

Natixis

60:60 Global Income Autocall USD April 2016

Factsheet



INVESTMENT DESCRIPTION

A 6-year investment linked to the performance of the Australian, Swedish, Canadian and Swiss indices.

If on any of the semi-annual observation dates, including the final observation, the closing levels of all the underlying are at least 60% of their initial levels the income coupon will be paid.

This investment will mature early if all the underlyings are equal to or above their initial level on any semi-annual observation date starting end of year 1.

At the final observation date, if all underlying are at or above 60% of their initial level then full capital is returned. If any underlying is below 60% of its original level, capital return will be reduced on a 1-for-1 basis. For example if the worst performing underlying has fallen to 40% of its original level 40% of the capital will be paid.

BENEFITS

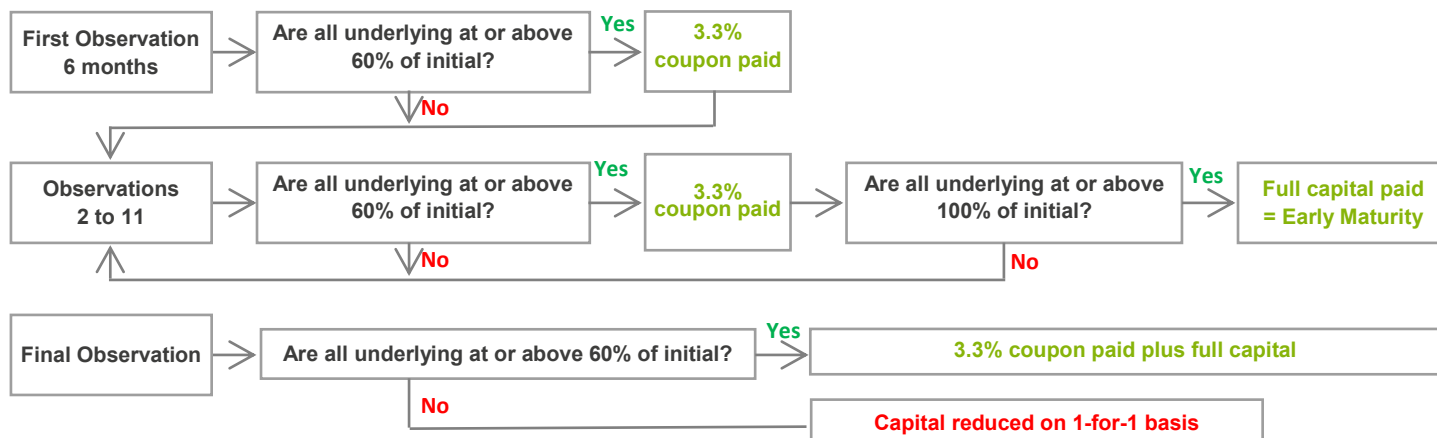
- Opportunity for regular income payments even where markets show significant falls
- Autocall feature potentially shortens the investment term and is triggered by minimal market growth
- Early maturity provides an opportunity to re-assess client's wealth strategy
- Daily pricing and trading available

RISKS

- The return is limited to the pre-defined investment terms
- The income payment is conditional upon the underlying performance
- There is a risk to capital should one of the underlying breach the barrier or the issuer default

Natixis: Natixis SA offers corporate, investment and financial services. The Bank services companies, financial institutions and institutional investors. Natixis offers wholesale banking in the form of advising and financing, investment solutions in the form of asset management, insurance, private banking and private equity, as well as other specialised financial services. Source: Bloomberg 11.03.2016

HOW THE INVESTMENT WORKS



PRODUCT FACTS & FEATURES

Issuer and Counterparty:	Natixis
Credit Ratings:	Moody's A2; Fitch A; S&P A Source: Bloomberg 11.03.2016
Maximum Term:	6 years
Investment Structure:	Semi-annual Income Autocall
Autocall opportunities:	Semi-annual (First autocall end of year 1)
Autocall Trigger:	100% of initial level
Coupon Rate:	3.3% semi-annual (6.6% annually) Gross
Coupon Trigger:	60% of initial level
Capital Risk:	Not capital protected
Capital Protection Barrier:	60% Final level (European style)
Underlying Basket:	Australia: S&P ASX 200 Index (AS51), Sweden: OMX Index (OMX), Canada: S&P TSX 60 Index (SPTSX60), Switzerland: Swiss Market Index (SMI)
Subscription Period:	11 Mar 2016 – 06 Apr 2016 (4.30pm UK Time)

KEY DATES

Strike Date:	08 April 2016
Final Observation:	08 April 2022
Maturity Date:	15 April 2022
Currency:	USD
ISIN:	XS1295803214



SUITABILITY

May be suitable for investors who:

