

**Target Return:** GBP = 6.60% p.a.

### Investment Description

A 2 year investment linked to the performance of European, UK, and US Indices.

If on any semi-annual observation date (including the Final Observation date), starting at 6 months, all of the Underlyings are at or above the Autocall Trigger, the investment will autocall. Initial capital plus the Coupon Rate for each semi-annual period which has elapsed is paid and the investment will end.

If the investment does not autocall then at the Final Observation date, if all Underlyings are at or above the Capital Protection Barrier, full capital is returned.

If any Underlying is below the Capital Protection Barrier on the Final Observation date, 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.

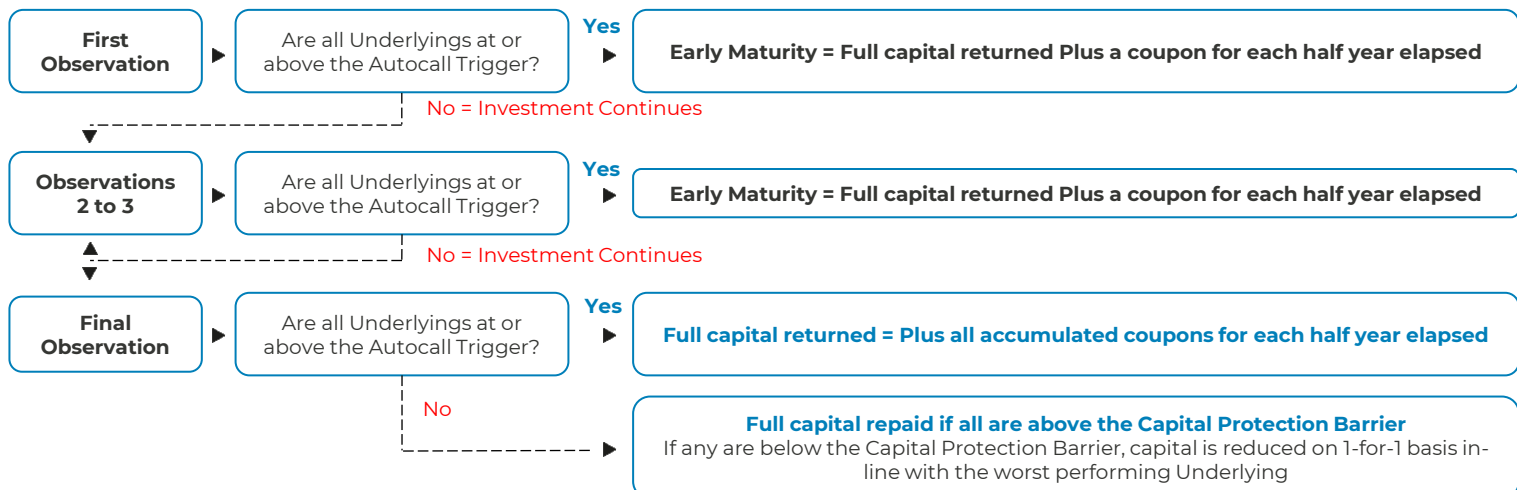
### Benefits

- Autocall feature potentially shortens the investment term and is triggered by minimal market growth.
- Snowballing coupon.
- Minimal market growth needed to deliver enhanced returns.
- 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 coupon 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 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 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



### Product Facts and Features

Issuer:	Citigroup Global Markets Funding Luxembourg
Guarantor:	Citigroup Global Markets Limited
Credit Ratings:	Moody's A1, S&P A+, Fitch A+
Source:	Citi 18.03.2026
Maximum Term:	2 years
Investment Structure:	Reducing Autocall
Autocall Opportunities:	Semi-Annual (First Observation at 6 months)
Autocall Trigger:	100% of initial level, reducing 7.00% per period
Coupon Rate:	GBP: 3.30% Semi-Annually (6.60% p.a.)
Capital Risk:	Not capital protected
Capital Protection Barrier:	65% Final level (European style)

### Underlying Basket

Europe: Eurostoxx 50  
UK: FTSE 100  
US: S&P 500

### Bloomberg Code

SX5E Index  
UKX Index  
SPX Index

### Key Information

<b>Subscription Period:</b>	18 Mar 2026- 26 Mar 2026 (4.30pm UK Time)
<b>Issue Price:</b>	100%
<b>Strike Date:</b>	27 March 2026
<b>Issue Date:</b>	07 April 2026
<b>1st Autocall Observation:</b>	28 September 2026
<b>Final Observation:</b>	27 March 2028
<b>Maturity Date:</b>	03 April 2028
<b>Denominations:</b>	1,000 then lots of 1,000
<b>ISIN:</b>	GBP = XS3159485252

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## TRIPLE INDEX REDUCING AUTOCALL

MARCH 2026 FACTSHEET



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

	Observation Date	Payment Date	Autocall Trigger
<b>Observation 1</b>	28 September 2026	05 October 2026	100%
<b>Observation 2</b>	30 March 2027	05 April 2027	93%
<b>Observation 3</b>	27 September 2027	04 October 2027	86%
<b>Final Observation</b>	27 March 2028	03 April 2028	79%
<b>Final Observation</b>	27 March 2028	03 April 2028	65% European Barrier

**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.

**Citigroup Global Markets Limited** provides institutional brokerage services. The Company offers equity, fixed income, and commodity products across cash, over-the-counter (OTC) derivatives, and exchange traded markets, as well as investment banking capital markets and advisory services. Citigroup Global Markets serves customers worldwide.

