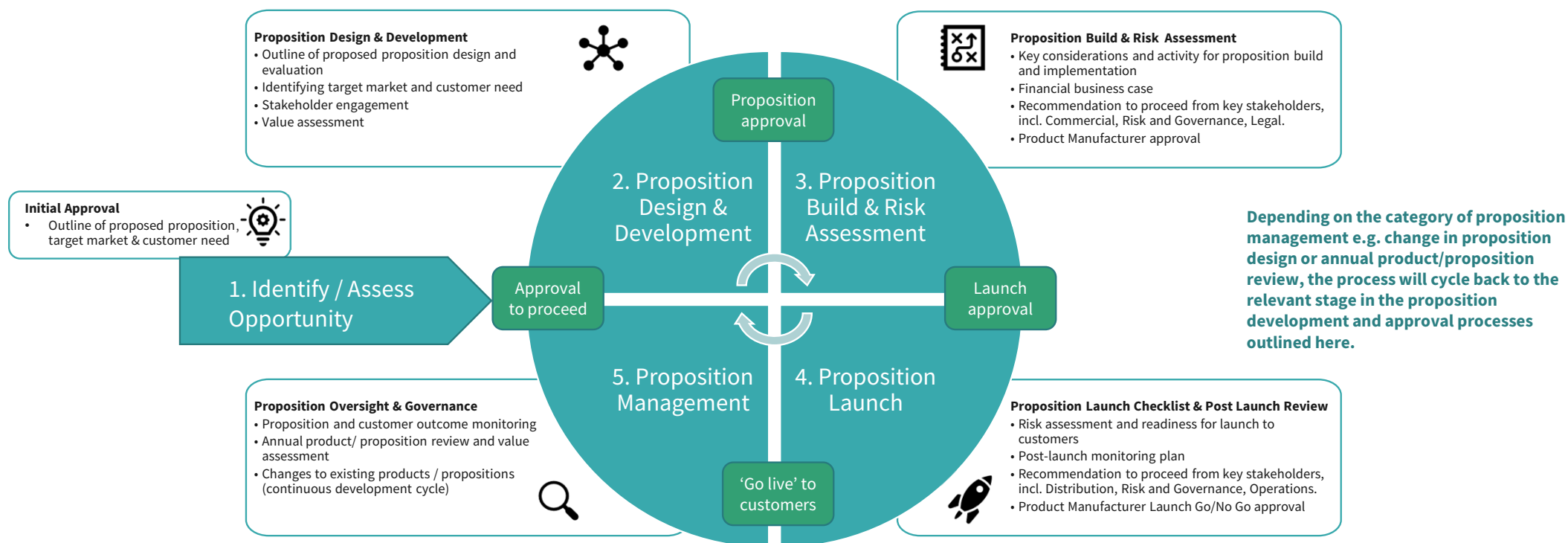


AHUK Proposition Development, Approval & Management Process

The Proposition Development Approval and Management (PDAM) Process is the mechanism to assess and document the considerations and requirements for all new proposition developments, any changes to existing propositions, and the monitoring and review of existing propositions. The proposition development approach is undertaken through five distinct stages or 'gates' with approval required before the development proceeds to the next stage. This element of the framework concludes following completion of the Post Launch Review. Following this, ongoing performance and customer value is assessed through the Proposition Review cycle.



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