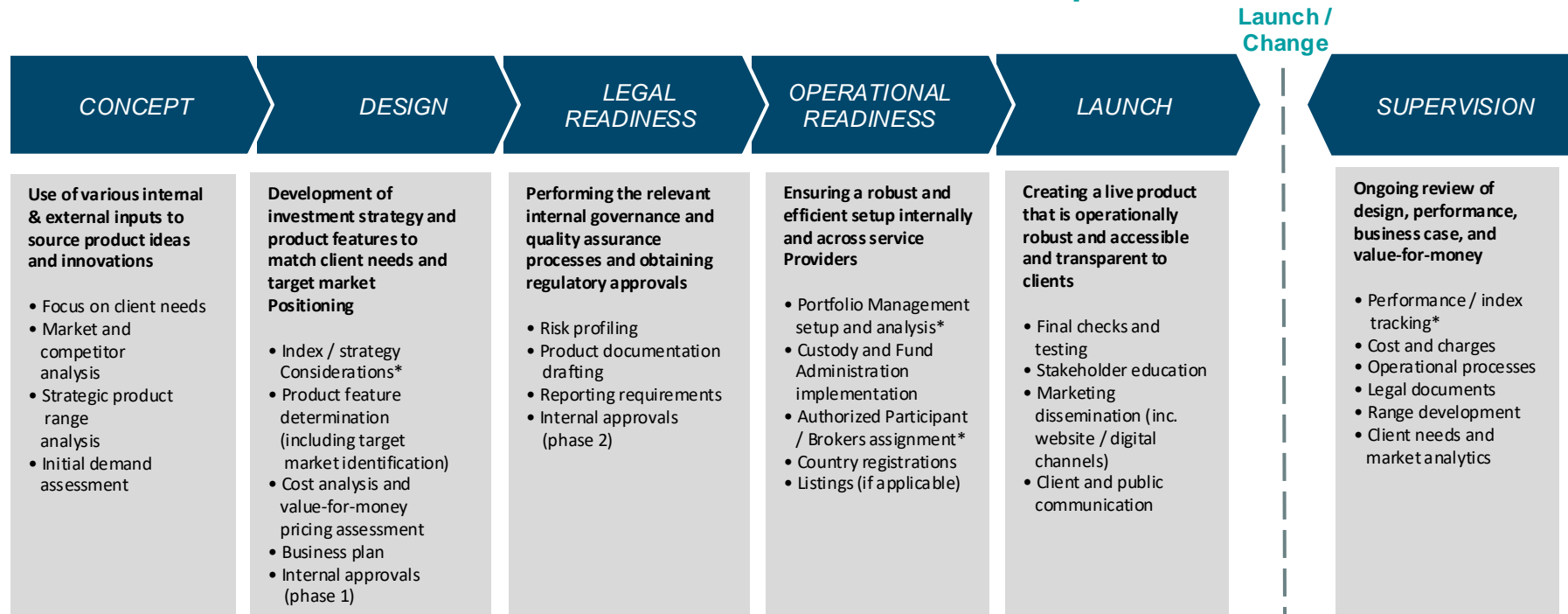


THE PRODUCT DEVELOPMENT PROCESS

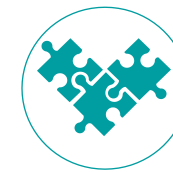
Standard Process for Retail Product Related Initiatives in Europe



As investors on behalf of our clients, it is our role to find these investment solutions. Our goal is to ensure the best possible foundation for our clients' financial future.



We believe that financial fulfillment is an integral part of life. We strive to offer our customers value-for-money products that fit their financial goals, and that are easily understood.



We work hard, seeking to ensure Xtrackers products achieve their defined investment objective in the best interest of investors. We adhere to regulatory requirements and market standards while thinking out of the box to create innovative and efficient solutions. We believe that product cost and charges must be transparently disclosed and aligned with the targeted investment results.

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