

NATIXIS GLOBAL MARKETS 70-60 MEMORY INCOME AUTOCALL

NOVEMBER 2025 FACTSHEET

Target Return: **GBP = 6.90% p.a.**



Investment Description

A 6 year investment linked to the performance of US, Australian and Swiss Indices. If on any of the quarterly observation dates, including the Final Observation date, the closing levels of all the Underlyings are at or above the Income Trigger, the income will be paid plus any previously missed income payments.

This investment will autocall and mature early if all Underlyings are equal to or above the Autocall Trigger on any monthly observation date starting at 12 months. If early maturity occurs, full capital is returned and the investment will end. If early maturity does not occur the investment will continue to the Final Observation date.

At the Final Observation date, if 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 worst performing Underlying has fallen to 40% of its original level, 40% of the capital will be returned.

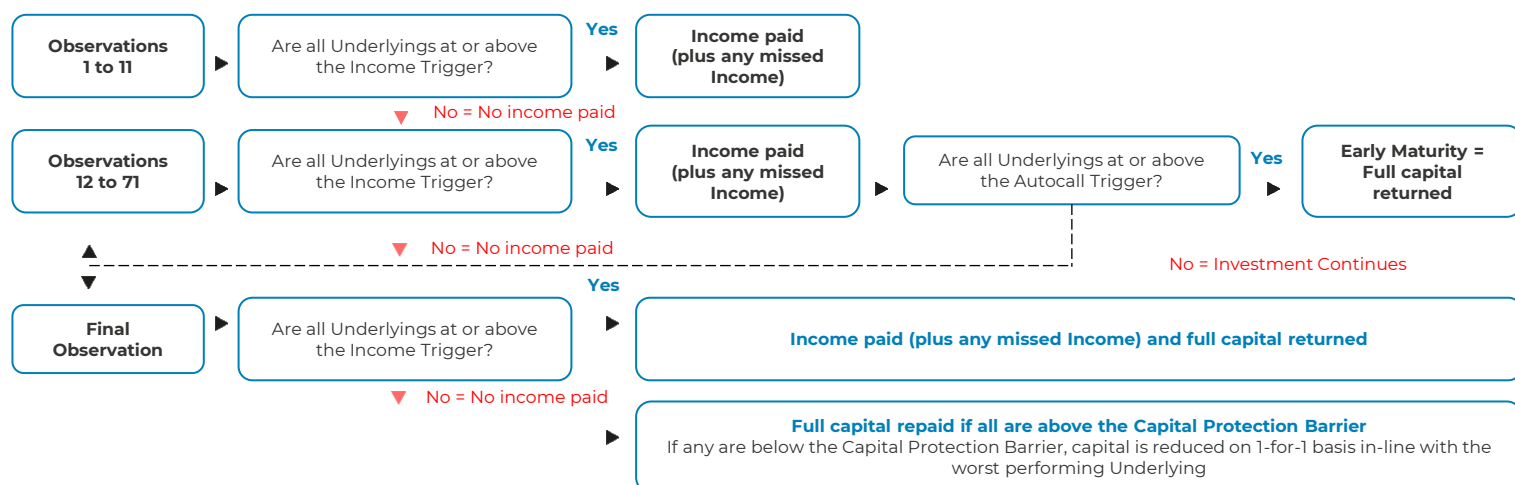
Benefits

- Opportunity for regular income payments even where the Underlyings show significant falls.
- A memory feature, whereby income previously unpaid, will be included when the income trigger is next activated.
- Autocall feature potentially shortens the investment term and is triggered by minimal growth.
- Early maturity provides an opportunity to re-assess client's wealth strategy.
- Daily pricing.

Risks

- The return is limited to the pre-defined investment terms.
- The income payment is conditional upon the Underlying performance.
- 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 Issuer's 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 one of the Underlyings 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.

