MAREX
US STOCKS MEMORY INCOME REDUCING AUTOCALL

NOVEMBER 2026 FACTSHEET

Stock Note Risk Profile: There is a higher risk of large or total capital losses when Underlyings are individual Company Stocks rather than Stock Market Indices. Retail investors must seek suitable financial advice before investing.

Target Return: **USD = 16.00% p.a.**

Investment Description

A 4 year investment linked to the performance of four US Stocks.

If on any of quarterly 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 quarterly observation date starting at 6 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.

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

- 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.
- **There is a higher risk of large or total capital losses when Underlyings are individual Company Stocks rather than Stock Market Indices.**
- 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

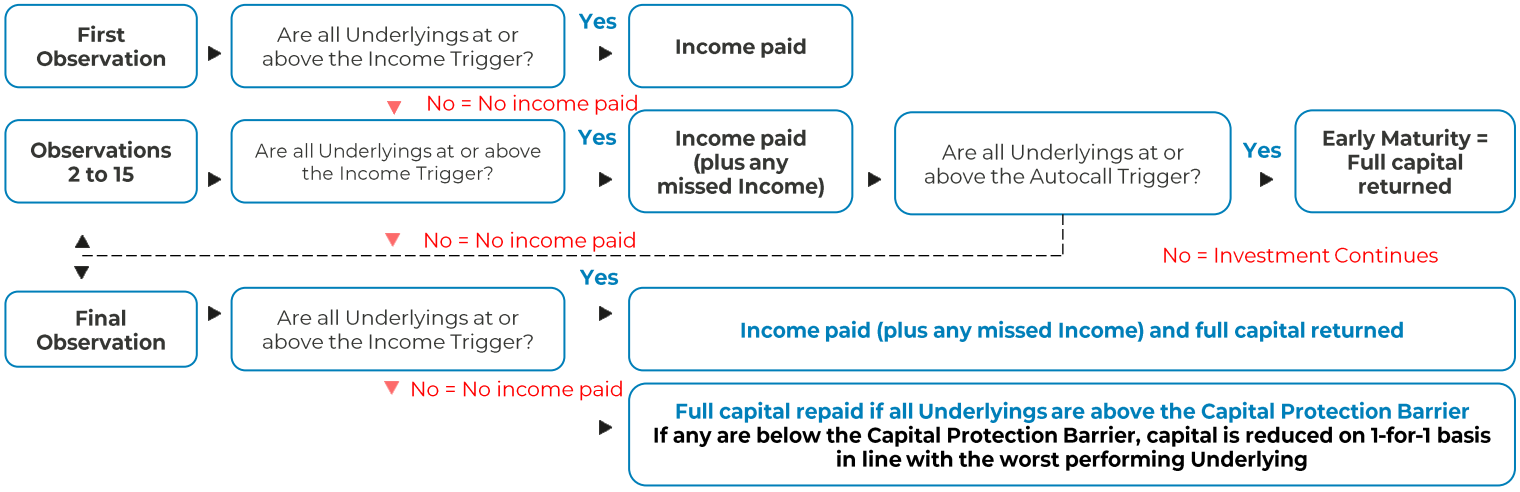
Issuer:	Marex Group Limited
Credit Ratings:	S&P BBB-
Source:	Marex 26.11.2026
Maximum Term:	4 years
Investment Structure:	Memory Income Autocall
Autocall Opportunities:	Quarterly (First Observation at 6 months)
Autocall Trigger:	85% of initial level (Reducing by 2.50% per period, floored at 50%)
Memory Income Rate:	USD: 4.00% Quarterly (16.00% p.a.)
Income Trigger:	50% of initial level
Capital Risk:	Not capital protected
Capital Protection Barrier:	50% Final level (European style)

Underlying Basket	Bloomberg Code
Advanced Micro Devices Inc	AMD UW Equity
JPMorgan Chase & Co	JPM UN Equity
Microsoft Corp	MSFT UW Equity
Meta Platforms Inc	META UW Equity

Key Information

Subscription Period:	25 Nov 2026 – 02 Dec 2026 (4:30pm UK Time)
Issue Price:	100%
Strike Date:	25 November 2026
Issue Date:	04 December 2026
1st Coupon Observation:	25 February 2027
1st Autocall Observation:	25 May 2027
Final Observation:	25 November 2030
Maturity Date:	03 December 2030
Denominations:	1,000 then lots of 1,000
ISIN:	USD: XS3414940018

How the Investment works



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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	25 February 2027	04 March 2027	50%	n/a
Observation 2	25 May 2027	02 June 2027	50%	85.0%
Observation 3	25 August 2027	01 September 2027	50%	82.5%
Observation 4	26 November 2027	03 December 2027	50%	80.0%
Observation 5	25 February 2028	03 March 2028	50%	77.5%
Observation 6	25 May 2028	02 June 2028	50%	75.0%
Observation 7	25 August 2028	01 September 2028	50%	72.5%
Observation 8	27 November 2028	04 December 2028	50%	70.0%
Observation 9	26 February 2029	05 March 2029	50%	67.5%
Observation 10	25 May 2029	04 June 2029	50%	65.0%
Observation 11	27 August 2029	04 September 2029	50%	62.5%
Observation 12	26 November 2029	03 December 2029	50%	60.0%
Observation 13	25 February 2030	04 March 2030	50%	57.5%
Observation 14	28 May 2030	04 June 2030	50%	55.0%
Observation 15	26 August 2030	03 September 2030	50%	52.5%
Final Observation	25 November 2030	03 December 2030	50%	50.0%

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.

