

PRIIPs KIDs GENERATOR



The solution for the KID documentation of packaged retail & insurance-based investment products (PRIIPs)

Framesoft PRIIPs KID GENERATOR (FPG) supports financial institutions to comply with the European Union (EU) PRIIPs KID Regulation.

From 1st January 2018, manufacturers & distributors of packaged retail as well as insurance-based investment products (PRIIPs) are obliged to provide Investors with a Key Information Document (“KID”) to comply with the PRIIPs KID Regulation (“REGULATION (EU) No 1286/2014 OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL”).

FPG permits a PRIIP manufacturer to set up, manage and generate all required KIDs by FPG’s template administration functionality. As well, the manufacturer can decide to “white label” the product KIDs and supply them to intermediaries, if so required and legally permitted.

KIDs in general need to follow rules & formatting prescriptions set out in the regulation. FPG is ideally prepared to cope with these requirements, is flexible enough to be updated & re-configured in case of amendments to regulations in force.

KIDs Document Setup

When setting up a KID, the document administrator can rely on several tools & functions in FPG. The manufacturer can create the PRIIP’s KID via

modelling of a **Template structure** by defining elements to be inserted following the sequence laid out by the regulation.

FPG covers the requirements as spelled out by the regulation conforming to Article 6, e.g.:

- **Header** with product name, required issuer information etc., considering market specific product names and corresponding language dependencies.
- **Product objectives** and the means for achieving them by
 - direct or indirect exposure to the underlying investment assets,
 - description of underlying instruments/reference values
 - specification of the markets the PRIIP invests in
- **Risk Section** “What are the risks & what could I get in return”, including treatment of topics required by the regulation, e.g.
 - summary risk indicator
 - possible maximum loss of invested capital

- appropriate performance scenarios
- where applicable, information on conditions for returns and scenarios exemplifying risks
- taxation statement

- **Language Compatibility** - Product KIDs can be set up such that translation into other languages can be performed based on a single template (Multi Language Support).
- **Issuer Default Risk** Section covering all descriptive elements required by the regulation

- **Applicable Cost** Section to inform investors about the expected and potential cost of the investment
- **Recommended Holding Period & Restrictions** Section with applicable Subsections, as spelled out by the regulation

KID Setup - scalable & flexible

FPG provides easy copy & paste, as well as reusability of template sections where applicable or desired.

Hierarchical Template Structure is supported by unlimited data-base support of template importing

At the same time, all future reviews and amendments of the regulation can be quickly realized using FPGs powerful template editing and scripting tools.

The Framesoft PRIIPs KID Generator (FPG) can be used by manufacturers & distributors as

- stand-alone solution for its KIDs request, generation & distribution management

- add-on to Framesoft Structured Products (FSP) for the generation of a broader range of derivatives documentation types such as OCs, Term Sheets, etc.

Furthermore, Framesoft offers its FPG solution on

- Application Service Provider (ASP) basis as well as
- KIDs on demand service

FPG is based on Framesoft Structured Products (FSP)

FPG has been built upon the solid foundation of Framesoft Structured Products (FSP), which provides the complete tool set for defining & treating Structured Products Issues.

For more information regarding **Framesoft Structured Products (FSP)** please refer to the respective FSP 1-Pager of the FSP product section on www.framesoft.com.

Get in contact with us for a web based demonstration of FPG at contact@framesoft.com or visit our website at www.framesoft.com

Exemplary Draft Copy for demonstration purposes only

Key Information Document

Version dated: 14 January 2015
This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Reverse Convertible Note, Linked to the ACME 100® Index (Price Index)
Manufacturer of this Investment Product: ACME AG, Structured Products, Reuterweg 46, 60323 Frankfurt am Main, Germany, Tel. +41 41 545 37 00. This document is also available as a download from the Issuer's website (www.acme.com/structuredproducts).
Issuer (Issuer of the Reverse Convertible Note): ACME AG WKN: F20K1D ISIN: DE000F20K1D2
Trading venue: Börse Frankfurt Zertifikate Premium and EUWAX, Stuttgart
You are about to purchase a product that is not simple and may be difficult to understand.

What is this product?

Product type: Reverse Convertible Note

Objectives of the Product and Means for Achieving Them

This Reverse Convertible Note is linked to the ACME 100® Index (Price Index / Underlying). The Reverse Convertible Note is intended for investors who assume that the level of the ACME 100® Index (Price Index) at maturity is at least the Strike. The Reverse Convertible Note has a fixed term and will be due on 03 February 2016 (Redemption Date).

Underlying: The ACME 100® Index (price index) is an equity index which does not take the dividends of the index constituents into account (price index). The index is calculated by INDEX Limited (Index Sponsor), which is responsible for the design, calculation and composition of the index as well as weighting its constituents.

Market of the Underlying: The index tracks 100 major and most liquid equities in the euro zone.

