

This Product Highlights Sheet is an important document.

- It highlights the key terms and risks of this investment product and complements the Singapore Prospectus¹ 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 (DUBLIN) I PUBLIC LIMITED COMPANY – LOOMIS SAYLES MULTISECTOR INCOME FUND (the “Fund”)

Product Type	Investment Company	Inception Date	30 June 1997
Investment Manager	Natixis Investment Managers S.A.	Depository	Brown Brothers Harriman Trustee Services (Ireland) Limited
Delegate Investment Manager	Loomis, Sayles & Company, L.P.	Trustee	Not Applicable
Capital Guaranteed	No	Dealing Frequency	Dealing Days
Name of Guarantor	Not Applicable	Expense Ratio for fiscal year ending 31 December 2017	Classes H-R/A(SGD): 1.45% Classes R/A(EUR), R/D(SGD): 1.35% Classes R/A(SGD), R/D(USD), R/DM(USD), H-R/A(EUR), H-R/D(SGD) R/A(USD): 1.36% Classes S/A(USD), S/D(USD), H-S/A(EUR): 0.60% Classes I/A(EUR), H-I/A(EUR), I/D(USD): 0.86% Class H-N/A(EUR): 0.90% Class N1/A(USD): 0.80% Classes R/D(EUR), S/A(EUR), S/A(SGD), S/D(SGD), N/DM(USD), H-I/D(SGD), H-S/A(SGD), H-R/DM (AUD), N/A(USD), H-N1/A(EUR), H-R/D (EUR), H-R/DM (SGD) : N.A. (Not yet incepted) I/D(SGD): Currently domant

PRODUCT SUITABILITY

WHO IS THIS PRODUCT SUITABLE FOR?

- The Fund is only suitable for investors who:
 - seek to achieve high returns through capital growth and income over a medium to long term horizon; and
 - are willing to accept a medium level of volatility.
- The principal of the Fund may be at risk.
- Investors should consult their independent financial advisers on the suitability of the Fund for them if in doubt.

Refer to the INVESTMENT OBJECTIVE, POLICY AND STRATEGY paragraph and the PRINCIPAL RISK FACTORS – General Risks paragraph in the Prospectus for further information.

KEY PRODUCT FEATURES

WHAT ARE YOU INVESTING IN?

- You are investing in a sub-fund of Natixis International Funds (Dublin) I public limited company, an open-ended umbrella investment company constituted in Ireland with variable capital and having segregated liability between its sub-funds organised under the laws of Ireland.
- The investment objective of the Fund is to achieve high total investment return through a combination of current income and capital appreciation.
- The Investment Manager currently does not intend to make distributions on the Classes I/A(EUR), R/A(EUR), S/A(EUR), S/A(SGD), S/A(USD), H-R/A(EUR), H-I/A(EUR), H-S/A(EUR), H-S/A(SGD), H-R/A(SGD), R/A(SGD), R/A(USD), N/A(EUR), N/A(USD), H-N1/A(EUR) or N1/A(USD) shares. Distributions are intended to be made in relation to the other Classes.

Refer to the INVESTMENT OBJECTIVE, POLICY AND STRATEGY paragraph in the Prospectus for further information on the features of the Fund.

Investment Strategy

- The Fund invests at least 80% of its net asset value in bonds and other related fixed income securities. Bonds and other related fixed income securities in which the Fund may invest include corporate fixed income securities, fixed income securities issued or guaranteed by the U.S. Government or its authorities or instrumentalities or fixed income securities issued by supranational entities (e.g. the World Bank), as

Refer to the INVESTMENT OBJECTIVE, POLICY AND

¹ 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 any appointed Singapore distributor. Unless the context otherwise requires, terms defined in the Prospectus shall have the same meaning when used in this PHS.