How the Investment works



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 07.11.2025

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

	Observation Date	Payment Date	Income Trigger	Autocall Trigger
Observation 1	15 December 2025	22 December 2025	70%	n/a
Observation 2	14 January 2026	21 January 2026	70%	n/a
Observation 3	17 February 2026	24 February 2026	70%	n/a
Observation 4	16 March 2026	23 March 2026	70%	n/a
Observation 5	14 April 2026	21 April 2026	70%	n/a
Observation 6	15 May 2026	22 May 2026	70%	n/a
Observation 7	15 June 2026	22 June 2026	70%	n/a
Observation 8	14 July 2026	21 July 2026	70%	n/a
Observation 9	14 August 2026	21 August 2026	70%	n/a
Observation 10	14 September 2026	21 September 2026	70%	n/a
Observation 11	14 October 2026	21 October 2026	70%	n/a
Observation 12	16 November 2026	23 November 2026	70%	100%
Observation 13	14 December 2026	21 December 2026	70%	100%
Observation 14	14 January 2027	21 January 2027	70%	100%
Observation 15	16 February 2027	23 February 2027	70%	100%
Observation 16	15 March 2027	22 March 2027	70%	100%
Observation 17	14 April 2027	21 April 2027	70%	100%
Observation 18	14 May 2027	21 May 2027	70%	100%
Observation 19	15 June 2027	22 June 2027	70%	100%
Observation 20	14 July 2027	21 July 2027	70%	100%
Observation 21	16 August 2027	23 August 2027	70%	100%
Observation 22	14 September 2027	21 September 2027	70%	100%
Observation 23	14 October 2027	21 October 2027	70%	100%
Observation 24	15 November 2027	22 November 2027	70%	100%
Observation 25	14 December 2027	21 December 2027	70%	100%
Observation 26	14 January 2028	21 January 2028	70%	100%
Observation 27	14 February 2028	21 February 2028	70%	100%
Observation 28	14 March 2028	21 March 2028	70%	100%
Observation 29	18 April 2028	25 April 2028	70%	100%
Observation 30	15 May 2028	22 May 2028	70%	100%
Observation 31	14 June 2028	21 June 2028	70%	100%
Observation 32	14 July 2028	21 July 2028	70%	100%
Observation 33	14 August 2028	21 August 2028	70%	100%
Observation 34	14 September 2028	21 September 2028	70%	100%
Observation 35	16 October 2028	23 October 2028	70%	100%
Observation 36	14 November 2028	21 November 2028	70%	100%
Observation 37	14 December 2028	21 December 2028	70%	100%
Observation 38	16 January 2029	23 January 2029	70%	100%
Observation 39	14 February 2029	21 February 2029	70%	100%
Observation 40	14 March 2029	21 March 2029	70%	100%
Observation 41	16 April 2029	23 April 2029	70%	100%
Observation 42	14 May 2029	21 May 2029	70%	100%
Observation 43	14 June 2029	21 June 2029	70%	100%
Observation 44	16 July 2029	23 July 2029	70%	100%
Observation 45	14 August 2029	21 August 2029	70%	100%
Observation 46	14 September 2029	21 September 2029	70%	100%
Observation 47	15 October 2029	22 October 2029	70%	100%
Observation 48	14 November 2029	21 November 2029	70%	100%
Observation 49	14 December 2029	21 December 2029	70%	100%
Observation 50	14 January 2030	21 January 2030	70%	100%
Observation 51	14 February 2030	21 February 2030	70%	100%
Observation 52	14 March 2030	21 March 2030	70%	100%
Observation 53	15 April 2030	24 April 2030	70%	100%
Observation 54	14 May 2030	21 May 2030	70%	100%
Observation 55	14 June 2030	21 June 2030	70%	100%
Observation 56	15 July 2030	22 July 2030	70%	100%
Observation 57	14 August 2030	21 August 2030	70%	100%
Observation 58	16 September 2030	23 September 2030	70%	100%
Observation 59	14 October 2030	21 October 2030	70%	100%
Observation 60	14 November 2030	21 November 2030	70%	100%
Observation 61	16 December 2030	23 December 2030	70%	100%
Observation 62	14 January 2031	21 January 2031	70%	100%
Observation 63	14 February 2031	21 February 2031	70%	100%
Observation 64	14 March 2031	21 March 2031	70%	100%
Observation 65	15 April 2031	22 April 2031	70%	100%
Observation 66	14 May 2031	21 May 2031	70%	100%
Observation 67	16 June 2031	23 June 2031	70%	100%
Observation 68	14 July 2031	21 July 2031	70%	100%
Observation 69	14 August 2031	21 August 2031	70%	100%
Observation 70	15 September 2031	22 September 2031	70%	100%
Observation 71	14 October 2031	21 October 2031	70%	100%
Final Observation	14 November 2031	21 November 2031	70%	60% European Barrier

