

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 (DUBLIN) I PUBLIC LIMITED COMPANY –  
LOOMIS SAYLES MULTISECTOR INCOME FUND (the “Fund”)**

<b>Product Type</b>	Investment Company	<b>Inception Date</b>	30 June 1997
<b>Investment Manager</b>	Natixis Investment Managers S.A.	<b>Depository</b>	Brown Brothers Harriman Trustee Services (Ireland) Limited
<b>Delegate Investment Manager</b>	Loomis, Sayles & Company, L.P.	<b>Trustee</b>	Not Applicable
<b>Capital Guaranteed</b>	No	<b>Dealing Frequency</b>	Dealing Days
<b>Name of Guarantor</b>	Not Applicable	<b>Expense Ratio for fiscal year ending 31 December 2019</b>	0.60% to 1.43% (depending on share class)

**PRODUCT SUITABILITY**

**WHO IS THE 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.

**Further Information**

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

**Investment Strategy**

- The Fund invests at least 80% of its NAV in bonds and other related fixed income securities.
- The Fund may invest up to 20% of its NAV 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 NAV 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 NAV in

Refer to INVESTMENT OBJECTIVE, POLICY AND STRATEGY 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 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>securities of other non-U.S. or non-Canadian issuers including issuers in emerging markets. The Fund may invest any amount of its NAV 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 NAV in securities of below investment grade quality.</p> <ul style="list-style-type: none"> <li>• The Fund does not impose limits on the amount of its assets invested in cash or money market instruments.</li> <li>• Financial derivative instruments and repurchase agreements may be used for the purposes of efficient portfolio management.</li> </ul>	
<b>Parties Involved</b>	
<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 (Dublin) I public limited company (the “<b>Company</b>”), an investment company qualified as a UCITS.</li> <li>• The Investment Manager is Natixis Investment Managers S.A.</li> <li>• The Delegate 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 Trustee Services (Ireland) Limited.</li> </ul>	<p>Refer to MANAGEMENT AND ADMINISTRATION paragraph in the Prospectus for further information on the roles and responsibilities of these entities and what happens if they become insolvent.</p>
<b>KEY RISKS</b>	
<p><b>WHAT ARE THE KEY RISKS OF THIS INVESTMENT?</b></p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• 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.</li> </ul>	<p>Refer to PRINCIPAL RISK FACTORS paragraph in the Prospectus for further information on the risk of the product.</p>
<b>Market and Credit Risks</b>	
<p><b>You are exposed to Risk Relating to Changing Interest Rates</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 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 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 Risk Relating to Global Investing</b> - 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> <p><b>You are exposed to Exchange Rate Risk for Investments in SGD</b> - 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>You are exposed to Liquidity Risk</b> - The Fund may acquire securities that are traded only among a limited number of investors who may make it difficult for the Fund to dispose of those securities quickly or in adverse market conditions.</p> <p><b>Redemptions may only occur on Fund Dealing Days</b> - Shares may be redeemed on any Dealing Day.</p> <p><b>You are exposed to Redemption Rules</b> - You should note that if the total redemption requests received exceed 10% of the total number of Shares outstanding, each redemption request in respect of Shares may, at the sole</p>	<p>Refer to REDEMPTIONS paragraph in the Prospectus for further information.</p>

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 the Company reserves the right to apply a “swing pricing” as part of its daily valuation policy.

#### Product-Specific Risks

**You are exposed to Volatility Risk** - The NAV of the Fund may be subject to volatility as a result of its investment policy and/or use of financial derivative instruments.

**You are exposed 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 and may underperform funds investing in other parts of the world when economies of its investment area are experiencing difficulty.

**You are exposed to Risk Relating to Convertible Securities** - The Fund may invest in convertible securities which may decline or fluctuate in market value as interest rates rise or fall together with the market value of the underlying common or preferred stock.

**You are exposed to Risk Relating to Zero Coupon Securities** - The value of these instruments tends to fluctuate more in response to changes in interest rates. 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.