<p>well as commercial paper, zero coupon securities, asset-backed securities and mortgage-backed securities (including collateralised mortgage obligations), when-issued securities, Regulation S securities, Rule 144A securities, structured notes and convertible securities in accordance with UCITS regulations.</p> <ul style="list-style-type: none"> • The Fund may invest up to 20% of its net asset value in securities other than those described above, such as common stocks, preferred stocks, and closed-ended U.S. real estate investment trusts (“REITS”). The Fund may invest up to 10% of its net asset value in units of undertakings for collective investment. • The Fund may invest any amount of its assets in securities of U.S. and Canadian issuers which are also listed or traded on the markets set out in Appendix I of the Irish Prospectus and up to 30% of its net asset value in securities of other non-U.S. or non-Canadian issuers including issuers in emerging markets. The Fund may invest any amount of its net asset value in securities issued by supranational issuers. The Fund may invest in securities denominated in any currency including currencies of emerging markets countries. The Fund may invest in securities of any maturity. The Fund may also invest up to 35% of its net asset value in securities of below investment grade quality. • The Fund does not impose limits on the amount of its assets invested in cash or money market instruments. • Financial derivative instruments and repurchase agreements may be used for the purposes of efficient portfolio management. 	<p>STRATEGY paragraph in the Prospectus for further information on the investment strategy of the Fund.</p>
Parties Involved	
<p>WHO ARE YOU INVESTING WITH?</p> <ul style="list-style-type: none"> • The Fund is a sub-fund of Natixis International Funds (Dublin) I public limited company (the “Company”), an investment company qualified as a UCITS. • The Investment Manager is Natixis Investment Managers S.A. • The Delegate Investment Manager is Loomis, Sayles & Company, L.P., which is part of the Natixis group of companies. • The Depositary is Brown Brothers Harriman Trustee Services (Ireland) Limited. • The Singapore Representative is Ostrum Asset Management Asia Limited. 	<p>Refer to the MANAGEMENT AND ADMINISTRATION paragraph in the Prospectus for further information on the roles of these entities.</p>
KEY RISKS	
<p>WHAT ARE THE KEY RISKS OF THIS INVESTMENT?</p> <ul style="list-style-type: none"> • Investors should note that the price of Shares of the Fund and the value of the investments of the Fund and any income from them may fall as well as rise and investors may not recoup the original amount invested in the Fund. • Past performance of the Fund is not necessarily indicative of its future performance. There is no assurance that the investment objectives of the Fund will actually be achieved. 	<p>Refer to the PRINCIPAL RISK FACTORS paragraph in the Prospectus for further information.</p>
Market and Credit Risks	
<p>The Fund may be subject to Risk Relating to Changing Interest Rates</p> <ul style="list-style-type: none"> • The value of any fixed income security held by the Fund will rise or fall inversely with changes in interest rates. Interest rates typically vary from one country to the next, and may change for a number of reasons. <p>The Fund may be subject to Credit Risk</p> <ul style="list-style-type: none"> • 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. <p>The Fund may be subject to Risk Relating to Below Investment Grade Securities</p> <ul style="list-style-type: none"> • 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>The Fund may be subject to Counterparty Risk</p> <ul style="list-style-type: none"> • 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>The Fund may be subject to Risk Relating to Global Investing</p> <ul style="list-style-type: none"> • International investing involves certain risks such as currency exchange rate fluctuations, political or regulatory developments, economic instability and lack of information transparency. Securities in one or more markets may also be subject to limited liquidity. <p>The Fund may be subject to Risk Relating to Emerging Markets</p> <ul style="list-style-type: none"> • Funds investing in emerging markets may be significantly affected by adverse political, economic or regulatory developments. 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. In addition, exchanges in emerging markets may be very fluctuating. Finally, funds may not be able to sell securities quickly and easily in emerging markets. <p>The Fund may be subject to Exchange Rate Risk</p> <ul style="list-style-type: none"> • Where a purchase involves a foreign exchange transaction, it may be subject to the fluctuations of currency values. Exchange rates may also cause the value of underlying overseas investments to go down or up. <p>You may be subject to Exchange Rate Risk for Investments in SGD</p> <ul style="list-style-type: none"> • 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. 	

Liquidity Risks

The Fund may be subject to Liquidity Risk

- The Fund may acquire securities that are traded only among a limited number of investors. The limited number of investors for those securities may make it difficult for the Fund to dispose of those securities quickly or in adverse market conditions. Many derivatives and securities that are issued by entities that pose substantial credit risks typically are among those types of securities that the Fund may acquire that only are traded among limited numbers of investors.

Fund Dealing Days

- Shares may be redeemed on any Dealing Day.

The Fund is subject to Redemption Rules

- You should note that if the total redemption requests received by the Administrator, Registrar and Transfer Agent on any Dealing Day for the Fund exceed 10% of the total number of Shares outstanding, each redemption request in respect of Shares may, at the sole discretion of the Directors, be reduced so that the total number of Shares for redemption on that Dealing Day shall not exceed 10% of the total number of Shares outstanding.
- In the event of large subscriptions, redemptions and/or conversions in and/or out of the Fund on a same Dealing Day, and in order to take into account the dilution impacts and to protect the Shareholders' interests, the Company reserves the right to apply a "swing pricing" as part of its daily valuation policy.

