

# Key Investor Information

This document provides you with key investor information about this Fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this Fund. You are advised to read it so you can make an informed decision about whether to invest.



## Loomis Sayles Short Term Emerging Markets Bond Fund is a sub-fund of Natixis International Funds (Lux) I (the "SICAV").

H-N/D (GBP) ISIN LU0980588007

Natixis Investment Managers S.A., part of the BPCE Group, is the Management Company of the Fund.

### OBJECTIVES AND INVESTMENT POLICY

- The investment objective of Loomis Sayles Short Term Emerging Markets Bond Fund is investment return through income, which includes an investment process that systematically includes Environmental ("E"), Social ("S") and Governance ("G") ("ESG") considerations. This Fund may not be appropriate for investors who plan to withdraw their money within less than 3 years.
- The Sub-Fund is actively managed. The Sub-Fund is not managed with reference to any benchmark.
- The Fund invests primarily in U.S. dollar-denominated debt securities of issuers in emerging markets countries.
- The Fund invests at least two-thirds of its total assets in U.S. dollar-denominated debt securities issued or guaranteed by issuers having their registered offices in emerging markets countries or exercising a preponderant part of their activities in emerging markets countries as well as such debt issued by sovereign governments and government agencies. The Fund may invest any portion of its total assets in Regulation S securities, Rule 144A securities and below investment grade securities. The Fund does not impose particular limits on the portion of its assets invested in cash or money market instruments.  
At least 50% of the Fund's total assets are invested in securities having a remaining time-to-maturity of less than 5 years.  
The Fund may invest up to one-third of its total assets in securities other than those described above, such as securities issued or guaranteed by issuers that are in non-emerging markets countries. The Fund may not invest in mortgage or asset-backed securities. The Fund may not invest more than 25% of its total assets in convertible bonds nor more than 5% of its total assets in contingent convertible bonds. The Fund may not invest more than 10% of its total assets in equities and other equity-type securities.  
The Fund may invest up to 20% of its total assets in securities denominated in currencies other than the U.S. dollar including the Euro and currencies of emerging market countries. The Fund may invest in green, social, sustainable and sustainability linked bonds.  
The Fund may only invest in below investment grade securities (rated above CCC+, Caa1, or equivalent).  
In the event that any security held by the Fund is downgraded to a credit rating that is lower than the above-mentioned limits, the affected security shall be sold within six months from the downgrade unless a subsequent upgrade restores the credit rating to a level meeting the relevant limit as set out above during this same period.  
The Fund follows a value investing approach emphasizing fundamental research.  
ESG criteria are one of the components of management but their weight in the final decision is not defined in advance.
- The Fund may use futures, options, swaps and forward contracts in order to expose its assets to, or hedge its assets against, risks linked to interest rates, exchange rates or credit, within the limits described in the prospectus. In order to achieve its management objectives, the Fund may engage in the credit derivatives market by entering into, among other things, credit default swaps in order to sell and buy protection. Under certain exceptional market conditions, the Fund may invest a significant amount of its assets in cash and cash equivalents, including money market instruments. When the Fund is pursuing a defensive strategy, it will not be pursuing its investment objective.
- This hedged share class aims at hedging the net asset value against the fluctuation between the reference currency of the Fund and the Share class reference currency.
- Income earned by the Sub-Fund is distributed.
- Shareholders may redeem Shares on demand on any business day in Luxembourg by 13h30
- Please refer to the section entitled "Subscription, Transfer, Conversion and Redemption of Shares" of the Prospectus for additional information.

### RISK AND REWARD PROFILE



- This ranking on the synthetic risk and reward indicator scale is due to the Fund's allocation to fixed income markets.
- Historical data may not be a reliable indication for the future.
- The risk category shown is not guaranteed and may shift over time. There is no capital guarantee or protection on the value of the Sub-Fund.
- The lowest category does not mean "risk free".

