Key Information Document

NATIXIS INVESTMENT MANAGERS

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 Crossover

Management Company: Natixis Investment Managers International (BPCE Group)
L/C (EUR) unit – ISIN Code: FR0011350685

Website for the Management Company: 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: 09/12/2025.

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

- It has two management objectives:
  - To seek to outperform the benchmark (50% Bloomberg Euro Aggregate 500 MM Corporate coupons reinvested with a maturity of < 5 years and rated Baa1 to Baa3 + 50% Bloomberg Euro High Yield coupons reinvested with a maturity of < 3 years and rated Ba1 to Ba3), over a recommended minimum investment period of 3 years, by taking advantage of opportunities in the investment universe composed of transferable securities whose ratings by the main existing agencies (S&P, Moody's, Fitch etc.) are mainly in the speculative (BB+ to BB-/Ba1 to Ba3) and investment grade (BBB+ to BBB-/Baa1 to Baa3) categories, according to the Basel Process.
  - To implement a socially responsible investment (SRI) strategy.
- The Sub-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.
- The Benchmark can be used to determine the performance fee that will possibly be levied.
- Since the Product is neither index-based nor index-managed, its performance may differ significantly from that of the benchmark.
  In order to achieve this dual management objective, the portfolio is constructed in two stages: 1) analysis of a universe of securities based on SRI criteria and 2) selection of transferable securities based on their financial and extra-financial characteristics.
  1. The SRI analysis of the Product covers at least 90% of the net assets, calculated on transferable securities eligible for SRI analysis.
  The initial investment universe includes private or equivalent entities in the OECD area rated Investment Grade (BBB- or higher according to S&P or an equivalent agency) or High Yield (B- or higher according to S&P or an equivalent agency), and issuing negotiable debt securities and/or bonds, denominated in euro. Speculative transferable securities may represent up to 60% of the net assets.
  Compliance with the Green Bond Principles, the Social Bond Principles, the Sustainability Bond Guidelines and the Sustainability-Linked Bond Principles published within the framework of the ICMA Principles is ensured.
  The extra-financial rating, for each issuer, is based on 4 pillars: responsible governance (evaluation of the organisation and effectiveness of powers); sustainable management of resources (study of environmental impacts); energy transition (evaluation of its strategy in favour of the transition); territorial development (analysis of its strategy for accessing basic services).
  The results of the ESG assessment of government transferable securities (up to 25% of the net assets) are not measurably reflected in the SRI strategy.
  2. After analysing the investment universe above, the transferable securities are selected based on their financial and extra-financial characteristics.
  Transferable securities are selected on the basis of their profitability, the quality of the issuer, their maturity and their liquidity.
  The modified duration of the portfolio will remain in the range [0–4].
  The manager may invest up to 10% of the net assets in transferable securities issued by issuers outside the OECD or in the currency of an OECD member country other than the euro. These transferable securities, comprising mainly private sector issues and restricted to 25% of the net assets, may be issued or guaranteed by governments. Currency risk is systematically hedged.
  The SRI approach of the management may lead to the under-representation of certain sectors due to poor ESG ratings or through the exclusion and sector-based policies.
- The Product falls under the classification: Bonds and other debt securities denominated in euros.
- Investments in transferable securities with B+ to B- ratings (according to S&P or an equivalent agency) may not exceed 10% of the net assets. Transferable securities with a rating below B- are not permitted and investments in unrated transferable securities may not exceed 50% of the net assets.
  Investments in contingent convertible bonds may not exceed 10% of the net assets.
  The holding of investment product units/shares may not exceed 10% of the net assets.
- Forward financial instruments, up to 100% of the net assets, are used for hedging and/or exposure to interest rate and equity risks and for currency risk hedging purposes only.
- The Product accumulates its income.
- **Redemption requests are received every day by 1:00 p.m. at the latest and are executed daily.**

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 3 years (medium-term horizon); and can sustain temporary losses.

Additional information

- **Depositary:** CACEIS Bank
- Details of the remuneration policy are available at 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.
- **The net asset value** is available from the Management Company at the postal address indicated below and online at 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.

What are the risks and what could I get in return?

Risk indicator

1	**2**	3	4	5	6	7

Lowest risk — Highest risk

The risk indicator assumes that you will keep this Product for 3 years.
Since this Product does not provide any protection against future market performance, you could lose some or all of your investment.

The summary risk indicator is a guide to the level of risk of this Product compared to other products. It shows how likely it is that the Product will lose money because of movements in the markets or because we are not able to pay you.
We have classified this Product as 2 out of 7, which is a low risk class. In other words, the potential losses arising from the Product's future results are low, and if the market situation were to deteriorate, it is very unlikely that our ability to pay you would be affected.
Other material Product risks not factored into the SRI calculation: credit risk, liquidity risk.

Performance scenarios

The figures shown include all the costs of the Product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.
What you will get from this Product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.
The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the Product 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: 3 years The examples are based on an investment of: EUR 10,000		**If you exit after 1 year**	**If you exit after 3 years**
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 8,540**	**EUR 8,680**
	Average return each year	-14.6%	-4.6%
Unfavourable (*)	**What you might get back after costs**	**EUR 8,750**	**EUR 8,920**
	Average return each year	-12.5%	-3.8%
Moderate (*)	**What you might get back after costs**	**EUR 9,920**	**EUR 9,950**
	Average return each year	-0.8%	-0.2%
Favourable (*)	**What you might get back after costs**	**EUR 10,580**	**EUR 11,620**
	Average return each year	5.8%	5.1%

(*) The unfavourable scenario pertains to an investment made between October 2019 and October 2022, the moderate scenario to one made between February 2018 and February 2021 and the favourable scenario to one made between September 2022 and September 2025.

What happens if Natixis Investment Managers International is unable to pay out?

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 3 years
Total costs	EUR 424	EUR 676
Annual cost impact (*)	4.3%	2.3% 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 2.1% before costs and -0.2% 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 63 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**
Entry costs	3.00% of the amount you invest. This is the maximum you will be charged. The person selling you the Product will inform you of the actual charge.	Up to EUR 300
Exit costs	There is no exit charge.	None
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0.95%	EUR 92
	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.	
Transaction costs	0.33% of the value of your investment. *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.*	EUR 32
Incidental costs taken under specific conditions		
Performance fee	20.0% of the Product's performance compared with its Benchmark + 0.5% 0.00% of the value of your investment per year. This is an estimate calculated using the average cost over the past 5 years. The actual amount will vary depending on how well your investment performs.	EUR 0

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

Recommended holding period: 3 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 regulation.

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 10 years is available via the following link:
https://priips.im.natixis.com/past_performance?id=FR0011350685.

Monthly calculations of your Product's performance scenarios can be accessed via the following link:
https://priips.im.natixis.com/past_performance_scenario?id=FR0011350685.

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.