

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.

**NATIXIS INTERNATIONAL FUNDS (LUX) I –  
LOOMIS SAYLES ASIA BOND PLUS FUND (the “Fund”)**

<b>Product Type</b>	Investment Company	<b>Inception Date</b>	1 April 2019
<b>Management Company</b>	Natixis Investment Managers International	<b>Depository</b>	Brown Brothers Harriman (Luxembourg) S.C.A.
<b>Investment Manager</b>	Loomis, Sayles & Company, L.P.	<b>Trustee</b>	Not Applicable
<b>Capital Guaranteed</b>	No	<b>Dealing Frequency</b>	Full bank business days in Luxembourg
<b>Name of Guarantor</b>	Not Applicable	<b>Expense Ratio for FYE 31 December 2023</b>	0.20% to 1.60% (depending on share class)

**PRODUCT SUITABILITY**

**WHO IS THE PRODUCT SUITABLE FOR?**

- The Fund is only suitable for investors who:
  - are looking for a diversification of their investments in higher yielding fixed income securities;
  - want to obtain higher income than available from traditional fixed income portfolios;
  - can afford to set aside capital for medium term horizon;
  - can accept temporary losses; and
  - can tolerate volatility.
- 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, FOCUS AND APPROACH paragraph in the Prospectus for further information on product suitability.

**KEY PRODUCT FEATURES**

**WHAT ARE YOU INVESTING IN?**

- You are investing in a sub-fund of Natixis International Funds (Lux) I, an open-ended investment company organised as a société anonyme under the laws of Luxembourg and which qualifies as a société d'investissement à capital variable and a UCITS.
- The investment objective of the Fund is total investment return through a combination of income and capital appreciation which includes an investment process that systematically includes ESG considerations.
- The Management Company currently intends to make periodic distributions on the Class R/DIVM (USD), Class R/DIVM (H-SGD), Class R/DIVM (SGD), Class I/DIVM (USD), Class EI/DIVM (USD), Class EI/DIVM (H-EUR) and Class EI/DIVM (H-SGD) shares. Where the dividend rate is in excess of the income of the relevant Class DIVM share(s), dividends may be paid out of the capital attributed to the corresponding Share Class which may result in erosion of the capital invested. The Management Company currently does not intend to make distributions on the other Classes.

Refer to INVESTMENT OBJECTIVE, FOCUS AND APPROACH 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 located at 5 Shenton Way, #22-06 UIC Building, Singapore 068808, Singapore or any appointed Singapore distributor. 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 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 market countries in Asia or exercising a preponderant part of their activities in this area as well as such debt issued by sovereign governments and government agencies.</li> <li>• The Fund may invest up to 5% of its total assets in contingent convertible bonds.</li> <li>• The Fund may invest in green, social, sustainable and sustainability linked bonds. The Fund may invest up to one-third of its total assets in cash, money market instruments, or securities of issuers in other emerging markets countries.</li> <li>• The Fund may invest up to 20% of its total assets in securities denominated in currencies other than US dollar. In particular, the Fund may invest up to 10% of its total assets in fixed income securities listed on the China Interbank Bond Market through the Bond Connect.</li> <li>• The Fund may invest no more than 10% of its total assets in equities, or other equity-type securities, including, but not limited to, certain eligible A-Shares via the Stock Connects. The Fund may invest up to 10% of its total assets in undertakings for collective investment.</li> <li>• The Fund is actively-managed and uses a bottom-up approach to select securities for investment emphasizing fundamental research of individual debt issuers. The Fund’s Investment Manager may also employ its top-down macroeconomic view to reflect their market outlook.</li> <li>• 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. In order to achieve its investment objective, the Fund may engage in the credit derivatives market by entering into, among other things, credit default swaps.</li> </ul>	<p>Refer to INVESTMENT OBJECTIVE, FOCUS AND APPROACH 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>• The Fund is a sub-fund of Natixis International Funds (Lux) I (the “<b>Company</b>”), an investment company qualified as a UCITS.</li> <li>• The Management Company is Natixis Investment Managers International</li> <li>• The Investment Manager is Loomis, Sayles &amp; Company, L.P., which is part of the Natixis group of companies</li> <li>• The Depositary is Brown Brothers Harriman (Luxembourg) S.C.A.</li> </ul>	<p>Refer to MANAGEMENT AND ADMINISTRATION 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>• You should note that the price of Shares of the Fund and any income from it may fall as well as rise and that you may not get back the full amount invested.</li> <li>• Past performance is not a guide to future performance. No guarantee or representation is made that the investment strategy will be successful and there can be no assurance that the investment objective of the Fund will be achieved.</li> </ul>	<p>Refer to the PRINCIPAL RISK FACTORS paragraph in the Prospectus for further information on risks of the product.</p>
Market and Credit Risks	
<p><b>You are exposed to Changing Interest Rates Risk</b> - The value of any fixed income security held by the Fund will rise or fall inversely with changes in interest rates.</p> <p><b>You are exposed to Credit Risk</b> - The issuer of any debt security acquired by the Fund may default on its financial obligations. If after acquisition of any debt</p>	