Refer to the REDEMPTIONS paragraph in the Prospectus for further information.

Product-Specific Risks

The Fund may be subject to Volatility Risk

- The net asset value of the Fund may be subject to volatility as a result of its investment policy and/or use of financial derivative instruments.

The Fund may be subject to Risk Relating to Geographic Concentration

- The Fund may concentrate its investments in companies of markets set out in Appendix I to the Combined Irish Prospectus. Any geographic concentration of investments involves more risk than investing more broadly. As a result, the Fund may underperform funds investing in other parts of the world when economies of its investment area are experiencing difficulty or its stocks are otherwise out of favour. Moreover, economies of the Fund's investment area may be significantly affected by adverse political, economic or regulatory developments.

The Fund may be subject to Risk Relating to Convertible Securities

- The Fund may invest in convertible securities. The market value of convertible securities tends to decline as interest rates rise. Because of the conversion feature, the market value of convertible securities also tends to vary with fluctuations in the market value of the underlying common or preferred stock.

The Fund may be subject to Risk Relating to Zero Coupon Securities

- The fund may invest in zero coupon securities. The value of these instruments tends to fluctuate more in response to changes in interest rates than the value of ordinary interest-paying transferable debt securities with similar maturities. The risk is greater when the period to maturity is longer. As the holder of certain zero coupon obligations, the Fund may be required to accrue income with respect to these securities prior to the receipt of cash payment. The Fund may be required to distribute income with respect to these securities and may have to dispose of such securities under disadvantageous circumstances in order to generate cash to satisfy these distribution requirements.

The Fund may be subject to Risk Relating to Derivatives

- Using derivatives in managing a portfolio involves special risks including those associated with leverage, valuation, illiquidity and counterparties. The Fund may sustain loss as a result of the failure of a derivatives counterparty to comply with the terms of the derivatives contract.

The Fund may be subject to Risk Relating to Change in Law/ Tax Regimes

- The Fund is subject to the laws and tax regime of Ireland. The securities held by the Fund and their issuers will be subject to the laws and tax regimes of various other countries. Changes to any of those laws and tax regimes, or any tax treaty between Ireland and another country, could adversely affect the value to the Fund of those securities.

FEES AND CHARGES

WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?

Payable directly by you to your financial advisor

Maximum Initial Charge	3.00%*
*Additional fees may be payable to the distributors that are in addition to the maximum sales charge, depending on the specific nature of services provided by the distributors. You are advised to check with the relevant distributor regarding whether such additional fees apply.	

Payable directly by you to the Fund

Redemption Charge	None
Conversion Fee	None
Performance Fee	None
Additional Levies	The Directors reserve the right to levy an additional charge of up to 2% of the net asset value of the Shares subscribed if the Directors consider that the applying investor is engaging in excessive trading or

Refer to Appendix 1 (FEES, CHARGES, AND EXPENSES) of the Prospectus for further information on fees and charges.

market-timing practices. Any such charge shall be levied for the benefit of the Fund concerned.

Payable by the Fund from invested proceeds

Management Fee[^]	Class I/D(SGD), Class I/A(EUR), Class I/D(USD), Class N/DM (USD), Class H-I/A(EUR), Class H-I/D(SGD), Class H-N/A(EUR), Class N/A(USD), Class H-N1/A(EUR), Class N1/A(USD)	Up to 0.75%
	Class R/A(EUR), Class R/A(SGD), Class R/DM(USD), Class H-R/A(EUR), Class H-R/A(SGD), Class R/D(SGD), Class R/D(USD), Class R/D(EUR), Class H-R/D(SGD), Class H-R/DM (SGD), Class H-R/DM (AUD), Class H-R/D(EUR), Class R/A(USD)	Up to 1.25%
	Class S/A(EUR), Class S/A(SGD), Class S/A(USD), Class S/D(SGD), Class S/D(USD), Class H-S/A(EUR), Class H-S/A(SGD)	Up to 0.60%
Total Capped Fee^{**}	Class I/D(SGD), Class I/A(EUR), Class I/D(USD), Class N/DM (USD), Class H-I/D(SGD), Class H-N/A(EUR), Class N/A(USD), Class R/A(EUR), Class R/A(SGD), Class R/DM(USD), Class H-R/A(EUR), Class H-R/A(SGD), Class R/D(SGD), Class R/D(USD), Class R/D(EUR), Class H-R/D(SGD), Class H-R/DM (SGD), Class H-R/DM (AUD), Class H-R/D(EUR), Class R/A(USD)	Up to 0.90%
	Class R/A(EUR), Class R/A(SGD), Class R/DM(USD), Class H-R/A(EUR), Class H-R/A(SGD), Class R/D(SGD), Class R/D(USD), Class R/D(EUR), Class H-R/D(SGD), Class H-R/DM (SGD), Class H-R/DM (AUD), Class H-R/D(EUR), Class R/A(USD)	Up to 1.50%
	Class S/A(EUR), Class S/A(SGD), Class S/A(USD), Class S/D(SGD), Class S/D(USD), Class H-S/A(EUR), Class H-S/A(SGD)	Up to 0.60%
	Class H-N1/A(EUR) and Class N1/A(USD)	Up to 0.80%

