abrdn – Key stages in the Product Life Cycle

Key activities: Key activities: Initial post launch review Product design/proposition Annual Existing Business Reviews Market and competitor analysis On-going range management Concept/ Client testing and target market identification On-going product monitoring and Feasibility Innovation / new ideas reviews for validation Model portfolio and risk analysis/stress test Potential changes/improvement High level feasibility factors (investment, identified and implemented operational, legal) Key sign-offs / approvals: Key sign-offs / approvals: **Conduct Principles EMEA Product Forum** Working group sign-off from all relevant Other Committees as appropriate **Consumer Duty** business units Reviews by abrdn Product Team EMEA Product Forum initial paper sign-off. Client Needs / **Product** Post Launch **Positive Outcomes** Development Reviews **Key activities:** Product design refinement **Key activities:** Drafting of primary legal documents, Set product launch timeline including Investment objective and policy Operational set up and implementation Target market and distribution strategy **Product** Fee structure analysis Key sign-offs / approvals: Launch Regulatory approval Key sign-offs / approvals: Working group with representation from all Working group sign off from all relevant relevant business units

business areas

Fund Board

Other committees as appropriate EMEA Product Forum final paper sign-off Management Company (where in place)