<p>security, the perceived risk of default increases, the value of the security held by the Fund is likely to fall.</p> <p><b>You are exposed to Counterparty Risk</b> - One or more counterparties used to swap transactions, foreign currency forwards or other contracts may default on their obligations under such swap, forward or other contract, and as a result, the Funds may not realize the expected benefit of such swap, forward or other contract.</p> <p><b>You are exposed to Risk Relating to Emerging Markets</b> - Investing in emerging markets may not provide the same degree of investor protection or information to investors as would generally apply in major securities markets and is subject to fluctuation and illiquidity.</p> <p><b>You are exposed to Risk Relating to Below Investment Grade Securities</b> - Securities rated below investment grade may have greater price volatility and a greater risk of loss of principal and interest than investment grade debt securities.</p> <p><b>You are exposed to Exchange Rate Risk</b> - Where a purchase involves a foreign exchange transaction, it may be subject to the fluctuations of currency values. As the Fund's holdings may be denominated in currencies other than Singapore Dollars, foreign currency exchange rate movements are likely to influence the returns to investors in Singapore.</p>																			
<b>Liquidity Risks</b>																			
<p><b>Redemptions may only occur on Fund Dealing Days</b> - Shares may only be redeemed on any Dealing Day.</p>																			
<b>Product Specific Risks</b>																			
<p><b>You are exposed to Volatility Risk</b> - The NAV may be subject to high volatility as a result of its investment policy.</p> <p><b>You are exposed to Risk Relating to Derivatives</b> - Using derivatives in managing a portfolio involves special risks including those associated with leverage, valuation, illiquidity and counterparties.</p> <p><b>You are exposed to Risk Relating to Change in Law/ Tax Regimes</b> - Changes to any of the laws and tax regimes, or any tax treaty between Luxembourg and another country, could adversely affect the value of the Fund's securities.</p> <p><b>You are exposed to Bond Connect Risk</b> - The Fund may invest via the Bond Connect which is subject to additional clearing and settlement constraints, potential regulatory changes as well as operational and counterparty risks.</p> <p><b>You are exposed to Stock Connect Risk</b> - The Fund may invest via the Stock Connect which is subject to additional clearing and settlement constraints, potential regulatory changes as well as operational and counterparty risks.</p> <p><b>You are exposed to risk relating to ESG Driven Investments</b> - Applying Sustainable ESG criteria to the investment process may lead the Investment Manager to invest in or exclude securities for non-financial reasons, irrespective of market opportunities available if assessed while disregarding Sustainable ESG criteria.</p>	<p>Refer to the "Specific Risks" section in the Prospectus for additional details on risks of the product.</p>																		
<b>FEES AND CHARGES</b>																			
<p><b>WHAT ARE THE FEES AND CHARGES FOR THIS INVESTMENT?</b></p> <ul style="list-style-type: none"> <li><b>Payable directly by you</b> You will need to pay the following fees and charges as a percentage of your gross investment amount:</li> </ul> <table border="1" data-bbox="204 1666 1150 1767"> <tr> <td><b>Maximum Initial Charge</b></td> <td>3.00%</td> </tr> <tr> <td><b>Redemption Charge</b></td> <td>None</td> </tr> <tr> <td><b>Conversion Fee</b></td> <td>Currently, none</td> </tr> </table> <ul style="list-style-type: none"> <li><b>Payable by the Fund from invested proceeds</b> The Fund will pay the following fees and charges to us and other parties:</li> </ul> <table border="1" data-bbox="204 1827 1150 1957"> <tr> <td rowspan="4"><b>All-in-Fee*</b></td> <td>Class R</td> <td>1.60%</td> </tr> <tr> <td>Class N</td> <td>0.90%</td> </tr> <tr> <td>Class I</td> <td>0.80%</td> </tr> <tr> <td>Class EI</td> <td>0.20%</td> </tr> <tr> <td><b>(a) Retained by Management Company</b></td> <td colspan="2">40%-100%</td> </tr> </table>	<b>Maximum Initial Charge</b>	3.00%	<b>Redemption Charge</b>	None	<b>Conversion Fee</b>	Currently, none	<b>All-in-Fee*</b>	Class R	1.60%	Class N	0.90%	Class I	0.80%	Class EI	0.20%	<b>(a) Retained by Management Company</b>	40%-100%		<p>Refer to Appendix I (FEES, CHARGES, AND EXPENSES) of the Prospectus for further information on fees and charges.</p>
<b>Maximum Initial Charge</b>	3.00%																		
<b>Redemption Charge</b>	None																		
<b>Conversion Fee</b>	Currently, none																		
<b>All-in-Fee*</b>	Class R	1.60%																	
	Class N	0.90%																	
	Class I	0.80%																	
	Class EI	0.20%																	
<b>(a) Retained by Management Company</b>	40%-100%																		