Structured Payoff

Investors will receive on the Redemption Date, irrespective of the performance of the Index based on the level at issue an Interest Payment of 5.70 % p.a. on the Nominal Amount (EUR 5,000.00). For redemption of the Reverse Convertible Note, the following scenarios are possible:

1. If the closing level of the Index as published by INDEX Limited, Zug on 29 January 2016 (Reference Level) is at or above 90.00 % of the Initial Reference Level (Strike), investors will receive the Nominal Amount.
2. If the Reference Level is below the Strike, investors will receive an amount depending on the performance of the Index based on the level at issue. This is calculated as follows: Reference Level, where 1 point is EUR 1.00, multiplied by the Multiplier. Investors will receive less than the Nominal Amount in such case.

In return for the Interest Payment investors risk the loss of capital and renounce the entitlement to dividends from the constituents of the Index. Investors will also be required to pay accrued interest on a pro-rata basis if they purchase the Reverse Convertible Note during its term. Investors have no right to any entitlement resulting from the constituents of the Index (e.g. voting rights).

Underlying	ACME 100® Index (Price Index) (WKN: 965814, ISIN: EU0009658145)
Strike	90.00 % of the Initial Reference Level
Level of the Underlying at issue of the Reverse Convertible Note (Initial Reference Level)	Official closing level of the Underlying on the Issue Date
Reference Level	Closing level of the Underlying on the Valuation Date
Multiplier	Nominal Amount / Strike
Nominal Amount	EUR 5,000.00
Currency of the Reverse Convertible Note	Euro (EUR)
Currency of the Underlying	Euro (EUR)
Valuation Date	29 January 2016
Redemption Date	03 February 2016

Interest

Interest Rate	5.70 % p.a.
Interest Period (period until Interest Payment Date)	03 February 2015 (inclusive) until 03 February 2016 (exclusive)
Interest Payment Date	03 February 2016

Issue & Subscription

Subscription Period	14 January 2015 to 30 January 2015 4 p.m. German time and subject to early closure
Issue Date	30 January 2015
Value Date	03 February 2015
Initial Issue Price	100.00 % of the Nominal Amount
Subscription Surcharge	0.50 % of the Initial Issue Price The Subscription Surcharge must be paid by the investor to its principal bank as part of the purchase price and is not included in the Initial Issue Price.

Product information sheet for Reverse Convertible Note (WKN: F20K1D) Page 1 of 3

COMPANY PROFILE

Framesoft AG Software Applications



Framesoft offers the following fully integrated solution portfolio

- Framesoft Structured Products (FSP)
- Framesoft PRIIPS KID Generator (FPG)
- Framesoft OTC Platform (FOP)
- Framesoft Contract Repository (FCR)
- Framesoft Confirmation Generator (FCG)
- Framesoft Legal & Compliance Matter Management (FLM)
- Framesoft Document Management (FDM)
- Framesoft Financial Research (FFR)
- Framesoft Repo & Securities Lending (FRS)
- Framesoft Fee Management (FFM)
- Framesoft Document Generator (FDG)
- Framesoft Resource Management (FRM)
- Framesoft Secure Online Data Room (FDM Platform)
- Framesoft Online Negotiation (FON) for (Master) Agreements

Framesoft's product & services portfolio is strongly focusing on the financial services industry and covers the complete life cycle of a software solution, ranging from supporting the early conceptual application design stages, to the delivery and integration of the application into the client's infrastructure.

Framesoft is also capable offering application support requested by a customer such as production support as well as business and user support. Additionally, Framesoft offers to run its applications as ASP service based on its advanced cloud infrastructure in Switzerland.

Framesoft was founded in 1996 with the goal to create technology solutions for innovative, fast-growing areas within the financial services industry. Framesoft solutions are built on a foundation of core modules (Frameworks) enabling rapid application development to meet the ever evolving needs in these markets.

Framesoft's mission is to maximize the benefits of external technology provision for our clients, by applying the Framesoft Framework strategy.

Framesoft's unique selling proposition is the support of complete value chains including areas typically conducted by means of unstructured tools such as paper, e-Mail, facsimile or telephone.

Customers using Framesoft solutions

- achieve a high degree of **Straight through Processing (STP)**,
- avoid typical **operational risks** associated with manual interventions,
- gain **control** over complex business processes,
- increase Business **Process Efficiency & Transparency**,
- cut **Time-to-Market**,
- reduce **Legal & Credit Risk**

Framesoft's headquarter is located in Zug, Switzerland and Framesoft runs subsidiaries with offices in

- Europe
 - Switzerland (Zug),
 - Germany (Frankfurt and Munich),
 - United Kingdom (London),
- North America (Vancouver) and
- Asia (Fiji)

Get in contact with us at contact@framesoft.com or visit our website at www.framesoft.com.