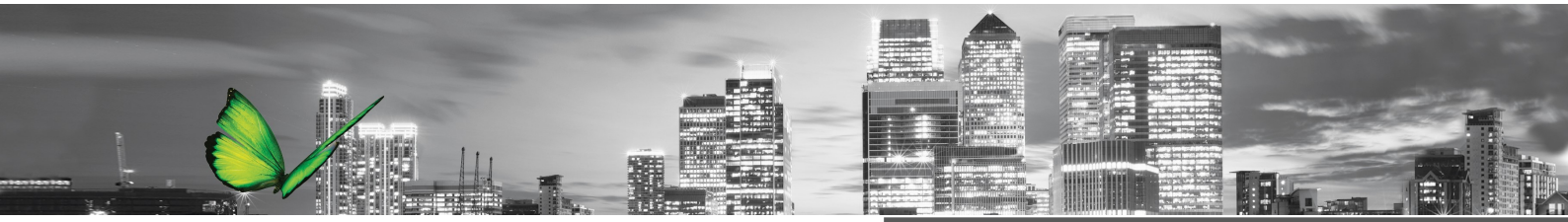
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Diversified Markets Income Autocall February 2017
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INVESTMENT DESCRIPTION

A 6 year investment linked to the performance of the UK, Australian, European and Taiwanese indices.

If on any of the semi-annual observation dates, including the final observation, the closing levels of all the underlyings are at or above 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 levels on any semi-annual observation date starting end of year 2.

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

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 one of the underlyings breach the barrier or the issuer default

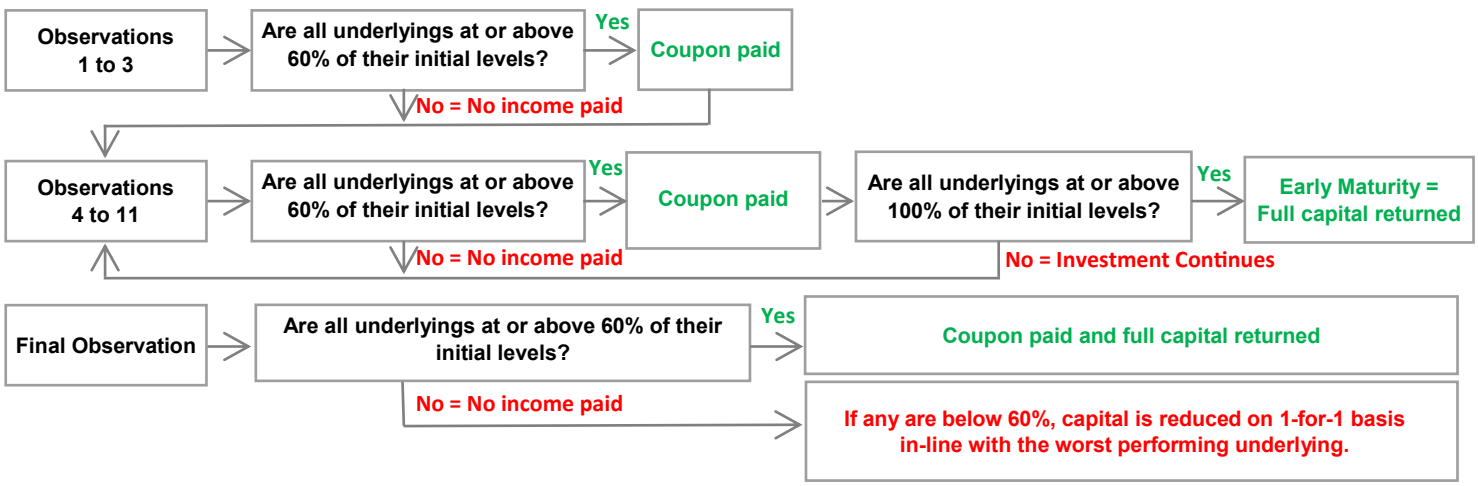
PRODUCT FACTS & FEATURES

Issuer and Counterparty:	Natixis
Credit Ratings:	Moody's A2; Fitch A; S&P A Source: Bloomberg 07.02.2017
Maximum Term:	6 years
Investment Structure:	Semi-annual Income Autocall
Autocall opportunities:	Semi-annual (First observation at 24 months)
Autocall Trigger:	100% of initial level
Conditional Income Rate:	3% semi-annual
Income Trigger:	60% of initial level
Capital Risk:	Not capital protected
Capital Protection Barrier:	60% Final level (European style)
Underlying Basket	**Bloomberg Code**
UK: FTSE 100	UKX Index
Australia: ASX 200	AS51 Index
Europe: Eurostoxx 50	SX5E Index
Taiwan: MSCI Taiwan	TAMSCI Index

