# NATIXIS
# 5 YEAR TRIPLE INDEX FIXED INCOME

September 2025 FACTSHEET

**Target Return: USD = 5.92% p.a.**

## Investment Description

A 5 year investment linked to the performance of Italian, US and Japanese indices.

This product will pay a fixed (guaranteed) coupon on the quarterly payment dates until maturity, irrespective of the performance of the Underlying Indices.

At the Final Observation date, if the all Underlyings are at or above the Capital Protection Barrier, then full capital is returned. If any Underlying is below the Capital Protection Barrier, capital return will be reduced on a 1-for-1 basis. For example, if the Underlying has fallen to 40% of its original level, 40% of the capital will be returned.

## Benefits

- Opportunity for regular income payments.
- Coupons are guaranteed and are not dependant on the performance of the Underlyings.
- Deep Capital Protection Barrier.
- Daily pricing.

## Risks

- The return is limited to the pre-defined investment terms.
- Investors will be exposed to the credit risk of the Issuer. If the Issuer becomes insolvent or cannot make the payments on the Product for any other reason, investors could lose some or all of their investment. A decline in the Issuers credit quality is likely to reduce the market value of the Product and therefore the price an investor may receive for the Product if they were to sell them in the market.
- There is a risk to capital should any Underlying breach the Capital Protection Barrier on its Final Observation date.
- Should investors need to sell their investment before maturity, the trading price will likely mean they get back less than they invested.

## Product Facts and Features

| | |
|---|---|
| Issuer: | Natixis |
| Credit Ratings: | Fitch A+, Moody's A1, S&P A+ |
| Source: | Natixis: 15.09.2025 |
| Maximum Term: | 5 years |
| Investment Structure: | Fixed Income |
| Fixed Income Rate: | USD: 5.92% p.a. (Paid Quarterly) |
| Capital Risk: | Not capital protected |
| Capital Protection Barrier: | 55% Final level (European style) |

| **Underlying Basket** | **Bloomberg Code** |
|---|---|
| Italy: FTSE MIB | FTSEMIB Index |
| US: Nasdaq 100 | NDX Index |
| Japan: Nikkei 225 | NKY Index |

## Key Information

| | |
|---|---|
| **Subscription Period:** | 15 Sep 2025 – 22 Sep 2025 (4.30pm UK Time) |
| **Issue Price:** | 100% |
| **Strike Date:** | 22 September 2025 |
| **Issue Date:** | 29 September 2025 |
| **1st Coupon Payment:** | 02 January 2026 |
| **Final Observation:** | 23 September 2030 |
| **Maturity Date:** | 30 September 2030 |
| **Denominations:** | 1,000 then lots of 1,000 |
| **ISIN:** | USD = XS2736749263 |

### How the Investment works

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|---|---|
| **Quarterly Payment Dates** ▶ | Income paid until maturity |
| **Final Observation** ▶ | **Full capital repaid if all Underlyings are above the Capital Protection Barrier**<br>If any Underlying is below the Capital Protection Barrier, capital is reduced on 1-for-1 basis in-line with the worst performing Underlying |

## Observation dates (some dates may vary if a bank holiday or non-business day occurs)

| | Observation Date | Payment Dates | | Observation Date | Payment Dates |
|---|---|---|---|---|---|
| **Observation 1** | - | 02 January 2026 | **Observation 11** | - | 03 July 2028 |
| **Observation 2** | - | 02 April 2026 | **Observation 12** | - | 02 October 2028 |
| **Observation 3** | - | 02 July 2026 | **Observation 13** | - | 02 January 2029 |
| **Observation 4** | - | 02 October 2026 | **Observation 14** | - | 02 April 2029 |
| **Observation 5** | - | 04 January 2027 | **Observation 15** | - | 02 July 2029 |
| **Observation 6** | - | 02 April 2027 | **Observation 16** | - | 02 October 2029 |
| **Observation 7** | - | 02 July 2027 | **Observation 17** | - | 02 January 2030 |
| **Observation 8** | - | 04 October 2027 | **Observation 18** | - | 02 April 2030 |
| **Observation 9** | - | 03 January 2028 | **Observation 19** | - | 02 July 2030 |
| **Observation 10** | - | 03 April 2028 | **Final Observation** | 23 September 2030 | 30 September 2030 |

**IDAD** was established in 2002 and our approach from the outset, is what we call the "IDAD Difference". The selection of the investments we offer is not decided in terms of profitability alone and when developing investment products, we favour evidence over dogma. We are happy to work with advisers and product providers alike to deliver a range of investment options to suit differing client wealth strategies. We're proud of our approach to business as well as the investments delivered as a result of the "IDAD Difference". We are committed to building upon our reputation for bringing benefits to all involved in the investment process, but most importantly to the clients.

