

This Product Highlights Sheet is an important document.

- It highlights the key terms and risks of this investment product and complements the Singapore Prospectus<sup>1</sup> of the Fund (“Prospectus”).
- It is important to read the Prospectus before deciding whether to purchase shares in the Fund. If you do not have a copy, please contact the Singapore Representative to ask for one.
- You should not invest in the Fund if you do not understand or are not comfortable with the accompanying risks.
- If you wish to purchase the shares in the Fund, you will need to make an application in the manner set out in the Prospectus.

### OSTRUM SRI EURO AGGREGATE (“Fund”)

<b>Product Type</b>	Sub-fund of a Luxembourg SICAV	<b>Launch Date</b>	18 <sup>th</sup> November 2013
<b>Management Company</b>	Natixis Investment Managers International	<b>Custodian</b>	CACEIS Bank, Luxembourg Branch (which is also the Depositary)
<b>Investment Manager</b>	Ostrum Asset Management	<b>Trustee</b>	Not Applicable
<b>Capital Guaranteed</b>	No	<b>Dealing Frequency</b>	Full Bank Business Day
<b>Name of Guarantor</b>	Not Applicable	<b>Expense Ratio for FYE 30 June 2021</b>	0.58% to 1.02% (depending on share class)

### PRODUCT SUITABILITY

#### WHO IS THE PRODUCT SUITABLE FOR?

- The Fund is suitable for institutional and retail investors who:
  - are looking for an exposure to certain Euro-denominated bonds;
  - can afford to set aside capital for a long period of time (over 2 years); and
  - can accept temporary and/or potential capital losses.
- The principal of the Fund may be at risk.
- You should consult your financial advisor on the suitability of the Fund for you if in doubt.

Further Information  
Refer to INVESTMENT OBJECTIVE AND POLICIES OF THE SUB FUNDS paragraph in the Prospectus for further information on product suitability.

### KEY PRODUCT FEATURES

#### WHAT ARE YOU INVESTING IN?

- You are investing in a UCITS compliant sub-fund constituted in Luxembourg.
- The investment objective of the Fund is to outperform its Reference Index, the Bloomberg Capital Euro Aggregate 500MM over its recommended minimum investment period of 2 years through investments in a wide range of fixed income instruments meeting extra-financials criteria (Environmental, Social and Governance – “ESG”).
- The Fund is actively managed. For indicative purposes only, the Fund's performance may be compared to the Reference Index. However, it does not aim to replicate that Reference Index and may therefore significantly deviate from it. The Reference Index does not intend to be consistent with the environmental or social characteristics promoted by the Fund.
- Revenues and capital gains earned by the Fund is reinvested for Accumulation Share Classes.
- Distribution Share Classes make periodic distributions (yearly or more frequently as deemed appropriate by the Board of Directors), as decided by the Shareholders upon proposal of the Board of Directors.

Refer to INVESTMENT OBJECTIVE AND POLICIES OF THE SUB FUNDS paragraph in the Prospectus for further information on features of the product.

<sup>1</sup> The Prospectus is available for collection from the Singapore Representative or Natixis Investment Managers Singapore, a division of the Singapore Representative, located at 5 Shenton Way, #22-05 UIC Building, Singapore 068808 or from their appointed Singapore distributors. Unless the context otherwise requires, terms defined in the Prospectus shall have the same meaning when used in this PHS

Investment Strategy	
<ul style="list-style-type: none"> <li>• The Fund principally invest its net assets in euro-denominated investment-grade credit and government bonds as well as agencies and covered bonds. The Fund is actively managed and relies on the expertise of the Investment Manager on bond and exchanges markets.</li> <li>• The Fund invests at least 70% of its net assets in euro-denominated investment-grade credit and government bonds as well as agencies and covered bonds.</li> <li>• For diversification purpose and with a view to optimizing the risk-adjusted return, the Fund may invest in the following asset classes: money market instruments, inflation-linked bonds, variable-rate bonds, Sovereign issuers are limited at 70% (not including green bonds issued by Sovereign issuers), Securitizations (such as asset-backed securities, mortgage-backed securities, collateralized debt obligations and collateralized loan obligations); up to 20% of its net assets. These securities shall benefit from Investment Grade ratings, non-Euro OECD-member bonds, non-Euro-denominated bonds, convertible bonds - up to 15% of its net assets, High Yield<sup>2</sup> bonds - up to 15% of its net assets, Emerging Market bonds - up to 15% of its net assets and contingent convertible bonds – up to 5% of its net assets.</li> <li>• The modified duration of the portfolio to interest rate may range from 0 to 10. The modified duration of the portfolio to credit spread may range from 0 to 3.5. As regards the geographical area of the issuers, the exposure of the portfolio to the Euro Zone may range from 0% to 100% (calculated as a percentage of the exposure of the Fund) and it may range from 0% to 100% (calculated as a percentage of the exposure of the Fund) for the non-Euro Zone exposure.</li> <li>• The Investment Manager relies on the appraisal of credit risk by its team and its own methodology.</li> <li>• The Fund may use derivatives (including Credit Default Swap and iTraxx) for hedging and investment purposes. The Fund may also enter into securities lending transactions, repurchase transactions for efficient portfolio management purposes and reverse repurchase transactions for the purpose of replacing the collateral received in cash as described under the section “Use of Derivatives, Special Investment and Hedging Techniques” in the Luxembourg Prospectus. The Fund’s exposure to these transactions is generally expected to represent approximately 15% or 25% of its net assets and will not exceed 50% of its net assets.</li> </ul>	<p>Refer to INVESTMENT OBJECTIVE AND POLICIES OF THE SUB FUNDS paragraph in the Prospectus for further information on features of the product.</p>
Parties Involved	
<p><b>WHO ARE YOU INVESTING WITH?</b></p> <ul style="list-style-type: none"> <li>• SICAV/Umbrella Fund: NATIXIS AM FUNDS</li> <li>• Management Company: Natixis Investment Managers International</li> <li>• Investment Manager: Ostrum Asset Management</li> <li>• Depositary: CACEIS Bank, Luxembourg Branch</li> </ul>	<p>Refer to MANAGEMENT AND ADMINISTRATION OF THE SICAV paragraph in the Prospectus for further information on the role and responsibilities of these entities and what happens if they become insolvent.</p>
KEY RISKS	
<p><b>WHAT ARE THE KEY RISKS OF THIS INVESTMENT?</b></p> <ul style="list-style-type: none"> <li>• <b>The price of Shares of the Fund and any income from it may rise or fall. These risk factors may cause you to lose some or all of your</b></li> </ul>	<p>Refer to the PRINCIPAL RISKS paragraph in the</p>

