# NATIXIS
# 3 YEAR TRIPLE INDEX FIXED INCOME
DECEMBER 2026 FACTSHEET

**Target Return:** **GBP = 7.79% p.a.** **USD = 7.93% p.a.**

## Investment Description

A 3 year investment linked to the performance of European, 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 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 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 Structured Issuance Sa |
| Guarantor: | Natixis |
| Credit Ratings: | S&P A+, Moody's A2, Fitch A+ |
| Source: | Natixis: 28.10.2026 |
| Maximum Term: | 3 years |
| Investment Structure: | Fixed Income |
| Fixed Income Rate: | GBP: 7.79% p.a. (1.9475% Quarterly)<br>USD: 7.93% p.a. (1.9825% Quarterly) |
| Capital Risk: | Not capital protected |
| Capital Protection Barrier: | 65% Final level (European style) |

| **Underlying Basket** | **Bloomberg Code** |
|---|---|
| Europe: Euro Stoxx 50 | SX5E Index |
| US: Russell 2000 | RTY Index |
| Japan: Nikkei 225 | NKY Index |

## Key Information

| | |
|---|---|
| **Subscription Period:** | 28 Oct 2026 – 30 Nov 2026 (4.30pm UK Time) |
| **Issue Price:** | 100% |
| **Strike Date:** | 01 December 2026 |
| **Issue Date:** | 08 December 2026 |
| **1st Coupon Payment:** | 10 March 2027 |
| **Final Observation:** | 03 December 2029 |
| **Maturity Date:** | 10 December 2029 |
| **Denominations:** | 1,000 then lots of 1,000 |
| **ISIN:** | GBP = XS3431506875<br>USD = XS3431504078 |

## How the Investment works

| | | |
|---|---|---|
| **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, GBP dates are shown below)

| | Observation Date | Payment Dates |
|---|---|---|
| **Observation 1** | - | 10 March 2027 |
| **Observation 2** | - | 10 June 2027 |
| **Observation 3** | - | 10 September 2027 |
| **Observation 4** | - | 10 December 2027 |
| **Observation 5** | - | 10 March 2028 |
| **Observation 6** | - | 12 June 2028 |
| **Observation 7** | - | 11 September 2028 |
| **Observation 8** | - | 11 December 2028 |
| **Observation 9** | - | 12 March 2029 |
| **Observation 10** | - | 11 June 2029 |
| **Observation 11** | - | 10 September 2029 |
| **Final Observation** | 03 December 2029 | 10 December 2029 |

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**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 28.10.2026

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## Underlyings

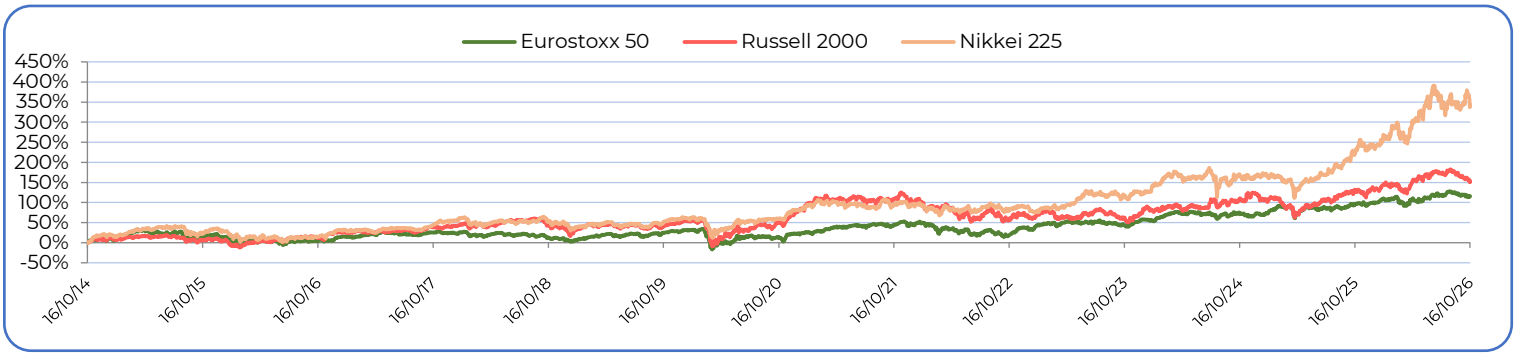
The **Euro Stoxx 50®** Index, Europe's leading blue-chip index for the Eurozone, provides a blue-chip representation of supersector leaders in the region. The index covers 50 stocks from 11 Eurozone countries. The index is licensed to financial institutions to serve as an underlying for a wide range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

The **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 **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 28.10.2026

## 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 28.10.2026, Data period: 16.10.2014 to 16.10.2026 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.

- 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 9 years of 3 year products that could reach the full term.
- Of the 2348 product scenarios tested, none would have breached the Capital Protection Barrier.

| | |
|---|---|
| **Total Number Tested:** | 2348 |
| **% That Returned Full Capital:** | 100% |
| **% Barrier Breach:** | 0.00% |
| **Average Historic Return GBP:** | 7.79% p.a. |
| **Average Historic Return USD:** | 7.93% 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 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 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

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UK Retail Restrictions: None

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Fees of up to 1.3333% 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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