<b>(b) Paid by Management Company to financial adviser (trailer fee)<sup>2</sup></b>	0%-60%	
<b>Luxembourg tax d'abonnement (owed to the Luxembourg tax authority)</b>	Classes R, N	0.05%
	Classes EI, I	0.01%

\* The management fee is included in each Fund's All-in-Fee and is the remainder of the All-in-Fee after deducting all other expenses. The All-in-Fee does not necessarily include all the expenses linked to the Fund's investments (such as brokerage fees, tax d'abonnement owed to the Luxembourg tax authority, expenses linked to withholding tax reclaims) that are paid by the Fund. Please refer to the Prospectus for details.

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**

**HOW OFTEN ARE VALUATIONS AVAILABLE?**

You may obtain the NAV from the registered office of the Company and on [www.im.natixis.com/sg](http://www.im.natixis.com/sg).

**HOW CAN YOU EXIT FROM THIS INVESTMENT AND WHAT ARE THE RISKS AND COSTS IN DOING SO?**

- There is no cancellation period.
- You can redeem Shares by written request through an appointed Singapore distributor or by notifying the Registrar and Transfer Agent.
- Unless otherwise provided for in the Luxembourg Prospectus, the Registrar and Transfer Agent will usually pay the redemption proceeds within 3 full bank business days from the date the relevant redemption request is deemed to be accepted. If the Local TA is used, it may take up to 5 full bank business days for redemption payments to be processed locally.
- Your exit price is determined as follows:
  - Redemption requests received by the Registrar and Transfer Agent, either directly or through the Local TA, on or before the Dealing Deadline on a Dealing Day, will be accepted and processed on that day.
  - Redemption requests received by the Registrar and Transfer Agent, either directly or through the Local TA, as applicable, after the Dealing Deadline on a Dealing Day or on a day which is not a Dealing Day, will be accepted and processed on the next Dealing Day.
- The Local TA's dealing deadline is 5:00pm Singapore time on Dealing Day.
- The redemption price 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 based is as follows:

Redemption Request		NAV per Share		Gross Redemption Proceeds
1,000 Shares	X	\$1.00	=	\$1,000

Refer to the OBTAINING PRICE INFORMATION paragraph in the Prospectus for further information on valuation of the product.

Refer to the REDEMPTIONS paragraph in the Prospectus for further information on exiting from the product.

**CONTACT INFORMATION**

**HOW DO YOU CONTACT US?**

You may contact the Singapore Representative located at 5 Shenton Way, #22-06 UIC Building, Singapore 068808, Singapore, telephone number: +65 6309-9649, or their appointed Singapore distributors for enquiries in relation to the Company or any Fund.

<sup>2</sup> Your financial adviser is required to disclose to you the amount of trailer fee it receives from the Management Company.

#### APPENDIX: GLOSSARY OF TERMS

- **“Bond Connect”** means the mutual bond market access between Mainland China and Hong Kong.
- **“CDSC”** means contingent deferred sales charge.
- **“Dealing Deadline”** means 1:30 pm (Luxembourg time).
- **“Dealing Day”** means a business day in Singapore which is also a full bank business day in Luxembourg.
- **“ESG”** means Environmental, Social and Governance
- **“Full bank business day”** means any day (other than a Saturday or Sunday) on which commercial banks are open for business for a full day in Luxembourg.
- **“Investment grade fixed income securities”** are securities rated at least BBB- (Standard & Poor's Ratings Services), Baa3 (Moody's Investors Services, Inc.), an equivalent rating by Fitch ratings or if unrated, determined by the Investment Manager to be of equivalent quality.
- **“NAV”** means the net asset value of the Fund or relevant Class.
- **“Singapore Representative”** means Natixis Investment Managers Singapore Limited.
- **“Stock Connects”** means the Shanghai-Hong Kong Stock Connect program and/or Shenzhen-Hong Kong Stock Connect program.