Source: Bloomberg 18.03.2026

### 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.

Autocalls have been one of the most popular structures over the years. With a classic autocall, returns are paid if all Underlyings are at or above the Autocall Trigger on an observation date.

The Underlyings detailed overleaf have been selected in order to support the anticipated delivery of the coupons.

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 65% means an Underlying must fall by more than 35% 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 growth rather than income.
- 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 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.

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## Underlyings

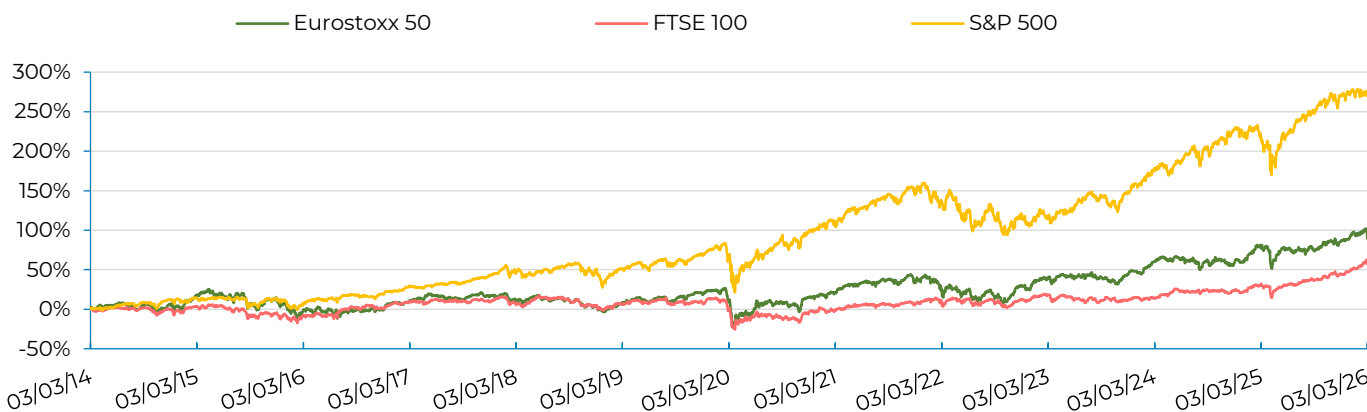
The **EURO STOXX 50 Index**, Europe's leading blue-chip index for the Eurozone, provides a blue-chip representation of supersector leaders in the region. The index covers 50 stocks from 11 Eurozone countries. The index is licensed to financial institutions to serve as an underlying for a wide range of investment products such as exchange-traded funds (ETFs), futures, options and structured products.

The **FTSE 100 Index** is a capitalization-weighted index of the 100 most highly capitalized companies traded on the London Stock Exchange. The equities use an investibility weighting in the index calculation. The index was developed with a base level of 1000 as of December 30, 1983.

The **S&P 500®** is widely regarded as the best single gauge of large-cap U.S. equities and serves as the foundation for a wide range of investment products. The index includes 500 leading companies and captures approximately 80% coverage of available market capitalization.

Source: Bloomberg 18.03.2026

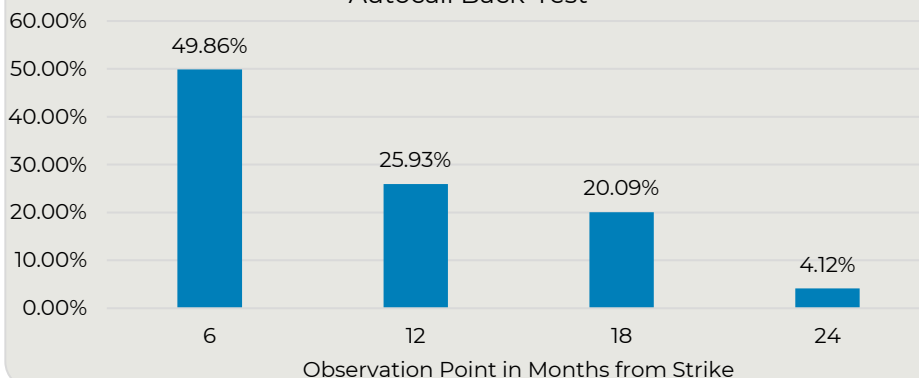
## Movement in the Underlyings over a 12 year period



## 12 year back-testing

- 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 6 years of 6 year products that could reach the full term.
- Of the 2,499 product scenarios tested, 100% would have autocalled paying all available coupons.

Autocall Back-Test



<b>Total Number Tested:</b>	2,499
<b>% Autocalled:</b>	100%
<b>% Not Autocalled:</b>	0.00%
<b>% That Returned Full Capital:</b>	100%
<b>% Barrier Breach:</b>	0.00%
<b>Average Historic Return GBP:</b>	6.60% p.a.

**Past performance is not a reliable indicator of future performance and should not be used to assess the future returns or risks**

Source: Bloomberg 18.03.2026, Data period: 03.03.2014 to 03.03.2026 - 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](mailto: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

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UK Retail Restrictions: None

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Fees of up to 1.75% 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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