KEY INFORMATION

Subscription Period:	07 Feb 2017 – 23 Feb 2017 (4.30pm UK Time)
Strike Date:	24 February 2017
1st Coupon Observation:	24 August 2017
1st Autocall Observation:	25 February 2019
Final Observation:	24 February 2023
Maturity Date:	03 March 2023
Currency:	GBP
ISIN:	XS1468266520

HOW THE INVESTMENT WORKS



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THE UNDERLYINGS

The **FTSE100** (UKX) is a market-capitalisation weighted index of UK listed blue chip companies. The index is part of the FTSE UK Series and is designed to measure the performance of the 100 largest companies traded on the London Stock Exchange that pass screening for size and liquidity.

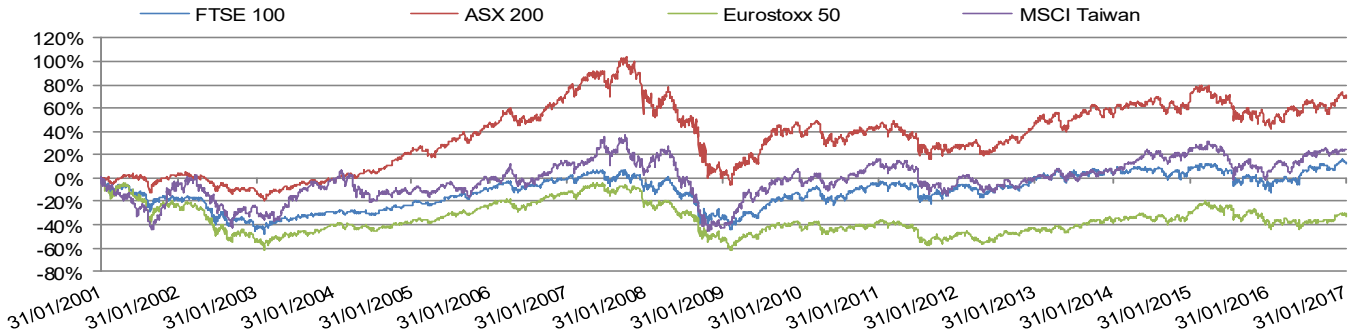
The **S&P/ASX 200** measures the performance of the 200 largest index-eligible stocks listed on the ASX by float-adjusted market capitalization. Representative liquid and tradable, it is widely considered Australia's preeminent benchmark index.

The **Euro Stoxx 50** Index (SX5E) Europe's leading blue-chip index for the Eurozone, provides a blue-chip representation of supersector leaders in the Eurozone. The index covers 50 stocks from 12 Eurozone countries. The index is licenced to financial institutions to serve as underlying for a wide range of investment products such as Exchange Traded Funds (ETF), Futures and Options and structured products.

The **MSCI Taiwan Index** is a free-float weighted equity index. It was developed with a base value of 100 as of December 31 1987.

Source: Bloomberg 02.02.2017

MOVEMENT IN THE INDICES OVER A 16 YEAR PERIOD



16 Year Back-Testing.

This 16 year back-test shows the historical data for a full 10 years of 6 year products that could reach the full term.

Of the 2,501 scenarios tested, 29.31% would reach the full term without autocalling and 42 scenarios would breach the 60% final level barrier due to Eurostoxx dropping below it.

All coupon observations have also been tested and this shows that of the 17,746 coupon observations, 17,106 would have been paid.

Autocall Test	Autocalled	%	Autocall Test	Autocalled	%
24 Months	1,025	40.98%	**48 Months**	221	8.84%
30 Months	114	4.56%	**54 Months**	60	2.40%
36 Months	107	4.28%	**60 Months**	48	1.92%
42 Months	148	5.92%	**66 Months**	45	1.80%

Total Number tested	Matured Early	% Matured Early	Reached Final Date	% To Reach Final Date	% That returned Full Capital	Final Barrier Breached	% Barrier Breach
2501	1768	70.69%	733	29.31%	98.32%	42	1.68%

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

Source: Bloomberg 07.02.2017, Data period: 31.01.2001 to 31.01.2017

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Source: Bloomberg 07.02.2017

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SUITABILITY

May be suitable for investors who:

- are seeking the opportunity for higher returns than current cash rates
- understand and accept there is a risk to capital
- understand the impact of global economic issues
- 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
- 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 exceeds 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 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 60% from the initial level on any observation date before the income stream is disrupted.

These four 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 60% means an underlying must fall by more than 40% before capital is at risk.

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