IDAD Performance
Quarter 3 - 2026

Average Annual Performance on all matured products: 7.54%

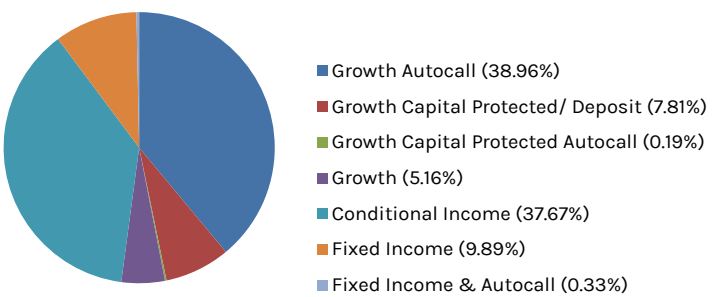
Managing Director Commentary

Clive Moore

Q3 2026 saw 185 maturing products, around 3 maturities for each working day. This is obviously great news for investors, who are 'banking' returns and steadily building their wealth. It is also good news for advisers, who are able to demonstrate their worth to clients they look after. It makes for great and successful client meetings – delivering good returns on investments not only retains clients, it establishes trust and gives them the confidence to invest larger sums. Advisers have the opportunity to boost their earnings as well, and particularly for those with a commission-based income model, this can really help to build successful and stable businesses (further benefitting clients). IDAD has been promoting structured products in the international market for 20 years and has helped build what is now a large and important market. During this time, we have seen a plethora of 'scam' investments offering unfeasibly high returns (and commissions). By delivering a combination of excellent returns for investors, together with good commercial returns for advisers, we have protected billions worth of pension funds, resulting in happy and successful retirements for thousands of investors.

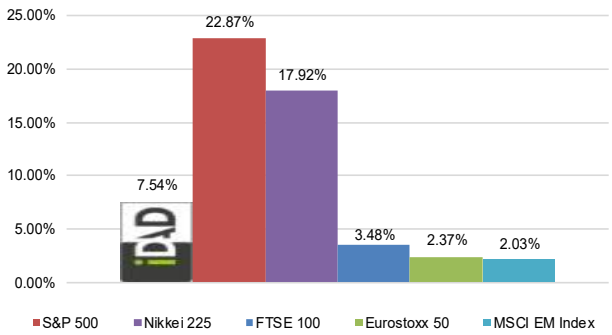
We launched 195 new products over the quarter, with a strong bias towards capital protection. Although markets were calmer over the 3 month period (S&P 500 +2.2%, FTSE 100 +1.22%, Eurostoxx 50 -0.2%, Nikkei 225 -5.3% and Hang Seng +7.4%) geopolitical and economic uncertainty remains. Interest rates remain relatively high and this allows for stronger protection levels, in particular 100% capital protection, when we're launching structured products. Investors will have done well recently in traditional equity-linked funds, but it's certainly worth considering preserving some of those gains in case markets undergo more stressful periods. We are seeing great interest in the Smoothed Growth funds (feeder funds for the Pru Fund) and good investment flows. We expect this to continue as advisers and investors see the benefits of a smoothed pricing mechanism linked to one of the World's largest multi-asset funds – over $150bn. Well worth a look and a key part of our Wealthguard range www.wealthguardfunds.com .

Products Issued by Type since 2008



30/09/2026

Annualised Performance since 2008



30/09/2026

Total number of Products issued:	4279
Total number of Products matured:	2903
% of Products to make a loss:	4.18%
% of Products to only return 100%:	1.36%

Annualised Performance by Product Type

Autocall:	10.19%
Conditional Income:	4.68%
Fixed Income:	3.33%
Capital Protected:	2.99%

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