<sup>2</sup> Below Standard & Poor’s BBB- rating or equivalent or an equivalent rating in accordance with the Investment Manager’s analysis. The applicable rating is the lowest rating according to S&P, Moody's or Fitch Ratings or an equivalent rating in accordance with the Investment Manager’s analysis. The rating considered will be the issue rating. In case of unavailable issue rating, the issuer rating will be applicable.

investment	Prospectus for further information on the risks of the product.						
<b>Market and Credit Risks</b>							
<ul style="list-style-type: none"> <li><b>You are exposed to Emerging Markets risk</b> – The Fund investing in emerging market securities involve certain risks, such as illiquidity and volatility, which may be greater than those generally associated with investing in developed markets. The extent of economic development, political stability, market depth, infrastructure, capitalization, and regulatory oversight in emerging market economies may be less than in more developed countries.</li> <li><b>You are exposed to Credit risks</b> - The issuer of any debt security acquired by the Fund may default on its financial obligations. Moreover, the price of any debt security acquired by the Fund normally reflects the perceived risk of default of the issuer of that security at the time the Fund acquired the security. If after acquisition the perceived risk of default increases, the value of the security held by the Fund is likely to fall.</li> </ul>							
<b>Liquidity Risks</b>							
<ul style="list-style-type: none"> <li><b>You are exposed to Liquidity risks</b> – The Fund may acquire securities that are traded only among a limited number of investors and the Fund may face difficulty in disposing of those securities quickly or in adverse market conditions. Unusual market conditions or unusually high volumes of repurchase requests may cause lack of liquidity and efficiency in certain markets and the Fund may experience some difficulties in purchasing or selling holdings of securities and therefore meeting your subscription or redemptions requests. The Fund is subject to redemption rules.</li> <li><b>Redemptions may only occur on Fund Dealing Days - Shares may only be redeemed on any Dealing Day.</b></li> </ul>	Refer to the REDEMPTION OF SHARES paragraph in the Prospectus for further information.						
<b>Product Specific Risks</b>							
<ul style="list-style-type: none"> <li><b>You are exposed to Capital Loss risk</b> – Principal value and returns fluctuate over time (including as a result of currency fluctuations) so that Shares, when redeemed, may be worth more or less than their original cost. There is no guarantee that the capital invested in a Share will be returned to the investor in full.</li> <li><b>You are exposed to Inflation Impact risk</b> – The Fund may invest in inflation-linked debt securities. The value of such securities fluctuates with the inflation rate of the corresponding geographical area.</li> <li><b>You are also exposed to ESG Driven Investments risk, Sustainability risk, Debt Securities risk, Counterparty risk, Securitization risk and Contingent Convertible Securities risk.</b></li> </ul>	Refer to the PRINCIPAL RISKS paragraph in the Prospectus for further information on the specific risks of the product.						
<b>FEES AND CHARGES</b>							
<p><b>WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?</b></p> <p><u>Payable directly by you to the Fund</u></p> <ul style="list-style-type: none"> <li>You will need to pay the following fees and charges as a percentage of your gross investment sum:</li> </ul> <table border="1" data-bbox="220 1563 1118 1783"> <tr> <td>Sales Charge (maximum)</td><td>2.5% (for R Class) None (for I Class)</td></tr> <tr> <td>Redemption Charge</td><td>None</td></tr> <tr> <td>Conversion Fee (in respect of a redemption of existing shares and a simultaneous purchase of new shares)</td><td>The sales charge for the subscription of the new shares will apply.</td></tr> </table> <p><u>Payable by the Fund from invested proceeds:</u></p> <ul style="list-style-type: none"> <li>The Fund will pay the following fees and charges to us and other parties:</li> </ul>	Sales Charge (maximum)	2.5% (for R Class) None (for I Class)	Redemption Charge	None	Conversion Fee (in respect of a redemption of existing shares and a simultaneous purchase of new shares)	The sales charge for the subscription of the new shares will apply.	Refer to Appendix I (FEES AND COMMISSIONS) of the Prospectus for further information on the fees and charges.
Sales Charge (maximum)	2.5% (for R Class) None (for I Class)						
Redemption Charge	None						
Conversion Fee (in respect of a redemption of existing shares and a simultaneous purchase of new shares)	The sales charge for the subscription of the new shares will apply.						

