# **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 Sustainable Global Corporate Bond Fund (I/A(USD) ISIN : LU0980590326), a sub-fund of Natixis International Funds (Lux) I SICAV

Management Company and Promoter: NGAM S.A., part of the Natixis group of companies Investment Manager: Loomis, Sayles & Company, L.P., part of the Natixis group of companies

# **Objectives and Investment Policy**

## Investment objective:

The investment objective of Loomis Sayles Sustainable Global Corporate Bond Fund is high total investment return through a combination of income and capital appreciation.

## Investment policy:

The Fund invests primarily in fixed income securities of worldwide corporate issuers rated investment grade.

The Fund invests at least 80% of its total assets in bonds and other fixed income securities issued by corporate issuers rated investment grade on a worldwide-basis. Bonds and other related fixed income securities include fixed income securities issued by companies worldwide, as well as zero coupon securities, commercial paper, Regulation S Securities, Rule 144A securities and convertible securities. 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 equivalent. In the instance of a split-rated issuer, the lower of the ratings will apply.

Securities may be denominated in any currency. The Fund may not invest more than 20% of its total assets in mortgage backed securities and asset backed securities.

The Fund may invest up to 20% of its total assets in cash, money market instruments or other securities than those described above.

The Fund may invest up to 10% of its total assets in securities of below investment grade quality. The Fund may invest up to 10% of its total assets in preferred stock, dividend-paying common stocks and other equity-type securities and up to 10% of its total assets in bank loans that qualify as money market instruments and no more than 10% of its net assets in undertakings for collective investment.

The Fund is actively-managed and uses a research-driven strategy in selecting sectors and securities as its primary return sources. Country, currency and yield curve positioning are secondary sources of returns. The Fund's investments may be subject to additional criteria which may include, but are not limited to, ethical considerations, environmental practices and the sale of certain products.

The Fund may use derivatives for investment and hedging purposes including credit default swaps.

The Reference Currency of the Fund is the U.S. dollar.

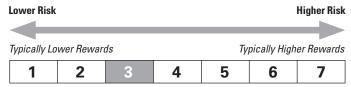
The Fund is not managed relative to a specific reference index. However, for indicative purposes, the Fund's performance may be compared to the Barclays Global Aggregate-Corporate Bond Index.

Shareholders may redeem Shares on demand on any business day in Luxembourg. Income derived from the Fund is distributed for distributing Shares and reinvested for accumulating Shares, as further detailed in this document.

Please refer to the section entitled "Subscription, Transfer, Conversion and Redemption of shares" of the Prospectus for additional information.

Recommendation: this Fund may not be appropriate for investors who plan to withdraw their money within less than 3 years.

## **Risk and Reward Profile**



The Fund is ranked 3 on the synthetic risk and reward indicator scale, which is based on historical data. Due to its exposure to fixed income markets, the Fund may experience medium volatility, as expressed by its rank on the above scale. 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 Fund. The lowest category does not mean "risk free".

# **Special Risk Considerations**

**Derivatives/Counterparty risks:** Funds may enter into listed and unlisted derivative contracts in order to have an exposure to underlying assets or to protect their direct assets. Payments on these contracts vary with changes of the value of the underlying assets. These contracts may cause the funds to have a higher market exposure than they would have otherwise, which may in some cases increase losses. Unlisted contracts are agreed with a specific counterparty. If the counterparty goes into liquidation or fails or defaults on the contract, the Fund could suffer a loss. Because they are not listed, these contracts can be difficult to price.

**Credit risk**: Funds investing in debt securities issued by a corporate, bank or sovereign organization are exposed to the possibility that this issuer will not be able to reimburse debt holders (principal and interest payment). In addition, if after acquisition the perceived risk of failure increases, the value of such securities is likely to decrease

**Changing interest rates**: The value of fixed income securities held by a fund will rise or fall inversely with changes in interest rates. When interest rates decline, the market value of fixed income securities tends to increase. Interest rates typically vary from one country to the next for reasons including rapid fluctuations of a country's money supply, changes in demand by businesses and consumers to borrow money, and actual or anticipated changes in the rate of inflation.

