Marex Group
US Stocks Memory Income Autocall

SEPTEMBER 2025 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 should seek suitable financial advice before investing.

Target Return: **USD = 20.75% p.a.**

Investment Description

A 4 year investment linked to the performance of four US stocks.
If on any of the 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 12 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
Credit Ratings:	S&P BBB-, Fitch BBB-
Source:	Marex 08.09.2025
Maximum Term:	4 years
Investment Structure:	Memory Income Autocall
Autocall Opportunities:	Quarterly (First Observation at 12 months)
Autocall Trigger:	100%
Memory Income Rate:	USD: 5.188% Quarterly (20.75% p.a.)
Income Trigger:	70% of initial level
Capital Risk:	Not capital protected
Capital Protection Barrier:	50% Final level (European style)

Underlying Basket	Bloomberg Code
Tesla Inc	TSLA UW Equity
Meta Platforms Inc	META UW Equity
NVIDIA Corp	NVDA UW Equity
Amazon.com Inc	AMZN UW Equity

Key Information

Subscription Period:	08 Sep 2025 – 19 Sep 2025 (4:30pm UK Time)
Issue Price:	100%
Strike Date:	22 September 2025
Issue Date:	29 September 2025
1st Coupon Observation:	22 December 2025
1st Autocall Observation:	22 September 2026
Final Observation:	24 September 2029
Maturity Date:	01 October 2029
Denominations:	1,000 then lots of 1,000
ISIN:	XS3082751671

How the Investment works

Observations 1 to 3 → Are all Underlyings at or above the Income Trigger? **Yes** → **Income paid**

No = No income paid

Observations 4 to 15 → Are all Underlyings at or above the Income Trigger? **Yes** → **Income paid (plus any missed Income)** → Have all Underlyings been at or above the Knock-Out Trigger (Including on previous observations)? **Yes** → **Early Maturity = Full capital returned**

No = No income paid

No = Investment Continues

Final Observation → Are all Underlyings at or above the Income Trigger? **Yes** → **Income paid (plus any missed Income) and full capital returned**

No = No income paid → **Full capital repaid if all Underlings are above the Capital Protection Barrier**
If any are below the Capital Protection Barrier, capital is reduced on 1-for-1 basis inline 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	Income Trigger	Autocall Trigger
Observation 1	22 December 2025	30 December 2025	70%	n/a
Observation 2	23 March 2026	30 March 2026	70%	n/a
Observation 3	22 June 2026	29 June 2026	70%	n/a
Observation 4	22 September 2026	29 September 2026	70%	100%
Observation 5	22 December 2026	30 December 2026	70%	100%
Observation 6	22 March 2027	29 March 2027	70%	100%
Observation 7	22 June 2027	29 June 2027	70%	100%
Observation 8	22 September 2027	29 September 2027	70%	100%
Observation 9	22 December 2027	29 December 2027	70%	100%
Observation 10	22 March 2028	29 March 2028	70%	100%
Observation 11	22 June 2028	29 June 2028	70%	100%
Observation 12	22 September 2028	29 September 2028	70%	100%
Observation 13	22 December 2028	02 January 2028	70%	100%
Observation 14	22 March 2029	29 March 2029	70%	100%
Observation 15	22 June 2029	29 June 2029	70%	100%
Final Observation	24 September 2029	01 October 2029	70%	50% European Barrier

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Marex Group PLC operates as a financial services company. The Company offers a platform providing liquidity, market access, and infrastructure services across energy, commodities, and financial markets. Marex Group serves clients worldwide.

Source: Bloomberg 08.09.2025

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 30% 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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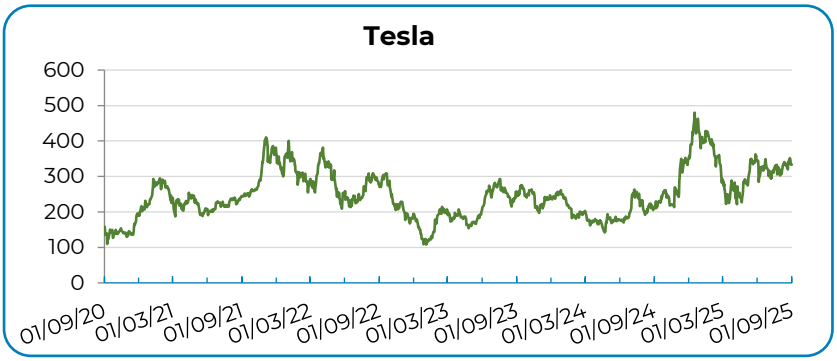
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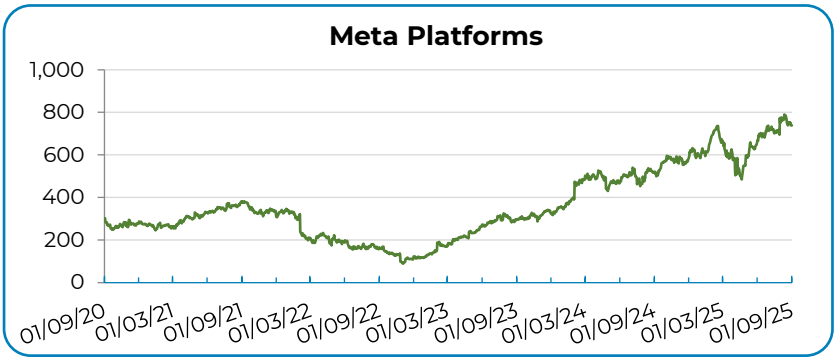
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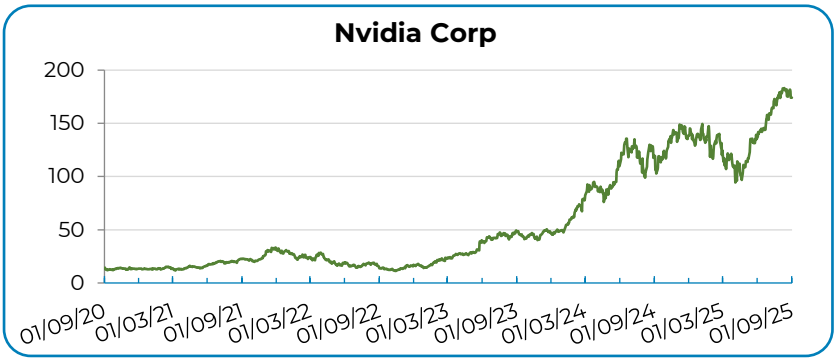
Underlyings



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

Source: Bloomberg 08.09.2025, Data period: 01.09.2020 to 01.09.2025 - 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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