- are seeking the opportunity for higher returns than current cash rates
- understand the impact of global economic issues
- understand and accept there is a risk to capital
- understand the criteria which will determine the income payment
- are looking to invest for the medium or long term, being happy to remain invested until maturity
- may be slightly bearish on equity markets but require an opportunity to receive the income should a bear market occur
- wish to use this investment as part of a well-diversified portfolio
- understand that the returns are pre-defined and that they will forgo growth in the underlyings which exceed that fixed level
- understand the risk to capital in the event of counterparty default
- should they need to sell their investment, accept that the trading price will likely mean they get back less than they invested

RATIONALE

2016 has started as 2015 ended. With uncertainty still surrounding oil pricing and confidence in global market stability continuing to be a cause for concern, investors are looking for a higher likelihood of income payment and deeper capital protection barriers.

The opportunity for an income stream is of key importance to investors as part of their wealth planning. The probability of an income payment being triggered is increased with this investment as an underlying needs to show a fall of 40% from the initial level on any observation date before the income stream is disrupted.

These four markets have been selected due to their generally less volatile nature which helps to support the anticipated delivery of that income.

Using the autocall payoff can bring an early return of capital allowing the opportunity for a re-assessment of investment strategy. The value of this feature cannot be underestimated as it brings with it the opportunity to “lock in” gains, as well as the chance to take advantage of future market trends.

To manage the capital risk, a final level barrier set at 60% offers re-assurance to the more cautious investor.

THE UNDERLYINGS*

The **S&P/ASX 200** measures the performance of the 200 largest index-eligible stocks listed on the ASX by float-adjusted market capitalization. Representative liquid and tradable, it is widely considered Australia's preeminent benchmark index.

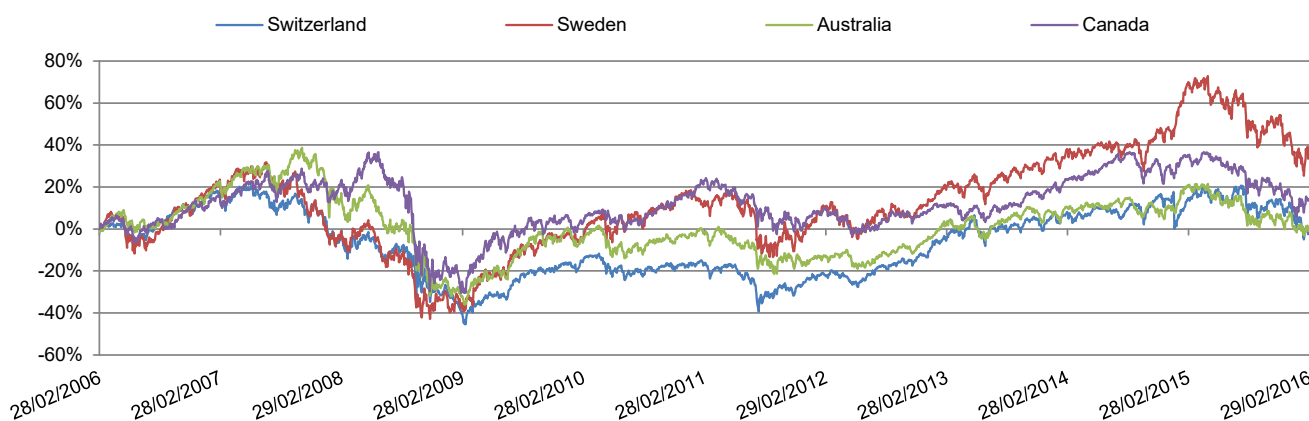
The **Swiss Market Index** is an index of the largest and most liquid stocks traded on the Geneva, Zurich, and Basle Stock Exchanges. The index has a base level of 1500 as of June 1988.

The **OMX Stockholm 30 Index** consists of the 30 most actively traded stocks on the Stockholm Stock Exchange and is a market weighted price index. The composition of the OMXS30 index is revised twice a year. The index was developed with a base level of 125 as of September 30, 1986. Effective on April 27, 1998 there was a 4-1 split of the index value.

The **S&P/Toronto Stock Exchange 60** is a capitalization-weighted index. It consists of 60 of the largest and most liquid (heavily traded) stocks listed on the Toronto Stock Exchange (TSX). They are usually domestic or multinational industry leaders.

Source: Bloomberg 11.03.16

The Underlying - Relative 10 year Performance



Past performance is no indication of future performance

Source: Bloomberg 11.03.2016, Data period: 28.02.2006 to 29.02.2016

For further information please contact IDAD at:

email: enquiries@idad.biz **telephone:** +44(0)1730 263943 **or visit our website** www.idad.biz