

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 Money Plus

Management Company: Natixis Investment Managers International (BPCE Group)

I (C) EUR unit – ISIN Code: FR0010885236

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: 18/10/2024.

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.

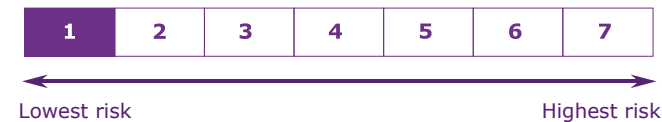
Objectives

- The objective of the UCITS is to outperform the capitalised €STR (overnight rate of the euro interbank market) on an annual basis, incorporating SRI (Socially Responsible Investment) in its management approach. This seeks to select assets and financial instruments adhering to the responsible criteria pertaining to the environment, social and governance framework, after the deduction of fees from the UCITS, over a minimum recommended investment period of three months. The €STR (Euro Short-Term Rate) is a new financial benchmark calculated by the ECB (European Central Bank) that has been progressively replacing another short rate, the EONIA (Euro Overnight Index Average) since 2 October 2019. In the event of very low market interest rates, the return generated by the UCITS will not suffice to cover the UCITS' management fees and the UCITS would see its net asset value fall structurally.
 - The Product 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.
 - The Fund's investment policy is based on a strategy of selecting and using money market instruments and equivalent securities that adhere, on the one hand, to quantitative criteria such as term and financial conditions and, on the other hand, to qualitative criteria such as the quality of the issuer as reflected by their rating. The analysis is then supplemented by incorporating SRI (Socially Responsible Investment) criteria.
 - The Product falls under the classification: money market funds with a standard variable net asset value.
 - Up to 100% of the Fund's assets are invested in money market instruments. The Fund's initial investment universe includes private or public entities in the OECD area issuing negotiable debt securities and/or short-term bonds (maturity of less than 397 days), denominated in euro or any other OECD-area currency. The Delegated Investment Manager only selects securities of high credit quality in accordance with an assessment and methodology defined by Ostrum Asset Management and in the context of European regulations governing money market funds. 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.
- Next, the investment teams apply an issuer selection process that adequately addresses the following issues: Environmental (e.g. carbon footprint, water management programmes), Social (diversity programmes, collective agreement for employees) and Governance (executive remuneration that incorporates the ESG criteria, quality of ESG standard reporting). The SRI monetary management process therefore selects issuers by adopting a so-called "average rating" approach, aiming to outperform the initial investment universe filtered to exclude 20% of the lowest-rated issuers (in terms of ESG), for both issuer categories (private issuers/quasi-public issuers and quasi-sovereign issuers: local authorities, guaranteed agencies, supranational agencies and green bonds).
- Limitation of the chosen approach: the Fund's SRI approach may lead to the under-representation of certain sectors due to poor ESG ratings or through the sector exclusion policy of Ostrum Asset Management and to a more concentrated issuer risk due to the need to comply with the various constraints, in particular those pertaining to the average rating.
- The SRI analysis of the Fund covers at least 90% of the net assets, calculated on transferable securities eligible for SRI analysis: debt securities issued by private and quasi-public issuers as well as by quasi-sovereign issuers (local authorities, guaranteed agencies, supranational agencies and green bonds).
- By way of derogation, the Fund may invest more than the regulatory limit of 5% of its net assets, and up to 100% of its net assets, in money market instruments issued or guaranteed individually or jointly by certain sovereign, quasi-sovereign or supranational entities.
 - The Fund may invest up to 10% of its assets in units or shares of UCITS or AIFs (money market funds with a standard variable net asset value or money market funds with a short-term variable net asset value). The Fund can make term deposits of up to 100% of its net assets.
 - The Product accumulates its income.
- Redemption requests are received every day by 1:00 p.m. at the latest.**

Intended retail investors The Product seeks to achieve a performance equal to the money market index less management fees and is intended for investors who wish to diversify their investments in money market instruments and term deposits; can afford to tie up their capital for a recommended period of three months (very short-term horizon); and can sustain temporary losses.

- **Depository:** 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. 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.
- 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.

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 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 months | | If you exit after 3 months |
|--------------------------------------------------------|-------------------------------------------------------------------------------------|----------------------------|
| 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 9,980 |
| | Average return | -0.2% |
| Unfavourable (*) | What you might get back after costs | EUR 9,980 |
| | Average return | -0.2% |
| Moderate (*) | What you might get back after costs | EUR 10,000 |
| | Average return | 0.0% |
| Favourable (*) | What you might get back after costs | EUR 10,100 |
| | Average return | 1.0% |

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

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 3 months |
|-----------------|--|----------------------------|
| Total costs | | EUR 7 |
| Cost impact (*) | | 0.1% |

(*) This illustrates the effect of costs over a holding period of less than one year. This percentage cannot be directly compared to the cost impact figures provided for other products.

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 13 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 3 months |
|-------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|
| Entry costs | There is no entry charge. | None |
| Exit costs | There is no exit charge. | None |
| Ongoing costs taken each year | | |
| Management fees and other administrative or operating costs | 0.18% | EUR 4 |
| | 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 | 0.07% 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 2 |
| Incidental costs taken under specific conditions | | |
| Performance fee | 20.0% of the Product's performance compared with its Benchmark 0.04% 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. A performance fee may be charged even if the Product performs negatively, as long as its performance exceeds that of its Benchmark. | EUR 1 |

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

Recommended holding period: 3 months

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.

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=FR0010885236.

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

https://priips.im.natixis.com/past_performance_scenario?id=FR0010885236.

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.