

NATIXIS

GLOBAL MARKETS 70-60

MEMORY INCOME AUTOCALL



MARCH 2026 FACTSHEET

Target Return: **GBP = 8.40% p.a.**

Investment Description

A 6 year investment linked to the performance of Japanese, US, Australian and Swiss Indices.

If on any of the monthly 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.

Product Facts and Features

Issuer:	Natixis Structured Issuance SA
Guarantor:	Natixis
Credit Ratings:	Moody's A1, S&P A+, Fitch A+
Source:	Natixis 18.03.2026
Maximum Term:	6 years
Investment Structure:	Memory Income Autocall
Autocall Opportunities:	Monthly (First Observation at 12 months)
Autocall Trigger:	100% of initial level
Memory Income Rate:	0.70% Monthly (8.40% p.a.)
Income Trigger:	70% of initial level
Capital Risk:	Not capital protected
Capital Protection Barrier:	60% Final level (European style)

Underlying Basket

Japan: Nikkei 225
US: Russell 2000
Australia: S&P/ASX 200
Switzerland: Swiss Market Index

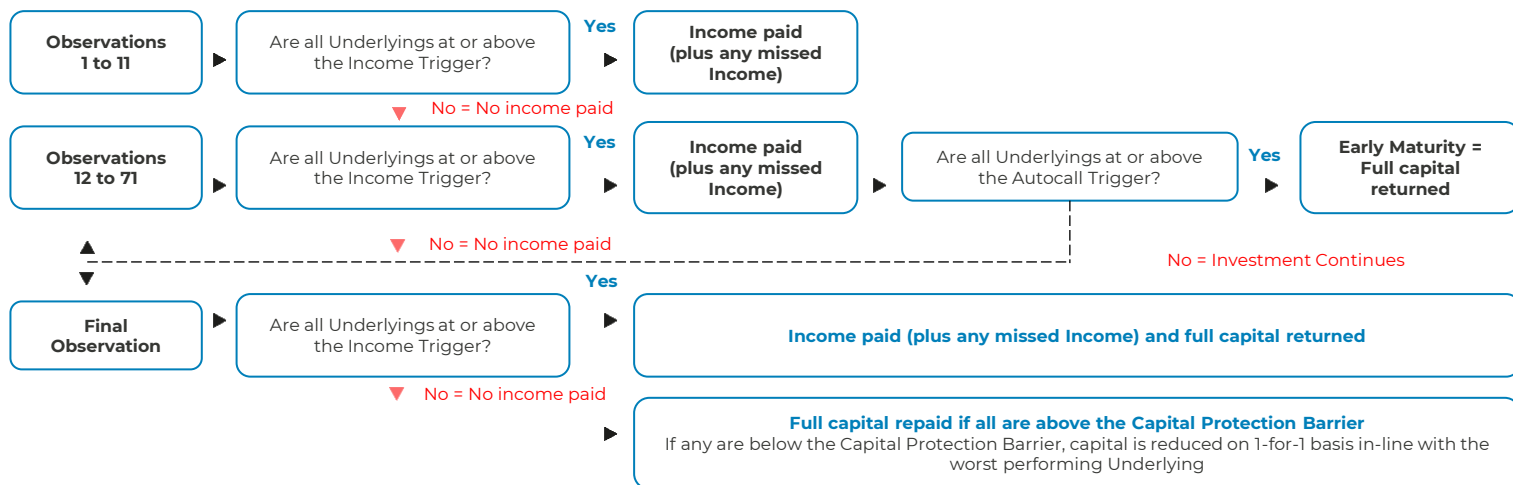
Bloomberg Code

NKY Index
RTY Index
AS51 Index
SMI Index

Key Information

Subscription Period:	18 Mar 2026 – 23 Mar 2026 (4.30pm UK Time)
Issue Price:	100%
Strike Date:	24 March 2026
Issue Date:	31 March 2026
1st Coupon Observation:	24 April 2026
1st Autocall Observation:	24 March 2027
Final Observation:	24 March 2032
Maturity Date:	02 April 2032
Denominations:	1,000 then lots of 1,000
ISIN:	XS3267326646