Marex Group Limited operates as a financial services company. The Company offers platform for providing liquidity, market access, and infrastructure services in the energy, commodities, and financial markets, as well as provides clearing and hedging services. Marex Group serves clients worldwide.

Source: Bloomberg 26.11.2026

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.

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 50% 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 50% means an Underlying must fall by more than 50% over the full term before capital is at risk.

Suitability

This product may be suitable for investors who:

- **Understand that there is a higher risk of large or total capital losses when Underlyings are individual Company Stocks rather than Stock Market Indices.**
- 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.

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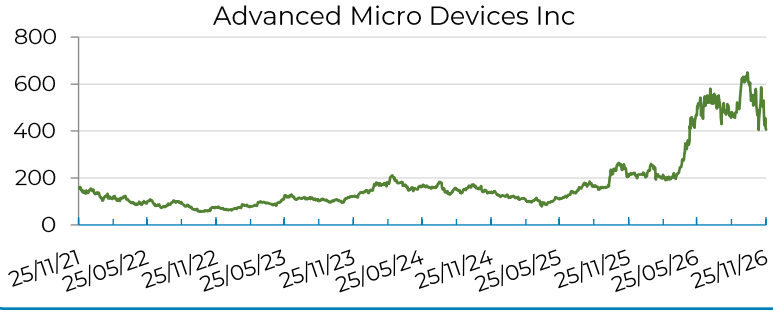
Underlyings



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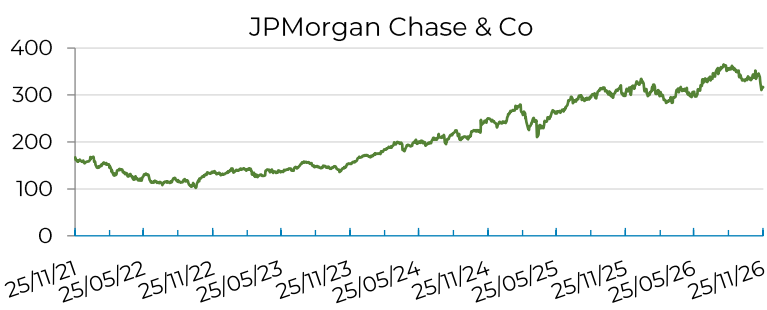
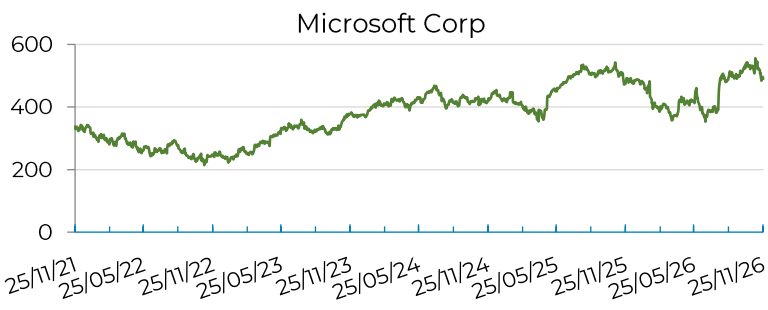
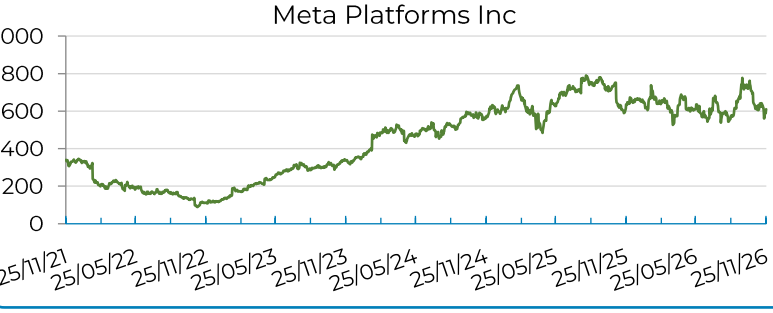


JPMorgan Chase & Co. provides financial and retail banking services. The Company provides services such as investment banking, treasury and securities, asset management, private banking, card member, commercial banking, and home finance. JP Morgan Chase serves business enterprises, institutions, and individuals worldwide.



Microsoft Corporation operates as a multinational technology company. The Company creates platforms and tools powered by AI to deliver solutions for productivity and business processes, intelligent cloud, and personal computing segments. Microsoft serves customers worldwide.



Meta Platforms, Inc. operates as a social technology company. The Company focuses on building technology that that helps users connect and share, find and build communities, and grow businesses, as well as enables people to share their experiences, ideas, photos, videos, and other content. Meta Platforms serves customers worldwide.

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

Source: Bloomberg 26.11.2026, Data period: 25.11.2021 to 25.11.2026 - 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
- 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.

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