

## Purpose

*This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this Product and to help you compare it with other products.*

## Product

### Ostrum SRI Credit Ultra Short Plus

Management Company: Natixis Investment Managers International (BPCE Group)

I-C EUR unit – ISIN Code: FR0013231453

Website for the Management Company: [www.im.natixis.com](http://www.im.natixis.com)

Call +33 1 78 40 98 40 for more information.

The AMF, the French Financial Markets Authority, is responsible for supervising the Management Company in relation to this Key Information Document.

Natixis Investment Managers International is authorised in France under no. GP 90-009 and regulated by the AMF.

**Date of production of the Key Information Document: 01/01/2025.**

## What is this Product?

**Type** This Product is a UCITS with the legal form of a French mutual fund (fonds commun de placement, or FCP). This Product is a portfolio of eligible financial instruments that you will hold collectively with other investors and that will be managed in accordance with its objectives.

**Term** This Product does not have a specific expiry date. It may, however, be dissolved or merged, in which case you will be informed by any appropriate means as specified in the Product rules.

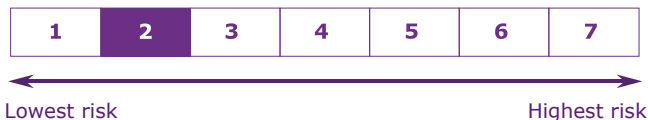
### Objectives

- The Fund's objective is to outperform the capitalised €STR by 0.50% on an annual basis over its minimum recommended investment period of 2 years, after deducting the fixed operating and management fees applicable to the Fund and while systematically integrating a socially responsible investment (SRI) strategy.
- The Fund is actively managed. The Benchmark is used for comparison purposes only. The Delegated Investment Manager remains free to choose the stocks that make up the portfolio in accordance with the Sub-Fund's investment policy.
- To achieve its management objective and adhere to its risk profile, the Fund, which may expose up to 120% of its assets to fixed-income products, selects and uses financial instruments and term deposits according to quantitative and qualitative criteria. ESG dimensions are systematically included in the risk assessment and analysis of private and public issuers. The SRI extra-financial rating of private and quasi-public issuers is based on 4 pillars: responsible governance (organisation of powers), sustainable management of resources (environmental impacts and human capital), economic and energy transition (strategy in favour of the energy transition) and territorial development (access to basic services). Investments are assessed using an extra-financial rating from 1 (high quality) to 10 (low quality).  
The Fund is not SRI-labelled.  
The Fund is permanently exposed to euro-denominated securities. Up to 10% of net assets may be exposed to equity risk. The sensitivity range of the portfolio is 0 to +0.5.
- The Product falls under the classification: Bonds and other debt securities denominated in euros.
- The Fund's assets consist of French or foreign financial instruments, primarily issued by private issuers in OECD countries (up to 120% of the assets). The Fund manager may invest up to 20% of assets in sovereign securities or in securities guaranteed by the national government, by regional or local authorities or by public companies, or equivalent issuers. The Fund may also invest up to 20% in private sector debt securities from non-OECD issuers. Up to 20% of its net assets may be invested in debt securities issued by securitisation vehicles. Up to 10% of the Fund's net assets may be invested in convertible bonds, bonds redeemable in shares (ORAs) or bonds with share warrants (OBSAs). Up to 10% of net assets may be invested in contingent convertible bonds. The Fund's manager may invest up to 50% of assets in unrated securities. If a security is unrated, the rating of its issuer will be taken into account, subject to the Management Company's analysis. However, the Management Company does not exclusively or automatically use the ratings mentioned above to assess the credit quality of these assets.
- The Fund may invest up to 100% of its assets in derivatives in order to hedge the Fund against and expose it to interest rate risk, and to hedge it against equity, currency and index risk. The Fund's overall exposure may be as high as 200% of its net assets.
- The Product accumulates its income.
- **Redemption requests are received every day by 12:30 p.m. at the latest and are executed daily based on the next net asset value.**

**Intended retail investors** The Product is intended for investors who wish to diversify their investments in bonds and other debt securities denominated in euros; can afford to tie up their capital for a recommended period of at least 2 years (medium-term horizon); and can sustain temporary losses.

- **Depository:** CACEIS Bank
- Details of the remuneration policy are available at [www.im.natixis.com](http://www.im.natixis.com).
- **Tax:** Depending on your tax system, any profit and/or income related to the holding of this Product may be subject to tax. Please ask the person who advised you on or sold you this Product for more information.
- **The net asset value** is available from the Management Company at the postal address indicated below and online at [www.im.natixis.com](http://www.im.natixis.com).
- The prospectus, annual reports and latest periodic documents, as well as all other practical information for the Product may be obtained, in French, from the Management Company on written request to: Natixis Investment Managers International – 43 Avenue Pierre Mendès France, 75648 Paris Cedex 13, France, or to the following email address: [ClientServicingAM@natixis.com](mailto:ClientServicingAM@natixis.com).

### Risk indicator



Since this Product does not provide any protection against future market performance, you could lose some or all of your investment.