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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. The probability of an income payment being triggered is increased with this investment as an Underlying needs to show a fall of 30% from its initial level on any observation date before the income stream is disrupted. The investment also benefits from a memory feature so that if any income payments have missed being paid, they will catch-up the next time all Underlyings are above the Income Trigger on an observation date. The Underlyings have been selected in order to support the anticipated delivery of that income.

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 secure capital value, as well as the chance to take advantage of future market trends.

To manage the capital risk, a final level barrier set at 60% means an Underlying must fall by more than 40% 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 income payments.
- Are looking to invest for the medium to long 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.
- Appreciate that income payments are conditional but understand that the memory feature can deliver previously missed income payments.

Underlyings

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.

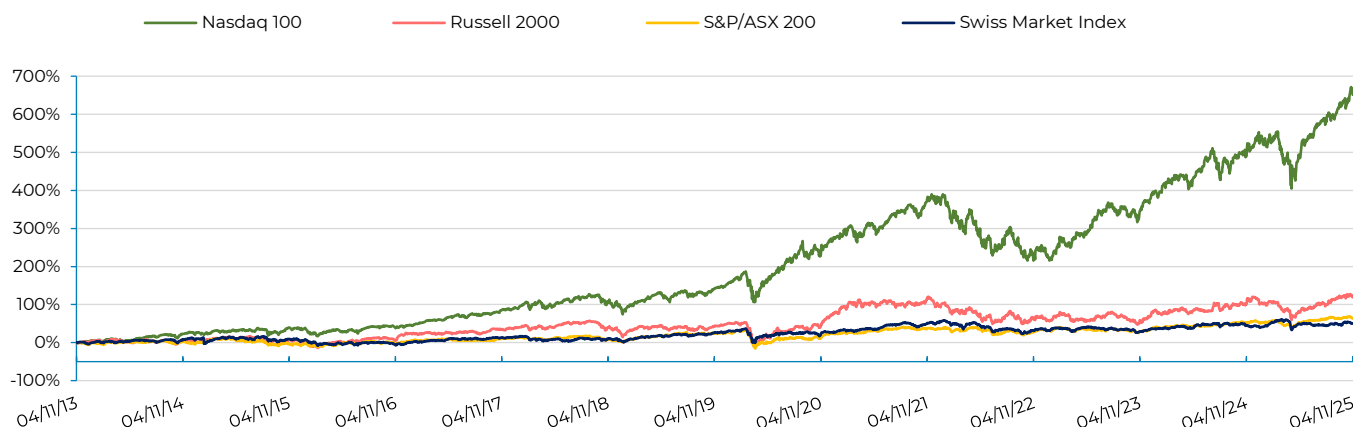
The **Russell 2000 Index** is comprised of the smallest 2000 companies in the Russell 3000 Index, representing approximately 8% of the Russell 3000 total market capitalization. The real-time value is calculated with a base value of 135.00 as of December 31, 1986. The end-of-day value is calculated with a base value of 100.00 as of December 29, 1978.

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 index is float-adjusted. The index was launched in April 2000.

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

Source: Bloomberg 07.11.2025

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 07.11.2025 Data period: 04.11.2013 to 04.11.2025 - 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.

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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

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Fees of up to 0.50% 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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For more information about this note, please contact us today.

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