Natixis
60:60 Global Income Autocall October 2016 Factsheet



INVESTMENT DESCRIPTION

A 6 year investment linked to the performance of the Italian, US, Australian and Japanese Indices.

If on any of the semi-annual observation dates, starting at 6 months and including the final observation, the closing levels of all the underlyings are at least 60% of their initial levels, the income coupon will be paid.

This investment will mature early if all the underlyings are equal to or above their initial level on any semi-annual observation date starting at 12 months. If early maturity ocurrs, full capital is returned and the investment will end.

If early maturity does not occur, at the final observation date, if all underlyings are at or above 60% of their initial level full capital is returned. If any underlying is below 60% of its original level, 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 paid.

BENEFITS

- Opportunity for regular income payments even where markets show significant falls
- Autocall feature potentially shortens the investment term and is triggered by minimal market growth
- Early maturity provides an opportunity to re-assess client's wealth strategy
- Daily pricing available

RISKS

- The return is limited to the pre-defined investment terms
- The income payment is conditional upon the underlying performance
- There is a risk to capital should any of the underlyings breach the capital protection barrier or the issuer defaults

PRODUCT FACTS & FEATURES

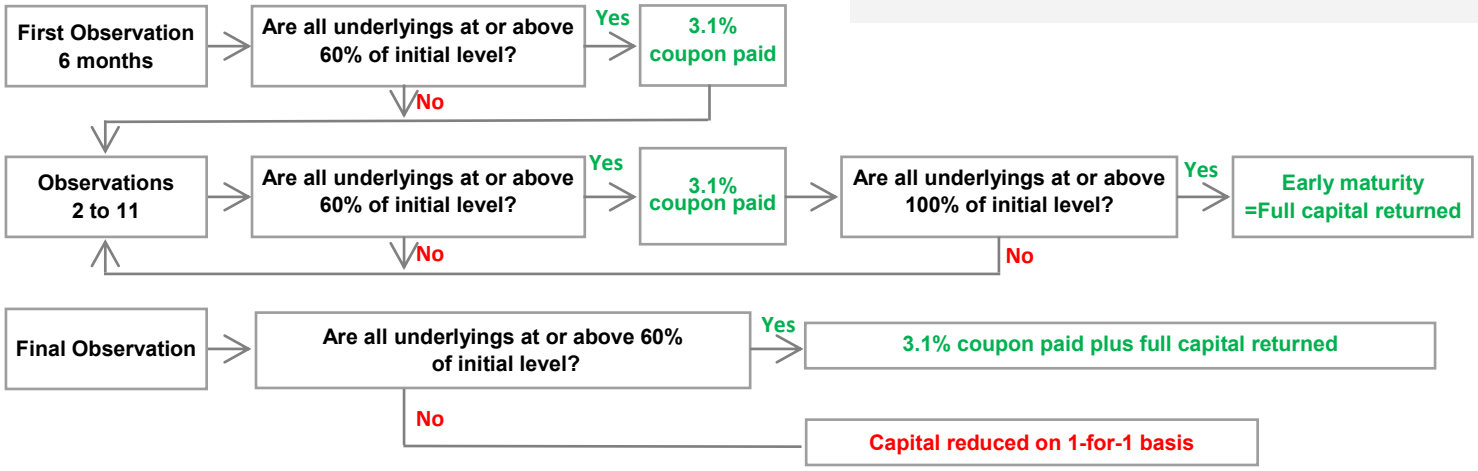
Issuer and Counterparty:	Natixis
Credit Ratings:	Moody's A2; Fitch A; S&P A Source: Bloomberg 21.09.2016
Maximum Term:	6 years
Investment Structure:	Semi-annual Income Autocall
Autocall opportunities:	Semi-annual (First observation at 12 months)
Autocall Trigger:	100% of initial level
Income Rate:	3.1% semi-annual (6.2% annually) Gross
Income Trigger:	60% of initial level
Capital Risk:	Not capital protected
Capital Protection Barrier:	60% Final level (European style)

Underlying Basket:	**Bloomberg Code:**
Italy: FTSE MIB	FTSEMIB Index
US: Russell 2000	RTY Index
Australia: S&P ASX 200	AS51 Index
Japan: Nikkei 225	NKY Index

KEY INFORMATION

Subscription Period:	23 Sept 2016 – 27 Oct 2016 (4.30pm UK Time)
Strike Date:	28 October 2016
1st Coupon Observation:	28 April 2017
1st Autocall Observation:	30 October 2017
Final Observation:	28 October 2022
Maturity Date:	04 November 2022
Currency:	GBP
ISIN:	**XS1373388583**

HOW THE INVESTMENT WORKS



IDAD Limited is Authorised and Regulated by the Financial Conduct Authority FCA FRN 740499. For Professional Clients and Eligible Counterparties as defined by the FCA only. This material should be read and understood along with the Issuer's Term Sheet, which is available on request. All rights reserved. No part of this publication may be reproduced, copied or distributed without the prior permission in writing of IDAD. Returns from the structured products are at risk in the event of any of the institutions who provide securities for these products default on their financial obligations.

Natixis
60:60 Global Income Autocall October 2016
Factsheet



SUITABILITY

May be suitable for investors who:

- are seeking the opportunity for higher returns than current cash rates
- understand the impact of global economic issues
- understand and accept there is a risk to capital
- understand the criteria which will determine the income payment
- are looking to invest for the medium or long term, being happy to remain invested until maturity
- may be slightly bearish on equity markets but require an opportunity to receive the income should a bear market occur
- wish to use this investment as part of a well-diversified portfolio
- understand that the returns are pre-defined and that they will forgo growth in the underlyings which exceed that fixed level
- understand the risk to capital in the event of counterparty default
- should they need to sell their investment, accept that the trading price will likely mean they get back less than they invested

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 is of key importance to investors as part of their wealth planning.

