## THE PRODUCT DEVELOPMENT PROCESS



## Standard Process for Retail Product Related Initiatives in Europe

					Change
CONCEPT	DESIGN	LEGAL READINESS	OPERATIONAL READINESS	LAUNCH	SUPERVISION
Use of various internal & external inputs to source product ideas and innovations  • Focus on client needs  • Market and competitor analysis  • Strategic product range analysis  • Initial demand assessment	Development of investment strategy and product features to match client needs and target market positioning  Index / strategy considerations  Product feature determination (including target market identification)  Cost analysis and value-for-money pricing assessment  Business plan  Internal approvals (phase 1)	Performing the relevant internal governance and quality assurance processes and obtaining regulatory approvals  Risk profiling  Product documentation drafting  Reporting requirements  Internal approvals (phase 2)	Ensuring a robust and efficient setup internally and across service providers  • Portfolio Management setup and analysis  • Custody and Fund Administration implementation  • Authorized Participant / Brokers assignment  • Country registrations  • Listings (if applicable)	Creating a live product that is operationally robust and accessible and transparent to clients  • Final checks and testing  • Stakeholder education  • Marketing dissemination (inc. website / digital channels)  • Client and public communication	Ongoing review of design, performance, business case, and value-for-money  Performance / index tracking Cost and charges Operational processes Legal documents Range development Client needs and market analytics
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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.

Launch /



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