Natixis
Major Markets Income Autocall November 2016 GBP
Factsheet



INVESTMENT DESCRIPTION

A 6 year investment linked to the performance of UK, US and European stock market 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 75% 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.

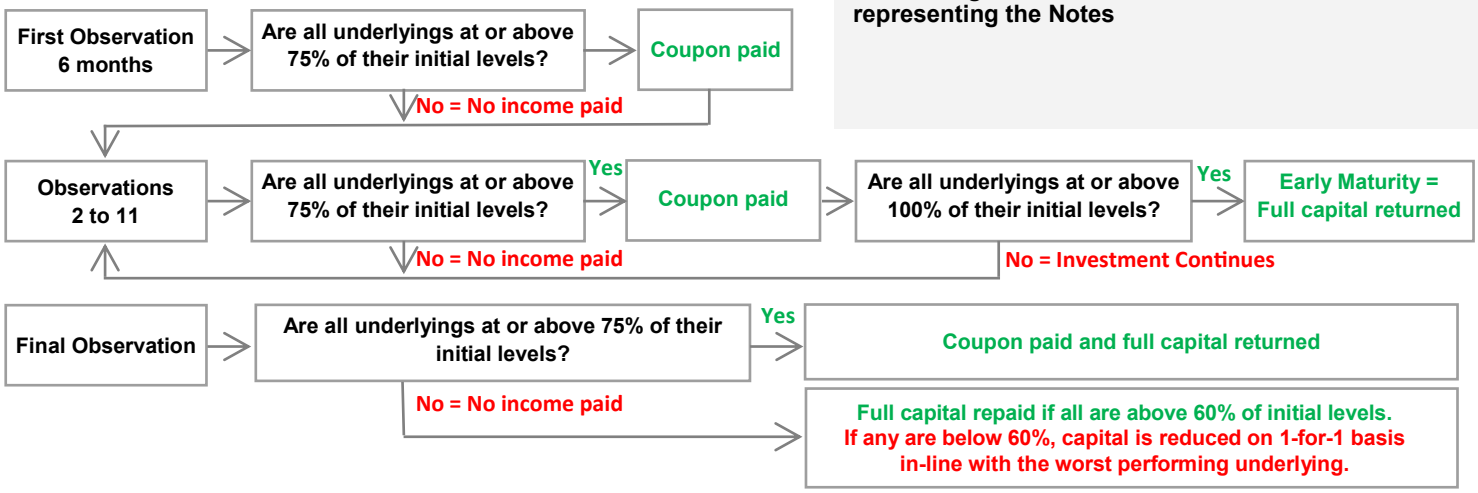
BENEFITS

- 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

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

HOW THE INVESTMENT WORKS



PRODUCT FACTS & FEATURES

Issuer and Counterparty:	Natixis
Credit Ratings:	Moody's A2; Fitch A; S&P A Source: Bloomberg 03.11.2016
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:	3.5% semi-annual (7% p.a.)
Income Trigger:	75% 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
US: S&P 500	SPX Index
Europe: Euro Stoxx 50	SX5E Index

KEY INFORMATION

Subscription Period:	03 Nov 2016 – 17 Nov 2016 (4.30pm UK Time)
Strike Date:	18 November 2016
1st Coupon Observation:	18 May 2017
1st Autocall Observation:	20 November 2019
Final Observation:	18 November 2022
Maturity Date:	25 November 2022
Currency:	GBP
ISIN:	**XS1408700489**
Listing:	Luxembourg Stock Exchange
Settlement:	Euroclear/Clearstream/Crest

CREST Depository Interest ('CDI'): The Notes will also be made eligible for CREST via the issue of CDIs representing the Notes

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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 even if markets fall by up to 25%
- 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 can be 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 25% from the initial level on any observation date before the income stream is disrupted.

These three 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. Although the same terms may not be available, 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, the final level barrier set at 60% offers re-assurance to the more cautious investor.

The note has also been listed and made available for settlement in Crest which means the note is eligible for many UK investors.

THE UNDERLYINGS

The **FTSE100** Index (UKX) is a capitalisation-weighted index of the 100 most highly capitalized companies traded on the London Stock Exchange. The equities use an investibility weighting in the index calculation. The index was developed with a base level of 1000 as of December 30,1983.

Standard and Poor's 500 (SPX) Index is a capitalization-weighted index of 500 stocks. The index is designed to measure performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries.

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.

Source: Bloomberg 03.11.16

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Source: Bloomberg 03.11.2016

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