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 18.03.2026

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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	24 April 2026	1 May 2026	70%	n/a
Observation 2	26 May 2026	2 June 2026	70%	n/a
Observation 3	24 June 2026	1 July 2026	70%	n/a
Observation 4	24 July 2026	31 July 2026	70%	n/a
Observation 5	24 August 2026	1 September 2026	70%	n/a
Observation 6	24 September 2026	1 October 2026	70%	n/a
Observation 7	26 October 2026	2 November 2026	70%	n/a
Observation 8	24 November 2026	1 December 2026	70%	n/a
Observation 9	29 December 2026	6 January 2027	70%	n/a
Observation 10	25 January 2027	1 February 2027	70%	n/a
Observation 11	24 February 2027	3 March 2027	70%	n/a
Observation 12	24 March 2027	2 April 2027	70%	100%
Observation 13	26 April 2027	4 May 2027	70%	100%
Observation 14	24 May 2027	1 June 2027	70%	100%
Observation 15	24 June 2027	1 July 2027	70%	100%
Observation 16	26 July 2027	2 August 2027	70%	100%
Observation 17	24 August 2027	1 September 2027	70%	100%
Observation 18	24 September 2027	1 October 2027	70%	100%
Observation 19	25 October 2027	1 November 2027	70%	100%
Observation 20	24 November 2027	1 December 2027	70%	100%
Observation 21	29 December 2027	6 January 2028	70%	100%
Observation 22	24 January 2028	31 January 2028	70%	100%
Observation 23	24 February 2028	2 March 2028	70%	100%
Observation 24	24 March 2028	31 March 2028	70%	100%
Observation 25	24 April 2028	2 May 2028	70%	100%
Observation 26	24 May 2028	1 June 2028	70%	100%
Observation 27	26 June 2028	3 July 2028	70%	100%
Observation 28	24 July 2028	31 July 2028	70%	100%
Observation 29	24 August 2028	1 September 2028	70%	100%
Observation 30	25 September 2028	2 October 2028	70%	100%
Observation 31	24 October 2028	31 October 2028	70%	100%
Observation 32	24 November 2028	1 December 2028	70%	100%
Observation 33	27 December 2028	4 January 2029	70%	100%
Observation 34	24 January 2029	31 January 2029	70%	100%
Observation 35	26 February 2029	5 March 2029	70%	100%
Observation 36	26 March 2029	4 April 2029	70%	100%
Observation 37	24 April 2029	1 May 2029	70%	100%
Observation 38	24 May 2029	1 June 2029	70%	100%
Observation 39	25 June 2029	2 July 2029	70%	100%
Observation 40	24 July 2029	31 July 2029	70%	100%
Observation 41	24 August 2029	3 September 2029	70%	100%
Observation 42	25 September 2029	2 October 2029	70%	100%
Observation 43	24 October 2029	31 October 2029	70%	100%
Observation 44	26 November 2029	3 December 2029	70%	100%
Observation 45	27 December 2029	4 January 2030	70%	100%
Observation 46	24 January 2030	31 January 2030	70%	100%
Observation 47	25 February 2030	4 March 2030	70%	100%
Observation 48	25 March 2030	1 April 2030	70%	100%
Observation 49	24 April 2030	1 May 2030	70%	100%
Observation 50	24 May 2030	3 June 2030	70%	100%
Observation 51	24 June 2030	1 July 2030	70%	100%
Observation 52	24 July 2030	31 July 2030	70%	100%
Observation 53	26 August 2030	3 September 2030	70%	100%
Observation 54	24 September 2030	1 October 2030	70%	100%
Observation 55	24 October 2030	31 October 2030	70%	100%
Observation 56	25 November 2030	2 December 2030	70%	100%
Observation 57	27 December 2030	6 January 2031	70%	100%
Observation 58	24 January 2031	31 January 2031	70%	100%
Observation 59	25 February 2031	4 March 2031	70%	100%
Observation 60	24 March 2031	31 March 2031	70%	100%
Observation 61	24 April 2031	1 May 2031	70%	100%
Observation 62	27 May 2031	3 June 2031	70%	100%
Observation 63	24 June 2031	1 July 2031	70%	100%
Observation 64	24 July 2031	31 July 2031	70%	100%
Observation 65	25 August 2031	2 September 2031	70%	100%
Observation 66	24 September 2031	1 October 2031	70%	100%
Observation 67	24 October 2031	31 October 2031	70%	100%
Observation 68	25 November 2031	2 December 2031	70%	100%
Observation 69	29 December 2031	6 January 2032	70%	100%
Observation 70	27 January 2032	3 February 2032	70%	100%
Observation 71	24 February 2032	2 March 2032	70%	100%
Final Observation	31 March 2032	02 April 2032	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

