

# 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 Global Credit Fund is a sub-fund of Natixis International Funds (Lux) I (the "SICAV").

R/A (USD) ISIN LU0411266801

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 Global Credit Fund (the "Fund") is high total investment return through a combination of income and capital appreciation, while implementing an investment process that systematically includes Environmental, Social and Governance ("ESG") considerations. This Fund may not be appropriate for investors who plan to withdraw their money within less than 3 years.
- The Fund is not managed relative to a specific index. However, for indicative purposes only, the Fund's performance may be compared to the Bloomberg Global Aggregate Credit Index . In practice, the portfolio of the Fund is likely to include constituents of the index, however, the Fund is unconstrained by the index and may therefore significantly deviate from it.
- The Fund promotes environmental and/or social characteristics, but it does not have as its objective to make sustainable investments. IT invests primarily in higher credit-quality fixed income securities of corporate issuers worldwide.
- The Fund invests at least two thirds of its total assets in bonds and other related fixed income securities issued by worldwide corporate issuers rated investment grade (least BBB-, Baa3 or equivalent).The Fund may invest up to one third of its total assets in cash, money market instruments or securities other than those described above. The Fund may not invest more than 20% of its total assets in mortgage backed securities and asset backed securities. The Fund will not purchase any securities rated below investment grade and may hold a maximum of 5% in below investment grade securities due to downgrades. The Fund may invest up to 5% of its total assets in contingent convertible bonds. The Fund uses a research-driven strategy in selecting sectors and securities as its primary return sources.The Fund seeks to promote the environmental characteristic of climate change mitigation (the "Characteristic"), by investing a proportion of its assets in the debt securities of issuers which are aligned with this characteristic (e.g., green bonds). As part of the investment strategy of the Fund, the Investment Manager uses a proprietary ESG framework to analyse data sourced from external providers and internal analysis conducted via in-house industry-specific materiality maps to generate individual scores for each issuer against specified ESG criteria used to calculate an industry-relative ESG score on a descending scale of 1 (above industry average); 2 (industry average); and 3 (below industry average). The Investment Manager will limit its investments in issuers having an ESG score of 3 to 10% of its nets assets. The Investment Manager excludes from the Fund's investment universe: any issuers (i) which appears on the Norges Bank exclusion list; (ii) that are flagged by MSCI as having been involved in a recent severe controversy that fails one or more of the Ten Principles outlined in the UN Global Compact (UNGC); and (iii) identified by the ISS-Ethix Controversial Weapons Screening assessment as conducting business activities in the production/distribution of cluster munitions and anti-personnel mines.The Investment Manager will then further analyse the remaining investment universe against additional ESG considerations to identify and select issuers which (a) promote the Characteristic and (b) follow good governance practices. While the Fund seeks to promote the Characteristic by the application of the investment processes set out above, there is no guarantee that the Characteristics will be promoted by the Fund and investments losses may arise.
- On an ancillary basis, the Fund may use derivatives for hedging and investment purposes.
- Income earned by the Sub-Fund is reinvested.
- 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>	1.20%
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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.

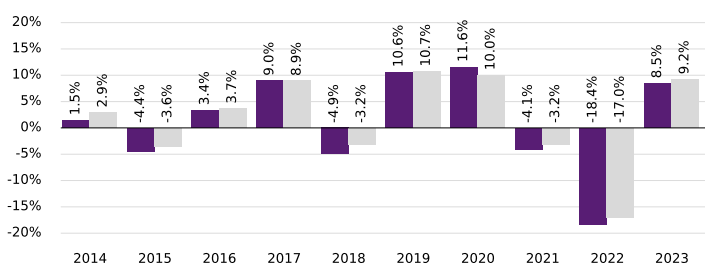
The ongoing charges figure is based on expenses for the year ending December 2022. This figure may vary from year to year.

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 2009.
- 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, and the performance of the Reference Index.
- Currency: USD.
- The performance of the Sub-Fund is not linked to the performance of the Reference Index. The Reference Index is to be used as a comparator.

## 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.