**Be aware of currency risk. You will receive payments in a different currency, so the final return you get will depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.** If the currency of the Product is the same as the currency in which you purchased it, you will not be affected by this currency risk.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the Product combined with those of a suitable Benchmark over the last 10 years. Markets could develop very differently in the future. The stress scenario shows what you might get back in extreme market circumstances.

Recommended holding period: 2 years		If you exit after 1 year	If you exit after 2 years
The examples are based on an investment of: EUR 10,000			
Scenarios			
Minimum	There is no minimum guaranteed return. You may lose some or all of your investment.		
Stress	What you might get back after costs	EUR 6,750	EUR 8,660
	Average return each year	-32.5%	-6.9%
Unfavourable (*)	What you might get back after costs	EUR 9,870	EUR 9,880
	Average return each year	-1.3%	-0.6%
Moderate (*)	What you might get back after costs	EUR 10,050	EUR 10,080
	Average return each year	0.5%	0.4%
Favourable (*)	What you might get back after costs	EUR 10,480	EUR 10,840
	Average return each year	4.8%	4.1%

(\*) The unfavourable scenario pertains to an investment (in relation to the class: 100% Ostrum SRI Credit Ultra Short Plus SI-C EUR) made between March 2018 and March 2020, the moderate scenario to one made between July 2019 and July 2021 and the favourable scenario to one made between June 2022 and June 2024.

The assets of your Product are held at its Depositary, CACEIS Bank, and are distinct from those of the Management Company. As such, should Natixis Investment Managers International become insolvent, your Product's assets will not be affected. However, should the Depositary or a sub-depositary entrusted with the custody of your Product's assets become insolvent, there is a risk of financial loss. However, this risk is mitigated to some extent because the Depositary is required by law and by the Product rules to separate its own assets from those of the Product. As provided for by law, there is an investor guarantee or compensation scheme should the Depositary default.

## What are the costs?

The person advising on or selling you this Product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

### Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the Product and how well the Product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods. We have assumed:

- In the first year, you would get back the amount that you invested (0% annual return); For the other holding periods, the Product performs as shown in the moderate scenario;
- Assuming an investment of EUR 10,000

	If you exit after 1 year	If you exit after 2 years
<b>Total costs</b>	EUR 39	EUR 78
<b>Annual cost impact (*)</b>	0.4%	0.4% per year

(\*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the end of the recommended holding period your average return per year is projected to be 0.8% before costs and 0.4% after costs.

We may share part of the costs with the person selling you the Product to cover the services they provide to you. They will inform you of the amount. These figures include the maximum EUR 23 distribution fee to which the person selling you the Product is entitled. This person will inform you of the actual distribution fee.

### Composition of costs

One-off costs upon entry or exit		If you exit after 1 year
<b>Entry costs</b>	There is no entry charge.	None
<b>Exit costs</b>	There is no exit charge.	None
<b>Ongoing costs taken each year</b>		
<b>Management fees and other administrative or operating costs</b>	0.25%	EUR 25
	The charges cited are estimated because there has been a change to the fee structure. This figure may vary from one financial year to the next.	
<b>Transaction costs</b>	0.14% of the value of your investment. <i>This is an estimate of the costs incurred when we buy and sell the underlying investments for the Product. The actual amount will vary depending on the amounts we buy and sell.</i>	EUR 14
<b>Incidental costs taken under specific conditions</b>		
<b>Performance fee</b>	There is no performance fee for this Product.	None

## How long should you keep this Product and can you get your money back early?

### Recommended holding period: 2 years

This is the period over which you are advised to retain your investment in order to obtain a potential return while minimising the risk of losses. This period is related to your Product's asset class, management objective and investment strategy.

You may ask to redeem your Product at any time, but you may receive less than expected if you do so before the end of the recommended holding period. The recommended holding period is an estimate and should be considered neither as a guarantee nor as a commitment to future performance, Product return or stability of risk.

Your redemptions may be capped if the "Gates" mechanism is triggered as provided for in the Product regulations.

## How can you complain?

If you want to make a complaint about the person who advised you on or sold you this Product, or about the Product itself, you can send an email to ClientServicingAM@natixis.com or write to Natixis Investment Managers International at the following address: Natixis Investment Managers International – 43 Avenue Pierre Mendès France, 75648 Paris Cedex 13, France.

## Other relevant information

A graph showing the past performance of your Product over 6 years is available via the following link:

[https://priips.im.natixis.com/past\\_performance?id=FR0013231453](https://priips.im.natixis.com/past_performance?id=FR0013231453).

Monthly calculations of your Product's performance scenarios can be accessed via the following link:

[https://priips.im.natixis.com/past\\_performance\\_scenario?id=FR0013231453](https://priips.im.natixis.com/past_performance_scenario?id=FR0013231453).

When this Product is used as part of a unit-linked product for a life insurance contract or similar contract, the additional information on this contract, such as the costs of the contract (which are not included in the document), the information about how and to whom you can make a complaint about the contract and what happens if the insurance company is unable to pay out, must be provided in the key information document of the contract issued by your insurer, broker or other insurance intermediary in accordance with their legal obligation.