**Natixis** provides financial services. The Company offers housing asset and wealth management, corporate and investment banking, and other investment services. Natixis serves energy, metals & mining, real estate, transportation, telecoms & tech, environment, healthcare, and insurance sectors worldwide.

**Source**: Bloomberg 15.09.2025

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## Underlyings

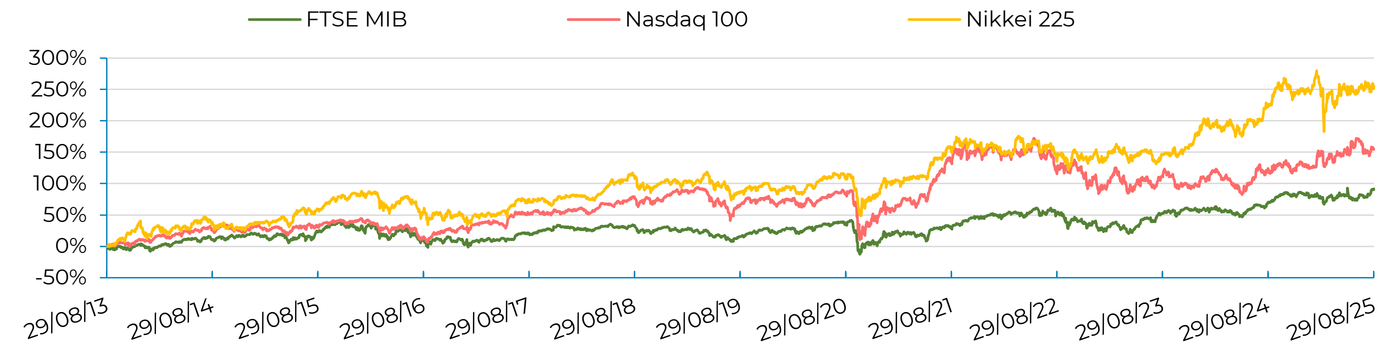
The Index consists of the 40 most liquid and capitalized stocks listed on the Borsa Italiana. In the **FTSE MIB Index** foreign shares are eligible for inclusion. Secondary lines are not eligible for inclusion. The calculation and methodology is unchanged from S&P MIB Index.

The **NASDAQ-100 Index** is a modified capitalization-weighted index of the 100 largest and most active non-financial domestic and international issues listed on the NASDAQ. No security can have more than a 24% weighting. The index was developed with a base value of 125 as of February 1, 1985. Prior to December 21,1998 the Nasdaq 100 was a cap-weighted index.

The **Nikkei-225 Stock Average** is a price-weighted average of 225 top-rated Japanese companies listed in the First Section of the Tokyo Stock Exchange. The Nikkei Stock Average was first published on May 16, 1949, where the average price was ¥176.21 with a divisor of 225.

**Source**: Bloomberg 15.09.2025

## Movement in the Underlyings over a 12 year period




**Past performance is not a reliable indicator of future performance and should not be used to assess the future returns or risks**
**Source**: Bloomberg 15.09.2025, Data period: 29.08.2013 to 29.08.2025- Assumptions shown are net of any initial fees or costs and describe the potential historic return that a client would have received based on the terms of this Product.

- Back-testing shows how the investment would have performed historically using data from previous potential strike dates and observations. Although past performance is not an indication of future performance, it can give a factual insight into how the investment would have performed historically. This
- 12 year back-test shows the historical data for a full 7 years of 5 year products that could reach the full term.
- Of the 1,752 product scenarios tested, none would have breached the Capital Protection Barrier.

| | |
|---|---|
| **Total Number Tested:** | 1,752 |
| **% That Returned Full Capital:** | 100% |
| **% Barrier Breach:** | 0.00% |
| **Average Historic Return USD:** | 5.92% p.a. |

## Rationale

Structured products are becoming increasingly popular for investors due to the wide variety of payoffs and levels of protection that can be achieved by the different types of structures that are available.