This product is designed to maintain income levels even if markets don't grow, as any underlying needs to show a fall of more than 40% from the initial level on any observation date before the income stream is disrupted.

These four markets 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 60% offers re-assurance to the more cautious investor.

THE UNDERLYINGS

The **S&P/ASX 200** Index (AS51) measures the performance of the 200 largest index-eligible stocks listed on the ASX by float-adjusted market capitalization. Representative liquid and tradable, it is widely considered Australia's preeminent benchmark index.

The **FTSE MIB** Index (FTSEMIB) consists of the 40 most liquid and capitalised 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 **Russell 2000** Index (RTY) is comprised of the smallest 2000 companies in the Russell 3000 Index, representing approximately 8% of the Russell 3000 total market capitalization. The index was developed with a base value of 135.00 as of December 31, 1986

The **Nikkei 225** Index (NKY) Stock Average is a price-weighted average of 225 top-rated Japanese companies listed in the First Section of the Toyko 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 21.09.16

For further information please contact IDAD at:
Bellamy House, Winton Road, Petersfield, Hampshire. GU32 3HA
email: enquiries@idad.biz **telephone:** +44(0)1730 263943 **or visit our website** www.idad.biz

IDAD Limited is Authorised and Regulated by the Financial Conduct Authority FCA FRN 740499. For Professional Clients and Eligible Counterparties as defined by the FCA only. This material should be read and understood along with the Issuer's Term Sheet, which is available on request. All rights reserved. No part of this publication may be reproduced, copied or distributed without the prior permission in writing of IDAD. Returns from the structured products are at risk in the event of any of the institutions who provide securities for these products default on their financial obligations.

Natixis
60:60 Global Income Autocall October 2016
Factsheet

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.

Natixis: Natixis SA offers corporate, investment and financial services. The Bank services companies, financial institutions and institutional investors. Natixis offers wholesale banking in the form of advising and financing, investment solutions in the form of asset management, insurance, private banking and private equity, as well as other specialised financial services.

Source: Bloomberg 21.09.2016

DISCLAIMERS

This factsheet constitutes a financial promotion and has been issued and approved for the purpose of section 21 of the Financial Services and Markets Act 2000 by IDAD Limited which is Authorised and Regulated by the Financial Conduct Authority FCA FRN 740499. For Professional Clients and Eligible Counterparties as defined by the FCA only. All information, including prices, analytical data and opinions contained within this factsheet are believed to be correct, accurate and derived from reliable sources as at the date of the factsheet. The information within this factsheet does not take into account the specific investment objective or financial situation of any person. This material should be read and understood along with the Issuer's Term Sheet, which is available on request, to ascertain the full risks and terms associated with the investment. All rights reserved. No part of this publication may be reproduced, copied or distributed without the prior permission in writing of IDAD. Investments may go up or down in value and you may lose some or all of the amount invested. Past performance is not necessarily a guide for the future. Returns from the structured products are at risk in the event of any of the institutions who provide securities for these products default on their financial obligations.

Any financial adviser shall fully disclose to its clients the existence, nature and amount of all fees and commissions it receives in respect of sales of the Note and confirms any such fee or commission complies with all applicable laws and regulations in all relevant jurisdictions and its receipt does not conflict with applicable regulation or any duty to act in the best interest of any person to whom the professional financial adviser owes any such duty.

All of the details set out in this sales brochure pertaining to the Securities comprise a mere summary, and are not a complete description of the Securities. Investors should read all of the details pertaining to the Securities that are set out in the prospectus in respect of the Securities. Such prospectus is available from IDAD Limited upon request.

www.idad.biz

This sales brochure has not been prepared or reviewed by Natixis, the issuer of the underlying securities or any of its affiliates and neither Natixis nor any of its affiliates or any of its directors, officers or agents accept any responsibility or liability for the contents of this sales brochure.

For further information please contact IDAD at:
Bellamy House, Winton Road, Petersfield, Hampshire. GU32 3HA
email: enquiries@idad.biz **telephone:** +44(0)1730 263943 **or visit our website** www.idad.biz

The note is/are not in any way sponsored, endorsed, sold or promoted by FTSE International Limited ("FTSE") or the London Stock Exchange Group companies ("LSEG") (together the "Licensor Parties") and none of the Licensor Parties make any claim, prediction, warranty or representation whatsoever, expressly or impliedly, either as to (i) the results to be obtained from the use of the FTSE100 (the "Index") upon which the note is based, (ii) the figure at which the Index is said to stand at any particular time on any particular day or otherwise, or (iii) the suitability of the Index for the purpose to which it is being put in connection with the note. None of the Licensor Parties have provided or will provide any financial or Investment advice or recommendation in relation to the Index to Natixis or to its clients. The Index is calculated by FTSE or its agent. None of the Licensor Parties shall be liable (whether in negligence or otherwise) to any person for any error in the Index or (b) under any obligation to advise any person of any error therein. All rights in the Index vest in FTSE. "FTSE®" is a trade mark of LSEG and is used by FTSE under licence.

IDAD Limited is Authorised and Regulated by the Financial Conduct Authority FCA FRN 740499. For Professional Clients and Eligible Counterparties as defined by the FCA only. This material should be read and understood along with the Issuer's Term Sheet, which is available on request. All rights reserved. No part of this publication may be reproduced, copied or distributed without the prior permission in writing of IDAD. Returns from the structured products are at risk in the event of any of the institutions who provide securities for these products default on their financial obligations.