

# PRIIPs KIDs GENERATOR



## Documentation of packaged retail & insurance-based investment products

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

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.

Framesoft PRIIPs KID Generator (FPG) permits a PRIIP

manufacturer to set up, manage and generate all required KIDs based on FPG's template & document assembly functionality. As well, the manufacturer can decide to "white label" the product KIDs and supply them to intermediaries, if 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

KID template documents are configured via Framesoft Document Assembly (FDA) module supporting a fast, flexible, and reusable setup.

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, 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

- ✓ Information on conditions for returns and scenarios exemplifying risks (where applicable)
- ✓ Taxation statement

- **Language Compatibility** - Product KIDs can be set up such that translation into other languages can be performed based on a Multi-Language template.
- **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

Document assembly is one of the critical components of the document automation. Framesoft's unique Document Assembly (FDA) module includes template & component design, data integration, clause assembly and document generation stand alone or as part of a workflow. Each document template creation / update can be included in a 4-eye approval process before the document template is used for any automated KID generation.

At the same time, all future reviews and amendments of the regulation can be quickly realized using FPGs powerful

template management tools.

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

- Stand-alone solution for its KIDs requests 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.

### 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 FSP 1-Pager available on the Framesoft website at "Products / Structured Products".

Get in contact with us for an online FPG demonstration at [contact@framesoft.com](mailto:contact@framesoft.com) or visit our website at [www.framesoft.com](http://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, Reuteweg 49, 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](http://www.acme.com/structuredproducts)).  
Issuer (Issuer of the Reverse Convertible Note): ACME AG WKN: F32NDV  
Trading venue: Börse Frankfurt Zertifikate Premium und 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: 965614, ISIN: EU0009656145)
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: F32NDV)

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# COMPANY PROFILE

## Framesoft AG Software Applications



Framesoft offers the following fully integrated solution portfolio:

- **Framesoft Contract Management (FCM)**
- **Framesoft Contract Repository (FCR)**
- **Framesoft Online Negotiation (FON)**
- **Framesoft Data Insight (FDI)**
- **Framesoft Artificial Intelligence (FAI)**
- **Framesoft Structured Products (FSP)**
- **Framesoft Fee Management (FFM)**
- **Framesoft Document Management (FDM)**
- **Framesoft Secure Online Data Room (FDM Platform)**
- **Framesoft PRIIPS KID Generator (FPG)**
- **Framesoft OTC Platform (FOP)**
- **Framesoft Confirmation Generator (FCG)**
- **Framesoft Matter Management (FLM)**
- **Framesoft Repo & Securities Lending (FRS)**
- **Framesoft Document Generator (FDG)**

### About Framesoft

Founded in 1996, Framesoft specializes in providing leading-edge technology solutions tailored for the financial services industry. Our comprehensive portfolio covers the entire software solution lifecycle, from application design to delivery, integration, and provision as Software as a Service (SaaS).

### Our Mission

Maximize the benefits of technology for our clients by leveraging our unique Framesoft Framework strategy. This approach enables rapid application development through configurable core modules, ensuring we meet the evolving needs of the financial services market.

### Our Offer

Framesoft's solutions range from

- **Contract Management** incl. Document Assembly & Generation, Negotiation, Document Analysis (AI), Netting and Lifecycle Management.
- **Structured Product Engineering & Issuance Management** incl. Document Generation & Distribution (e.g., OC, PRIIPs KID, Fact Sheets, e-Mails).
- **Fee Management** – managing distribution agreements & fee payments
- **Global Content** and **Collaboration Management**
- **Data Mining & Business Intelligence**
- Managing the **OTC derivatives sales & trading** process
- **Legal & Compliance Matter Management**

supporting the complete value chains, replacing unstructured tools such as paper, e-Mail, and telephone with structured & efficient processes.

Our offering portfolio includes Production, Business and User Support.

### Key Benefits

Clients using Framesoft solutions experience:

- High degrees of Straight Through Processing (STP)
- Reduced operational risks by minimizing manual interventions
- Enhanced control over complex business processes
- Increased business process efficiency and transparency
- Accelerated time-to-market
- Lowered legal and credit risks

### Global Presence

Framesoft is headquartered in Zug, Switzerland, with subsidiaries in:

- Europe (Switzerland, Germany, United Kingdom)
- North America
- Asia Pacific

### Contact Us

For more information, e-Mail us at [contact@framesoft.com](mailto:contact@framesoft.com) or visit our website at [www.framesoft.com](http://www.framesoft.com).