The opportunity for an income stream can be of key importance to investors as part of their wealth planning.

Having a fixed coupon rather than conditional coupon means the investor can plan other investments knowing that these coupons are guaranteed.

To manage the capital risk, a final level barrier set at 55% means an Underlying must fall by more than 45% over the full term before capital is at risk.

## Suitability

This product may be suitable for investors who:

- Are seeking the opportunity for higher returns than current cash rates at the time this product was launched.
- Are seeking income rather than growth.
- Understand and accept there is a risk to capital and how the Capital Protection Barrier works.
- Understand the impact of global economic issues and how they will affect the product.
- Understand the criteria which will determine the coupon payments.
- Are looking to invest for the medium term, being happy to remain invested until maturity.
- Can afford to have their cash invested for the full term of the Product.
- Wish to use this investment as part of a well-diversified portfolio.
- Understand that the returns are pre-defined and that they will forgo any growth in the Underlyings which exceeds the fixed level available with this investment product.
- Understand the risk to capital in the event of a counterparty default.
- Should they need to sell their investment, accept that the trading price will likely mean they get back less than they invested.

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**Placing trades**

- Trade orders should be sent to orders@idad.com
- All trades will be settled direct with IDAD's Euroclear a/c 44382

**Secondary market**

The Issuing bank will endeavour to provide quotes under normal market conditions for trading purposes upon request, subject to a Bid-Offer spread of 1%. On the secondary market, traded prices will include any accrued interest ("dirty prices"). Sale trades will settle 2 days after the trade date.
Trading details as above.

## Selling restrictions for securities

The purchaser ("Purchaser") of the securities ("Securities") represents and agrees that the Securities shall not be offered, advertised, sold or otherwise transferred, either directly or indirectly to any person in violation of economic sanctions or wider restrictions applicable to either the Purchaser or the Issuer. The information contained herein does not constitute an offer or invitation to purchase securities (the "Securities") by anyone in any jurisdiction in which such offer or invitation is not authorized or to any person to whom it is unlawful to make such offer or invitation. The distribution of this document and the offering or sale of the Securities may be prohibited or restricted by law in some jurisdictions. The Securities may not be publicly offered, sold or delivered within or from the jurisdiction of any country, except in accordance with the applicable laws and other legal provisions, and provided further that the Issuer does not incur any obligations. The Issuer has not undertaken any steps, nor will the Issuer undertake any steps, aimed at making the public offering of the Securities or their possession or the marketing of offering documents related to the Securities legal in such jurisdiction if this requires special measures to be taken.

UK Retail Restrictions: None

EEA: The requirements for a public offer in any member state of the European Economic Area ("EEA Member State") are not fulfilled. Consequently, the Securities may not be publicly offered in any of the EEA Member States except as explicitly provided under the prospectus exemptions of Directive 2003/71/EC (as amended by Directive 2010/73/EU, to the extent implemented in a relevant EEA Member State ("2010 Amending Directive"), the "EU Directive") with respect to inter alia (i) an offer of securities addressed solely to qualified investors as defined in the EU Directive, and/or (ii) an offer of securities addressed to fewer than 100, or, if the EEA Member State has implemented the relevant provisions of the 2010 Amending Directive, 150 natural or legal persons per EEA Member State other than qualified investors, and/or (iii) an offer of securities addressed to investors who acquire securities for a total consideration of at least EUR 50,000, or, if the EEA Member State has implemented the relevant provisions of the 2010 Amending Directive, EUR 100,000, and/or (iv) an offer of securities whose denomination per unit amounts to at least EUR 50,000 or, if the Relevant Member State has implemented the relevant provisions of the 2010 Amending Directive, EUR 100,000.

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Fees of up to 0.80% p.a. for the maximum term of the investment may be paid by the Issuer to cover marketing, distribution and advice costs. The fees have been fully accounted for in the calculation of the Product's structure. For example, this means that an investment of $10,000 will have any income/growth payments and capital protection based on the full $10,000.

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