**You are exposed to Risk Relating to Change in Law/ Tax Regimes** - 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

You will need to pay the following fees and charges as a percentage of your gross investment amount:

<b>Maximum Initial Charge</b>	3.00%*
<b>Redemption Charge</b>	None
<b>Conversion Fee</b>	None

\*Additional fees may be payable to the distributors. You are advised to check with the relevant distributor regarding whether such additional fees apply.

The Directors reserve the right to levy an additional charge of up to 2% of the NAV of the Shares subscribed if the Directors consider that the applying investor is engaging in excessive trading or market-timing practices. Any such charge shall be levied for the benefit of the Fund concerned.

###### Payable by the Fund from invested proceeds

The Fund will pay the following fees and charges to us and other parties:

<b>Management Fee<sup>^</sup></b>	I/D(SGD), I/A(EUR), I/D(USD), N/DM (USD), H-I/A(EUR), H-I/D(SGD), H-N/A(EUR), N/A(USD), H-N1/A(EUR), N1/A(USD)	Up to 0.75%
	R/A(EUR), R/A(SGD), R/DM(USD), H-R/A(EUR), H-R/A(SGD), R/D(SGD), R/D(USD), R/D(EUR), H-R/D(SGD), H-R/DM (SGD), H-R/DM (AUD), H-R/D(EUR), R/A(USD)	Up to 1.25%
	S/A(EUR), S/A(SGD), S/A(USD), S/D(SGD), S/D(USD), H-S/A(EUR), H-S/A(SGD)	Up to 0.60%
	<b>Retained by Management Company:</b> 40%-100% of Management Fee	

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

	<b>Paid by Management Company to financial adviser (trailer fee): 0%-60% of Management Fee<sup>2</sup></b>		
<b>Total Capped Fee**</b>	I/D(SGD), I/A(EUR), I/D(USD), N/DM(USD), H-I/D(SGD), H-N/A(EUR), N/A (USD),	Up to 0.90%	
	R/A(EUR), R/A(SGD), R/DM(USD), H-R/A(EUR), H-R/A(SGD), R/D(SGD), R/D(USD), R/D(EUR), H-R/D(SGD), H-R/DM(SGD), H-R/DM(AUD), H-R/D(EUR), R/A(USD)	Up to 1.50%	
	S/A(EUR), S/A(SGD), S/A(USD), S/D(SGD), S/D(USD), H-S/A(EUR), H-S/A(SGD)	Up to 0.60%	
	H-N1/A(EUR) and N1/A(USD)	Up to 0.80%	
<p>^ The Management Fee for the Class R Shares of the Fund includes distribution fees that are paid to Natixis Investment Managers S.A..</p> <p>**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.</p>			
<b>VALUATIONS AND EXITING FROM THIS INVESTMENT</b>			
<b>HOW OFTEN ARE VALUATIONS AVAILABLE?</b>		Refer to OBTAINING PRICE INFORMATION paragraph and REDEMPTIONS paragraph in the Prospectus for further information on valuation and exiting from the product.	
<p>You may obtain the NAV from the registered office of the Company and on <a href="http://www.im.natixis.com.sg">www.im.natixis.com.sg</a>.</p>			
<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>• There is no cancellation period.</li> <li>• You can redeem Shares by written request through an appointed Singapore distributor or by notifying the Registrar and Transfer Agent.</li> <li>• 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.</li> <li>• Your exit price is determined as follows: <ul style="list-style-type: none"> <li>- Requests for redemption which are 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.</li> <li>- Redemption requests received by the Registrar and Transfer Agent, either directly or through the Local TA, 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.</li> </ul> </li> <li>• 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 is as follows:</li> </ul>			
Redemption Request		NAV per Share	Gross Redemption Proceeds
1,000 Shares	X	\$1.00*	= \$1,000
<b>CONTACT INFORMATION</b>			
<b>HOW DO YOU CONTACT US?</b>			
<p>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.</p>			

<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

- **“Below investment grade 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 if unrated, determined by the Delegate Investment Manager to be of equivalent quality.
- **“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.
- **“Dealing Deadline”** means 4:00 pm (Irish time).
- **“NAV”** means the net asset value of the Fund or relevant Class
- **“Singapore Representative”** means Natixis Investment Managers Singapore Limited (formerly known as Ostrum Asset Management Asia Limited).