**Geographic concentration risk**: Funds that concentrate investments in certain geographic regions may suffer losses, particularly when the economies of those regions experience difficulties or when investing in those regions become less attractive. Moreover, the markets in which the funds' invest may be significantly affected by adverse political, economic or regulatory developments

Please refer to the section entitled "Specific Risks" of the Prospectus for additional details on risks.

## **Charges for this Fund**

The charges you pay are used to pay the costs of running the Fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

#### Charges by Share Class-Share Class I

#### One-off charges taken before or after you invest

**Entry Charge** 3.00% 0.00%\* **Exit Charge** 

This is the maximum that might be taken out of your money before it is invested.

#### Charges taken from the Fund over a year

Ongoing Charges: 0.70% p.a.

Total Expense Ratio ("TER")

## Charges taken from the Fund under certain specific conditions:

**Performance Fee:** None The **entry** and **exit charges** shown are maximum figures. In some cases you might pay less – you can find this out from your financial adviser.

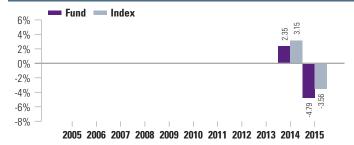
\* A levy of up to 2.00% may be applied to an investor engaging in excessive trading or market timing practices.

\*In the event that any subscription or redemption represents more than 10.00% of the Fund's net asset value on any subscription/redemption date, and to the extent that the Management Company considers it in the best interest of the Fund, an additional dilution levy of up to 2.00% may be applied at the discretion of the Management Company to such subscriptions or redemptions.

The **ongoing charges** figure is based on expenses for the year ending December 2015. It excludes the portfolio transaction costs, except in the case of an entry/exit charge paid by the UCITS 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 Fund's prospectus, which is available at ngam.natixis.com/luxembourg.

## **Past Performance**



Past performance is not a reliable indicator of future performance.

This bar chart shows the performance of the I/A(USD) Share Class in its currency of quotation, net of ongoing charges and excluding entry or exit charges, and the performance of the Barclays Global Aggregate-**Corporate Bond Index.** 

Date of creation of the Fund: 30 September 2013

## **Practical Information**

#### **Fund's Depositary and Administrative Agent:**

Brown Brothers Harriman (Luxembourg) S.C.A.

80, route d'Esch

L-1470 Luxembourg

Cut-off Deadline: D at 13h30 (Luxembourg time)

# **Management Company:**

NGAM S.A.

2, rue Jean Monnet

L-2180 Luxembourg

Additional information about the SICAV and the 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 subfund, may be obtained free of charge at the registered office of the Management Company or the Depositary and Administrative Agent. Price per Share of the Fund may be obtained at ngam.natixis.com or at the registered office of the Management Company or the Administrative Agent.

Assets and liabilities of each sub-funds 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.

This 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 to an adviser.

Additional Information							
Share Class	ISIN	Types of investors	Currency of quotation	Minmum Initial Investment	Minimum Holding	Dividend Policy	TER
I/A(USD)	LU0980590326	Institutional investors	U.S. dollar	US\$100,000	1 Share	Accumulation	0.70% p.a.
H-I/A(EUR)*	LU0980591563	Institutional investors	Euro	€100,000	1 Share	Accumulation	0.70% p.a.
H-I/A(CHF)*	LU0980591647	Institutional investors	Swiss Franc	CHF100,000	1 Share	Accumulation	0.70% p.a.
H-I/A(SEK)*	LU0980591993	Institutional investors	Swedish Krona	SEK500,000	1 Share	Accumulation	0.70% p.a.
H-I/A(NOK)*	LU0980592025	Institutional investors	Norwegian Krone	NOK500,000	1 Share	Accumulation	0.70% p.a.

<sup>\*</sup> Please refer to the prospectus for additional information regarding the specific hedging methodology

NGAM 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 Fund.