For Professional Advisers and Eligible Counterparties only. Commission levels vary by product and can also vary depending on the Life Company or Custodian used, please contact your Sales Manager to clarify

INTERNATIONAL PRODUCT SUMMARY
02 November 2026

ISSUER	CCY	LINKED TO	TRADES BY	RETURNS	PRODUCT PROFILE	ANNUALISED RETURN	ISIN	PRODUCT DETAILS
CAPITAL PROTECTED								
Goldman Sachs	GBP USD	**100% Capital Protected Autocall** Switzerland: SMI Italy: FTSE MIB Japan: Nikkei 225 US: Russell 2000	20 November 2026 (16:30 GMT)	GBP: 5.25% Semi-Annually USD: 5.25% Semi-Annually	Semi-Annual Capital Protected Autocall Investment Term: 6 Years Autocall Trigger: 100% of initial level (First Observation at 24 months) 100% Capital Protected	**GBP: 10.50% p.a.** **USD: 10.50% p.a.**	GBP: XS3540149476 USD: XS3540120147	**Factsheet** **KID (GBP)** **KID (USD)**
GROWTH								
BBVA	GBP USD	**Semi Annual Classic Autocall** Switzerland: SMI Europe: Eurostoxx 50 Japan: Nikkei 225 US: S&P 500	16 November 2026 (16:30 GMT)	GBP: 6.70% Semi-Annually USD: 7.35% Semi-Annually	Semi Annual Classic Autocall Investment Term: 5 Years Autocall Trigger: 100% of initial level (First Observation at 12 months) 60% of Final Level (European Style) barrier	**GBP: 13.40% p.a.** **USD: 14.70% p.a.**	GBP: XS3497923204 USD: XS3497923386	**Factsheet** **KID (GBP)** **KID (USD)**
Barclays	EUR	**Triple Index Defensive Reducing Autocall** Italy: FTSE MIB US: Russell 2000 Japan: Nikkei 225	05 November 2026 (16:30 GMT)	EUR: 5.00% Semi-Annually	Semi Annual Defensive Autocall Investment Term: 5 Years Autocall Trigger: 97.50% of initial level at 12 months (reducing to 95% from 18 months, with a 92.50% trigger on its final observation date) (First Observation at 12 months) 60% Final Level (European Style) barrier	**EUR: 10.00% p.a.**	EUR: XS3520242523	**Factsheet** **KID (EUR)**
INCOME								
Natixis ***Meets utmost criteria**	GBP USD	**3 Year Triple Index Fixed Income** Europe: Euro Stoxx 50 Japan: Nikkei 225 US: Russell 2000	30 November 2026 (16:30 GMT)	GBP: 1.9475% Quarterly USD: 1.9825% Quarterly	Quarterly Fixed Income Investment Term: 3 Years 65% Final Level (European style) barrier	**GBP: 7.79% p.a.** **USD: 7.93% p.a.**	GBP: XS3431506875 USD: XS3431504078	**Factsheet** **KID (GBP)** **KID (USD)**
Natixis ***Meets utmost criteria**	USD	**80-60 Memory Income Autocall** Switzerland: SMI Europe: Eurostoxx 50 Canadian: S&P TSX 60 US: Russell 2000	30 November 2026 (16:30 GMT)	USD: 4.25% Semi-Annually	Semi Annual Memory Income Autocall Investment Term: 5 Years Autocall Trigger: 100% of initial level (First Observation at 12 months) Income Trigger: 80% of initial level 60% Final Level (European Style)	**USD: 8.50% p.a.**	USD: XS3431433898	**Factsheet** **KID (USD)**
BBVA	USD	**Semiconductor 50-50 Memory Autocall** ASML Holding NV. Intel Corp. NVIDIA Corp. QUALCOMM Inc.	29 November 2026 (16:30 GMT)	USD: 3.55% Quarterly	Quarterly Memory Income Knock-Out Autocall Investment Term: 4 Years (First Observation at 6 months) Knock-Out Trigger: 90% of initial level Income Trigger: 50% of initial Level 50% Final Level (European Style) barrier	**USD: 14.20% p.a.**	USD: XS3532919985	**Factsheet** **KID (USD)**
Barclays	GBP USD	**70-60 Memory Income Autocall** Sweden: OMX 30 Italy: FTSE MIB Japan: Nikkei 225 US: Russell 2000	19 November 2026 (16:30 GMT)	GBP: 2.00% Quarterly USD: 2.025% Quarterly	Quarterly Memory Income Autocall Investment Term: 5 Years Autocall Trigger: 100% of initial level (First Observation at 12 months) Income Trigger: 70% of initial Level 60% Final Level (European Style) barrier	**GBP: 8.00% p.a.** **USD: 8.10% p.a.**	GBP: XS3520983456 USD: XS3520983613	**Factsheet** **KID (GBP)** **KID (USD)**
BBVA	GBP USD	**80-60 Memory Income Reducing Autocall** Italy: FTSE MIB Japan: Nikkei 225 Sweden: OMX 30 US: Russell 2000	16 November 2026 (16:30 GMT)	GBP: 4.30% Semi-Annually USD: 4.60% Semi-Annually	Semi Annual Memory Income Reducing Autocall Investment Term: 5 Years Autocall Trigger: 100% of initial level, reducing by 2% semi-annually (First Observation at 12 months) Income Trigger: 80% of initial Level 60% Final Level (European Style) barrier	**GBP: 8.60% p.a.** **USD: 9.20% p.a.**	GBP: XS3497923030 USD: XS3497923113	**Factsheet** **KID (GBP)** **KID (USD)**
Natixis ***Meets utmost criteria**	USD	**60-60 Memory Income Autocall** Switzerland: SMI Japan: Nikkei 225 US: Russell 2000 Italy: FTSE MIB	04 November 2026 (16:30 GMT)	USD: 4.30% Semi-Annually	Semi Annual Memory Income Autocall Investment Term: 5 Years Autocall Trigger: 100% of initial level (First Observation at 12 months) Income Trigger: 60% of initial level 60% Final Level (European Style)	**USD: 8.60% p.a.**	USD: XS3431458291	**Factsheet** **KID (USD)**

*(Not Irish/Pan entities). IDAD Limited is authorised and regulated by the Financial Conduct Authority FCA FRN 740499. IDAD Africa (Pty) Ltd is an authorised Financial Services Provider with FSP no: 50937. For professional advisers and eligible counterparties only. This material should be read and understood along with the Issuer's termsheet, which is available on request. All rights reserved. No part of this publication may be reproduced, copied or distributed without the prior permission in writing of IDAD. Returns from the structured products are at risk in the event of any of the institutions who provide securities for these products default on their financial obligations. London Office: 14 Austin Friars, London, EC2N 2HE. Head Office: 2 Rotherbrook Court, Bedford Road, Petersfield, Hampshire. GU32 3QG. Tel: 01730 263943. Email: enquiries@idad.com. Registered Office: Stag Gates House, 63/64 The Avenue, Southampton, Hants, SO17 1XS.