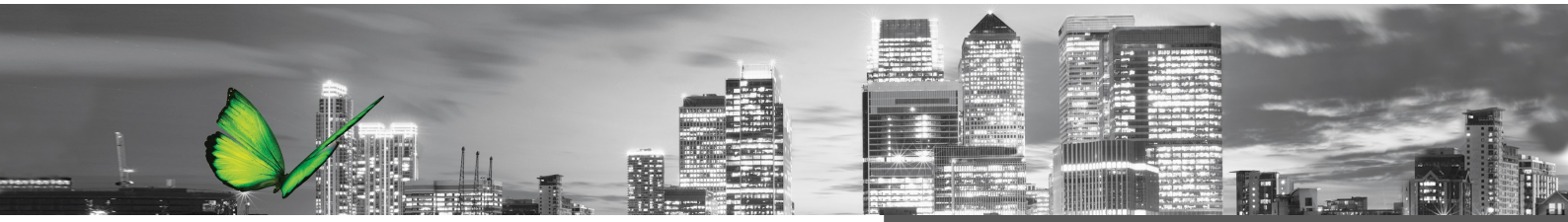
Natixis
UK Titans 50-50 Memory Income Autocall November 2018 Factsheet



Investment Description

A 6 year investment linked to the performance of five UK stocks.

If on any of the quarterly observation dates, including the final observation, the closing levels of all the underlyings are at or above 50% of their initial levels, 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 100% of their initial levels on any annual 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.

At the final observation date, if all underlyings are at or above 50% of their initial levels, then full capital is returned. If any underlying is below 50% 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 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 risk to capital should one of the underlyings breach the capital protection barrier on its Final Observation Date or in the event of an issuer default.
- Should they need to sell their investment, accept that the trading price will likely mean they get back less than they invested

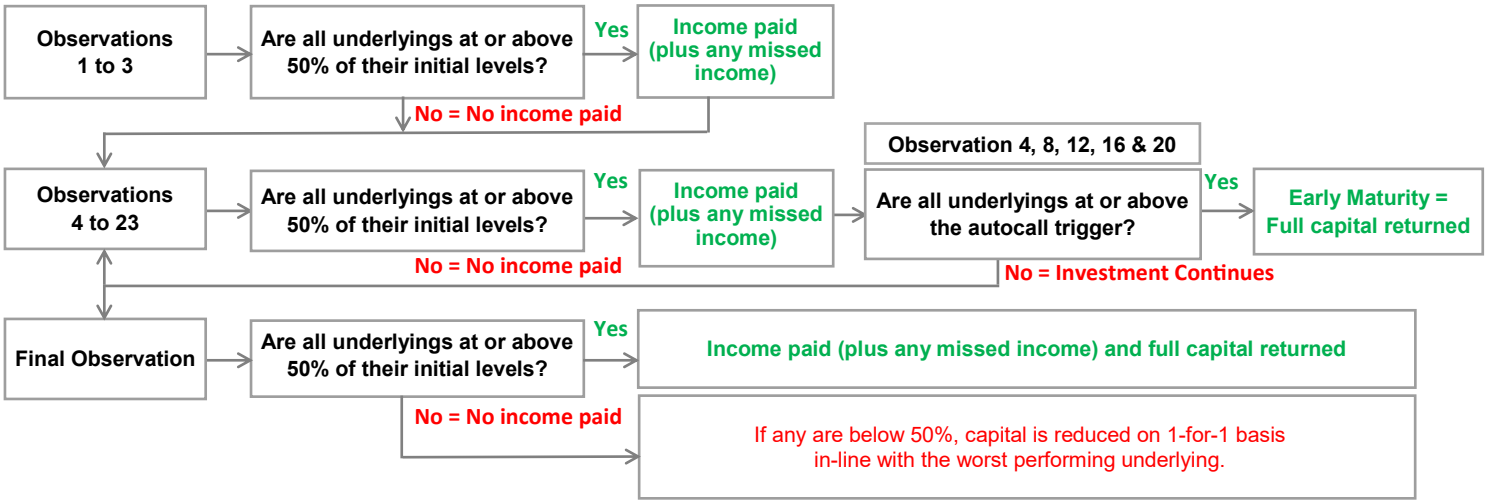
Product Facts & Features

Issuer and Counterparty:	Natixis
Credit Ratings:	Fitch: A, Moody's: A1, S&P: A **Source**: Bloomberg 03.10.2018
Maximum Term:	6 years
Investment Structure:	Quarterly Memory Income Autocall
Autocall opportunities:	Annually (First observation at 12 months)
Autocall Trigger:	100% of initial level
Memory Income Rate:	GBP = 2.82% Quarterly
Income Trigger:	50% of initial level
Capital Risk:	Not capital protected
Capital Protection Barrier:	50% Final level (European style)
Underlying Basket	**Bloomberg Code**
Barclays	BARC LN Equity
Vodafone Group	VOD LN Equity
Lloyds Banking Group	LLOY LN Equity
British American Tobacco	BATS LN Equity
BT Group	BT/A LN

Key Information

Subscription Period:	03 Oct 2018 - 22 Nov 2018 (4.30pm UK Time)
Issue Price:	100%
Strike Date:	23 November 2018
Issue Date:	30 November 2018
1st Coupon Observation:	25 February 2019
1st Autocall Observation:	25 November 2019
Final Observation:	25 November 2024
Maturity Date:	02 December 2024
Denominations:	1,000 them lots of 1
ISIN:	GBP = XS1815459760

How The Investment Works



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Observation Dates

	Observation Date	Payment Date	Income Trigger	Autocall Trigger
Observation 1	25 February 2019	04 March 2019	50%	n/a
Observation 2	23 May 2019	28 May 2019	50%	n/a
Observation 3	23 August 2019	28 August 2019	50%	n/a
Observation 4	25 November 2019	02 December 2019	50%	100%
Observation 5	24 February 2020	02 March 2020	50%	n/a
Observation 6	26 May 2020	01 June 2020	50%	n/a
Observation 7	24 August 2020	01 September 2020	50%	n/a
Observation 8	23 November 2020	30 November 2020	50%	100%
Observation 9	23 February 2021	01 March 2021	50%	n/a
Observation 10	24 May 2021	01 June 2021	50%	n/a
Observation 11	23 August 2021	31 August 2021	50%	n/a
Observation 12	23 November 2021	29 November 2021	50%	100%
Observation 13	23 February 2022	28 February 2022	50%	n/a
Observation 14	23 May 2022	31 May 2022	50%	n/a
Observation 15	23 August 2022	30 August 2022	50%	n/a
Observation 16	23 November 2022	28 November 2022	50%	100%
Observation 17	23 February 2023	28 February 2023	50%	n/a
Observation 18	23 May 2023	30 May 2023	50%	n/a
Observation 19	23 August 2023	29 August 2023	50%	n/a
Observation 20	23 November 2023	28 November 2023	50%	100%
Observation 21	23 February 2024	28 February 2024	50%	n/a
Observation 22	23 May 2024	28 May 2024	50%	n/a
Observation 23	23 August 2024	28 August 2024	50%	n/a
Final Observation	25 November 2024	02 December 2024	50%	50% European Barrier

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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 50% 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 50% of their initial levels on an observation date.

These five 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 6 years 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 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 before maturity, 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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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") and are available daily.

Sale trades will settle 2 days after the trade date.

Trade orders should be sent to orders@idad.biz

All trades will be settled direct with Natixis' Euroclear a/c 16139 or Crest a/c KCMAY

To be listed on the Official List of the Luxembourg Stock Exchange and admitted to trading on Euro MTF

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