NATIXIS
TRIPLE INDEX LOW HURDLE AUTOCALL
NOVEMBER 2026 FACTSHEET

Target Return: **USD = 11.00% p.a.**

Investment Description

A 5 year investment linked to the performance of European, Italian and Swiss indices.

If on any quarterly observation date (including the Final Observation date), starting at 12 months, all of the Underlyings are at or above the Autocall Trigger, the investment will autocall. Initial capital plus the Coupon Rate for each quarterly period which has elapsed is paid and the investment will end.

If the investment does not autocall then at the Final Observation date, if all Underlyings are at or above the Capital Protection Barrier, full capital is returned.

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

- Autocall feature potentially shortens the investment term and is triggered by minimal market growth.
- Snowballing coupon.
- Minimal market growth needed to deliver enhanced returns.
- Early maturity provides an opportunity to re-assess client's wealth strategy.
- Daily pricing.
- The Low Hurdle feature gives an increased chance of gains at full term.

Risks

- The return is limited to the pre-defined investment terms.
- The coupon 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 A2, S&P A+, Fitch A+
Source:	Natixis 28.10.2026
Maximum Term:	5 years
Investment Structure:	Classic Autocall
Autocall Opportunities:	Quarterly (First Observation at 12 months)
Autocall Trigger:	100% of initial level, with a Low Hurdle of 80%
Coupon Rate:	USD: 2.75% Quarterly (11.00% p.a.)
Capital Risk:	Not capital protected
Capital Protection Barrier:	60% Final level (European style)

Underlying Basket	**Bloomberg Code**
Europe: Euro Stoxx 50	SX5E Index
Italy: FTSE MIB	FTSEMIB Index
Switzerland: SMI	SMI Index

Key Information

Subscription Period:	28 Oct 2026 – 12 Nov 2026 (4.30pm UK Time)
Issue Price:	100%
Strike Date:	13 November 2026
Issue Date:	20 November 2026
1st Autocall Observation:	15 November 2027
Final Observation:	13 November 2031
Maturity Date:	20 November 2031
Denominations:	1,000 then lots of 1,000
ISIN:	USD = XS3267307422

How the Investment works

First Observation → Are all Underlyings at or above the Autocall Trigger? **Yes** → **Early Maturity = Full capital returned Plus a coupon for each quarter elapsed**

No = Investment Continues

Observation 2 to 16 → Are all Underlyings at or above the Autocall Trigger? **Yes** → **Early Maturity = Full capital returned Plus a coupon for each quarter elapsed**

No = Investment Continues

Final Observation → Are all Underlyings at or above the Autocall Trigger?

Yes → **Full capital returned and all accumulated coupons for each quarter elapsed**

No → **Full capital repaid if all are above the Capital Protection Barrier**
If any are below the Capital Protection Barrier, capital is reduced on 1-for-1 basis in-line with the worst performing Underlying

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Observation dates (some dates may vary if a bank holiday or non-business day occurs)

	Observation Date	Payment Date	Autocall Trigger
Observation 1	15 November 2027	22 November 2027	100%
Observation 2	14 February 2028	22 February 2028	100%
Observation 3	15 May 2028	22 May 2028	100%
Observation 4	14 August 2028	21 August 2028	100%
Observation 5	13 November 2028	20 November 2028	100%
Observation 6	13 February 2029	21 February 2029	100%
Observation 7	14 May 2029	21 May 2029	100%
Observation 8	13 August 2029	20 August 2029	100%
Observation 9	13 November 2029	20 November 2029	100%
Observation 10	13 February 2030	21 February 2030	100%
Observation 11	13 May 2030	20 May 2030	100%
Observation 12	13 August 2030	20 August 2030	100%
Observation 13	13 November 2030	20 November 2030	100%
Observation 14	13 February 2031	21 February 2031	100%
Observation 15	13 May 2031	20 May 2031	100%
Observation 16	13 August 2031	20 August 2031	100%
Final Observation	13 November 2031	20 November 2031	80%
Final Observation	13 November 2031	20 November 2031	60% European Barrier

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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

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.

Autocalls have been one of the most popular structures over the years. With a classic autocall, returns are paid if all Underlyings are at or above the Autocall Trigger on an observation date.

The Underlyings detailed overleaf have been selected in order to support the anticipated delivery of the coupons.

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 growth rather than income.
- 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 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.