Management Fee (a) Retained by the Management Company (b) Paid by the Management Company (trailer fee)	Between 0.50% to 0.80% per annum (a) Up to 95.2% of Annual Management Fee (b) Up to 4.80% <sup>3</sup> of Annual Management Fee							
Administration Fee (inclusive of Depositary Fee)	Between 0.10% to 0.20 % per annum							
All- In Fee <sup>4</sup>	Between 0.60% to 1.00% per annum							
All items listed as fees and charges are denominated in the Reference Currency of the Fund or the same amount in other available currencies. The comprehensive list of offered Share Classes with details relating to distribution policy, hedging policy (if any) and currencies is available by referring to <a href="http://www.im.natixis.com">www.im.natixis.com</a> . You should check with the agent or distributor through whom you subscribe for Shares of the Fund whether they impose other fees and charges not included in the Prospectus.								
VALUATIONS AND EXITING FROM THIS INVESTMENT								
<b>HOW OFTEN ARE VALUATIONS AVAILABLE?</b> <ul style="list-style-type: none"><li>You may obtain the NAV from the Management Company website: <a href="http://www.im.natixis.com">www.im.natixis.com</a>.</li></ul> <b>HOW CAN YOU EXIT FROM THIS INVESTMENT AND WHAT ARE THE RISKS AND COSTS IN DOING SO?</b> <ul style="list-style-type: none"><li>You should note that there is no cancellation period for the Shares of the Fund.</li><li>You can redeem Shares by written request through an appointed Singapore distributor or by notifying the Registrar and Transfer Agent.</li><li>The Registrar and Transfer Agent will usually pay the redemption proceeds within 2 Full Bank Business Days from the date the relevant redemption request is deemed to be accepted.</li><li>Your exit price is determined as follows:-<ul style="list-style-type: none"><li>Applications for redemption of Shares must be received by the Transfer Agent before 1.30 p.m. (Luxembourg time) on any Full Bank Business Day to be processed on such day. Applications received after that time will be processed on the following Full Bank Business Day. Appointed distributors in Singapore may impose different Singapore dealing deadlines of their own that are earlier than the Luxembourg dealing deadlines. You should confirm the applicable Singapore dealing deadline with the relevant appointed Singapore distributor.</li><li>The redemption proceeds that you will receive will be the NAV of the Share multiplied by the number of Shares redeemed, less any applicable redemption charge. An example (assuming a redemption charge of 0%) is as follows:<table><tr><td>Redemption Request</td><td>NAV per Share</td><td>Gross Redemption Proceeds</td></tr><tr><td>1,000 Shares</td><td>X EUR 1</td><td>= EUR 1,000</td></tr></table></li></ul></li></ul>		Redemption Request	NAV per Share	Gross Redemption Proceeds	1,000 Shares	X EUR 1	= EUR 1,000	Refer to the OBTAINING PRICE OF SHARES paragraph in the Prospectus for further information on valuation of the product.
Redemption Request	NAV per Share	Gross Redemption Proceeds						
1,000 Shares	X EUR 1	= EUR 1,000						
		Refer to the REDEMPTION OF SHARES in the Prospectus for further information on exiting from the product.						
CONTACT INFORMATION								
<b>HOW DO YOU CONTACT US?</b> <p>If you have any queries, please contact the Singapore Representative or Natixis Investment Managers Singapore, a division of the Singapore Representative, located at 5 Shenton Way, #22-05 UIC Building, Singapore 068808, telephone number +65 6309-9649 or their appointed Singapore distributors.</p>								

<sup>3</sup> Your financial adviser is required to disclose to you the amount of trailer fee it receives from the Management Company.

<sup>4</sup> The "All-In Fee" represents the sum of "Management Fee" and "Administration Fee".

APPENDIX: GLOSSARY OF TERMS	
Full Bank Business Day	Any day (other than a Saturday or Sunday) on which commercial banks are open for business for a full day in both Luxembourg and France.
Reference Currency	Reference currency of the Fund.
SICAV	An open-ended investment company (société d'investissement à capital variable).
UCITS	Undertaking for Collective Investment in Transferable Securities.
Singapore Representative	Natixis Investment Managers Singapore Limited