[^] The Management Fee for the Class R Shares of the Fund includes distribution fees that are paid to Natixis Investment Managers S.A..

^{**}The Total Capped Fee for each Class does not necessarily include all the expenses linked to the Fund's investments (such as brokerage fees, expenses linked to withholding tax reclaims) that are paid by the Fund.

VALUATIONS AND EXITING FROM THIS INVESTMENT

HOW OFTEN ARE VALUATIONS AVAILABLE?

- [The](#) net asset value of the Shares of the Class(es) of the Fund offered in Singapore for the previous dealing day may be obtained from the registered office of the Company and on www.im.natixis.com/sg. Such prices may, at the Company's discretion, be published in other media as they deem appropriate.

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 Combined Irish Prospectus, the Registrar and Transfer Agent will usually pay the redemption proceeds within 3 business days in Dublin from the date the relevant redemption request is deemed to have been accepted. If the Local TA is utilized, it may take up to 5 full bank business days in Dublin for redemption payments to be processed locally and, in any event, should not exceed 14 calendar days after the relevant Dealing Day provided that all the required documentation has been furnished to and received by the Administrator, Registrar and Transfer Agent, either directly or through the Local TA.
- Your exit price is determined as follows:
 - Requests for redemption which are received by the Registrar and Transfer Agent, either directly or through the Local TA, on or before 4:00 pm Irish time on a day which is a business day in Singapore and a Dealing Day will be accepted and processed by the Registrar and Transfer Agent on that day.
 - Redemption requests received by the Registrar and Transfer Agent, either directly or through the Local TA, after the foregoing times on a day which is a business day in Singapore and a Dealing Day or on a day which is not a business day in Singapore and/or not a Dealing Day will be accepted and processed by the Registrar and Transfer Agent for dealing on the next day which is a business day in Singapore and a Dealing Day.
- The redemption price that you will receive will be the net asset value of the Share multiplied by the number of shares redeemed, less any applicable redemption charge. An example based on a minimum redemption request of 1,000 Shares, a notional net asset value per Share of \$1.00, and a 0% redemption charge is as follows:

Redemption Request		Net asset value per Share		Gross Redemption Proceeds
1,000 Shares	X	\$1.00*	=	\$1,000

* *For illustrative purposes only.* The redemption price depends on the net asset value per Share at the relevant time and may be above or below the original purchase price. The above example is purely hypothetical. The above example is not a forecast or indication of any expectation of the performance of the Funds. There is no redemption charge imposed on redemptions of the share classes available in Singapore.

Refer to the OBTAINING PRICE INFORMATION paragraph and the REDEMPTIONS paragraph in the Prospectus for further information on valuation and exiting from the product.

CONTACT INFORMATION

HOW DO YOU CONTACT US?

- You may 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 for enquiries in relation to the Company or any Fund.

APPENDIX: GLOSSARY OF TERMS

- **“Below investment grade fixed income securities”** are securities rated less than BBB- (Standard & Poor’s Ratings Services), Baa3 (Moody’s Investors Service, Inc.), an equivalent rating by Fitch Ratings or other Nationally Recognized Statistical Rating Organization, or if unrated, determined by the Investment Manager to be equivalent.
- **“Dealing Day”** means a day which is a business day in Singapore and a day on which the banks in Dublin are, and the New York Stock Exchange is, open for business.