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Underlyings

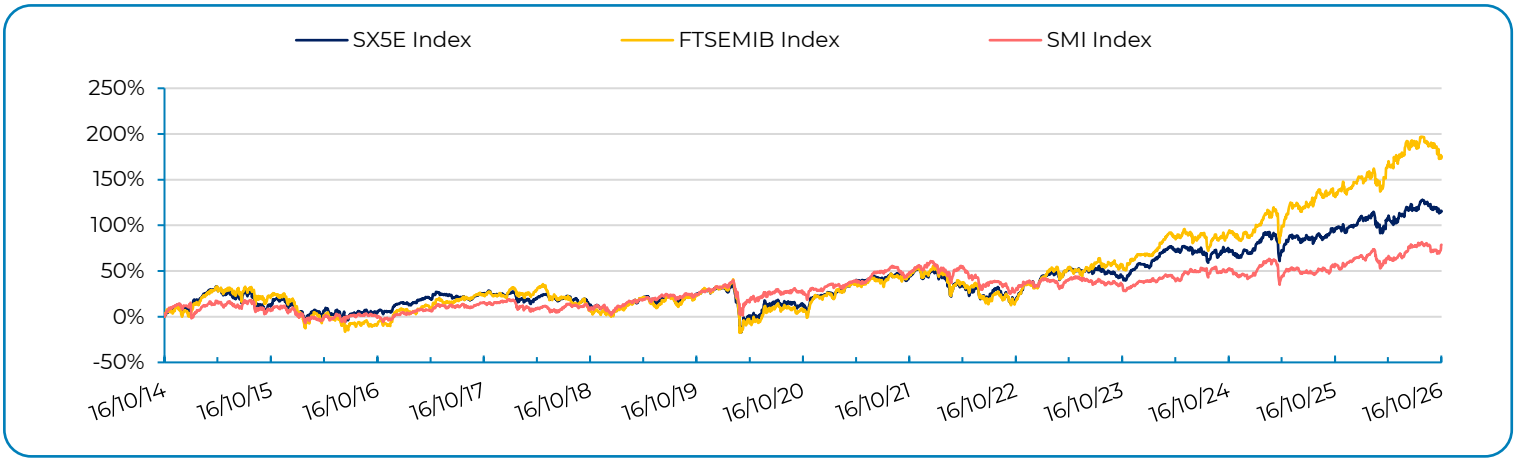
The **EURO STOXX 50 Index**, Europe's leading blue-chip index for the Eurozone, provides a blue-chip representation of supersector leaders in the region. The index covers 50 stocks from 11 Eurozone countries. The index is licensed to financial institutions to serve as an underlying for a wide range of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

The Index consists of the 40 most liquid and capitalized stocks listed on the Borsa Italiana. In the **FTSE MIB Index** foreign shares are eligible for inclusion. Secondary lines are not eligible for inclusion. The calculation and methodology is unchanged from S&P MIB Index.

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.

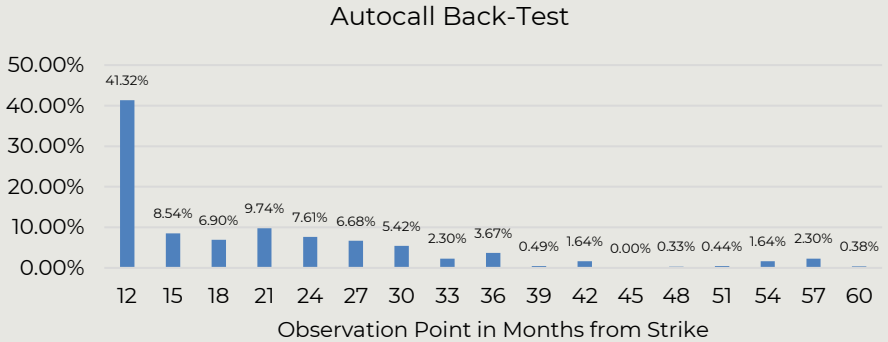
Source: Bloomberg 28.10.2026

Movement in the Underlyings over a 12 year period



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 7 years of 5 year products that could reach the full term.
- Of the 1,827 product scenarios tested, 99.40% would have autocalled.



Total Number Tested:	1,827
% Autocalled:	99.40%
% Not Autocalled:	0.60%
% That Returned Full Capital:	100%
% Barrier Breach:	0.00%
Average Historic Return USD:	10.93% 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 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.

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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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