#### The following risks may not be fully captured by the risk and reward indicator:

- **Credit risk:** Credit Risk arises from the risk of impairment of the quality of an issuer and/or an issue, which may entail a reduction in the value of the security. It may also arise from default at maturity by an issuer in the portfolio.
- **Liquidity risk:** Liquidity risk represents the price reduction which the UCITS should potentially accept to have to sell certain securities for which there is one insufficient request on the market.
- **Counterparty risk:** The counterparty risk is the risk that a counterparty with whom the UCITS has entered into OTC transactions would not be in a position to fulfil its liabilities toward the UCITS.
- **Impact from the Management Techniques:** The risk linked to the management techniques is the risk of increased losses due to the use of financial derivatives instruments and/or securities lending and repurchase transactions.

Further investment risks are set out in the "Principal risks" section of the Prospectus.

## CHARGES OF THE FUND

### One-off charges taken before or after you invest:

<b>Entry charge</b>	3.00%
<b>Exit charge*</b>	None

This is the maximum that might be taken out of your money before it is invested.

In some cases, you might pay less.

\*A levy of up to 2.00% may be applied to an investor engaging in excessive trading or market timing practices. Please refer to your financial advisor or the distributor for the actual charges.

### Charges taken from the Fund over a year:

<b>Ongoing charges</b>	0.80%
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If applicable, including Indirect Management Fees as described in the Prospectus.

### Charges taken from the Fund under certain specific conditions:

<b>Performance fee</b>	None
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The charges you pay are used to pay the costs of running the Sub-Fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

The ongoing charges figure is based on expenses for the year ending December 2022. This figure may vary from year to year.

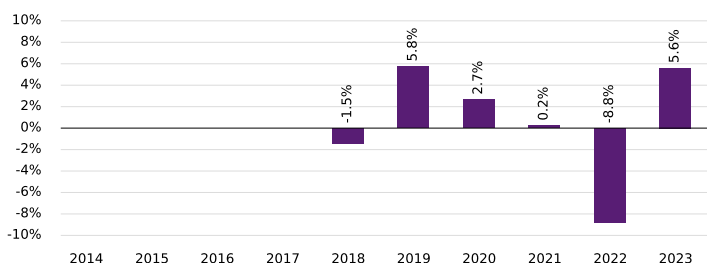
Certain fees and expenses attributable to the Share Class will not be deducted from the dividend but will instead be reflected in the value of the Shares. Where the dividend paid exceeds the gains of the Share Class, this will result in a corresponding erosion of your investment.

Ongoing charges do not include the following:

- Performance fees.
- Portfolio transaction costs, except in the case of an entry/exit charge paid by the Sub-Fund when buying or selling units in another collective investment undertaking.

For more information about charges, please refer to chapters "Charges and Expenses" and "Subscription, transfer, conversion and redemption of shares" of the prospectus, which is available at [im.natixis.com](http://im.natixis.com).

## PAST PERFORMANCE



- The Sub-Fund was created in 2013.
- Past performance is not reliable indicator of future performance.
- This bar chart shows the performance of the Share Class in its currency of quotation, net of ongoing charges and excluding entry or exit charges.
- Currency: GBP.

■ H-N/D (GBP)

## PRACTICAL INFORMATION

- The Sub-Fund's assets are held with Brown Brothers Harriman (Luxembourg) S.C.A. Assets and liabilities of each Sub-Fund are segregated; therefore the rights of investors and creditors concerning a Sub-Fund are limited to the assets of that Sub-Fund, unless otherwise provided in the constitutional documents of the SICAV.
- Additional information about the SICAV and the Sub-Fund (including English versions of the full prospectus, reports and accounts for the entire SICAV), procedure for the exchange of Shares from one Sub-Fund to another Sub-Fund, may be obtained free of charge at the registered office of the Management Company or Administrative Agent. Price per Share of the Sub-Fund may be obtained at the registered office of the Management Company or Administrative Agent.
- Details of the remuneration policy are available at [www.im.natixis.com](http://www.im.natixis.com). A paper copy of the remuneration policy is also available free of charge upon request to the Management Company.
- This Sub-Fund might be subject to specific tax treatment in Luxembourg. Depending on your own country of residence, this might have an impact on your investment. For further details, please contact an adviser.
- Natixis Investment Managers S.A. may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Prospectus for the Sub-Fund.