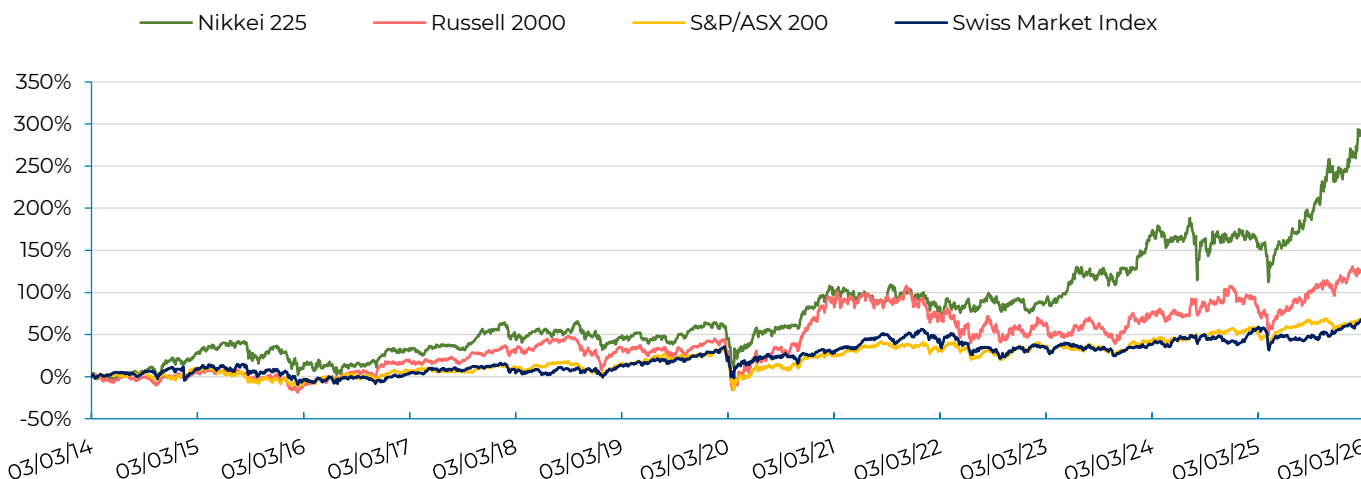
The **Nikkei-225** Stock Average is a price-weighted average of 225 top-rated Japanese companies listed in the First Section of the Tokyo Stock Exchange. The Nikkei Stock Average was first published on May 16, 1949, where the average price was ¥176.21 with a divisor of 225. *We are using official divisor for this 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 18.03.2026

Movement in the Underlyings over a 12 year period



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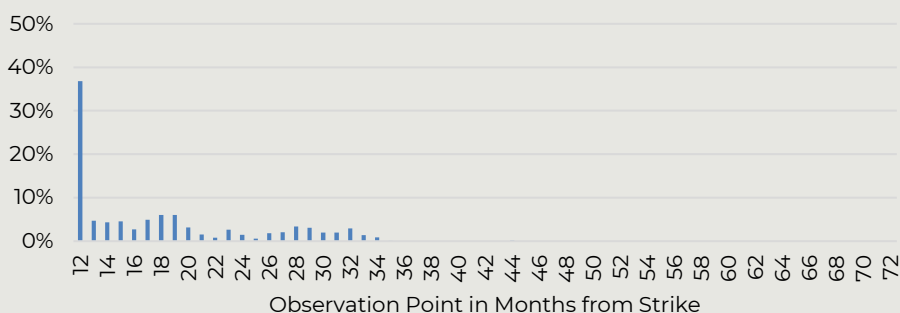
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12 year back-testing

- 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 1,502 product scenarios tested, none would reach the full term without autocalling and none of these would have breached the Capital Protection Barrier.
- Every coupon observation has also been tested, and out of all 1,502 product scenarios tested, 100% of coupons would have been paid.

Autocall Back-Test



Total Number Tested:	1,502
% Matured Early:	100%
% To Reach Final Date:	0.00%
% That Returned Full Capital:	100%
% Barrier Breach:	0.00%
% Of Coupons Paid:	100%
Average Historic Return GBP:	8.40% 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.

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.

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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.

Any financial adviser shall fully disclose to its clients the existence, nature and amount of all fees and commissions it receives in respect of sales of the Note. They must also confirm any such fee or commission complies with all applicable laws and regulations in all relevant jurisdictions and its receipt does not conflict with applicable regulation or any duty to act in the best interest of any person to whom the professional financial adviser owes any such duty. This sales brochure has not been prepared or reviewed by the Issuing Bank, the Issuer of the underlying securities or any of its affiliates and neither Issuing Bank nor any of its affiliates or any of its directors, officers or agents accept any responsibility or liability for the contents of this sales brochure.

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