

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 Cash Plus

Management Company: Natixis Investment Managers International (BPCE Group)

R (C) EUR share – ISIN Code: FR0000293714

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: 30/04/2024.

What is this Product?

Type This Product is a UCITS with the legal form of an open-ended investment company (Société d'Investissement à Capital Variable, or SICAV). 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 ESTR (overnight rate of the euro interbank market) over its minimum recommended investment period of one day, incorporating SRI in its management approach. This seeks to select securities adhering to the responsible criteria pertaining to the environment, social and governance (ESG) framework. The ESTR (Euro Short-Term Rate) is the money market benchmark calculated by the ECB (European Central Bank). 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 UCITS' investment policy is based on a rigorous selection of money market instruments and equivalent securities by the Delegated Investment Manager. The main criteria for this selection are, on the one hand, quantitative criteria such as the term and financial conditions and, on the other hand, qualitative criteria such as the rating of these securities.
- The Product falls under the classification: money market funds with a short-term variable net asset value.
- The UCITS' initial investment universe includes private or public entities in the OECD area issuing negotiable debt securities and/or short-term bonds, denominated in euro or any other OECD-area currency. It is composed solely of securities of high credit quality in accordance with an assessment and methodology defined by Ostrum AM.

Selection of issuers in portfolios based on ESG elements is then put in place for each category of issuers. For private issuers, the rating is based on 4 pillars: responsible governance (e.g. business ethics); sustainable management of resources (e.g. quality of working conditions); energy transition (e.g. reduction in greenhouse gases); territorial development (e.g. access to basic services). Ultimately, the delegated investment manager remains the sole judge of the extra-financial quality of the issuer, which is expressed as a final SRI score between 1 (high extra-financial quality) and 10 (low extra-financial quality). For quasi-sovereign issuers, the extra-financial assessment is based on the SDG Index, which is derived from the UN's 17 SDGs (Sustainable Development Goals). As an example, the following criteria may be monitored: social (public spending on education), governance (share of women parliamentarians), human rights (ratio between years of education received by women and by men). The SDG Index is a numerical score between 0 (the lowest rating) and 100 (the highest rating).

The SRI analysis of the UCITS 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 green sovereign issuers and quasi-sovereign issuers.

After analysing the investment universe described above, the transferable securities are selected by the delegated investment manager based on their financial and extra-financial characteristics.

The SRI management process 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) by weight, for both private and quasi-sovereign issuers.

The portfolio of the UCITS is exclusively composed of short-term money market instruments that adhere to the criteria of Directive 2009/65/EC, and equivalent securities of any type. These are primarily issued by the private sector, the public sector or by governments.

The SICAV is invested in money market instruments denominated in euros (fixed rate, floating rate, adjustable rate or indexed securities). The SICAV may invest in securities denominated in the currency of an OECD member country other than the euro. Currency risk is systematically hedged.

Green bonds, social bonds, sustainability bonds and sustainability-linked bonds that may be held by the UCITS will, as a minimum, comply with the Green Bond Principles, the Social Bond Principles, the Sustainability Bond Guidelines and the Sustainability-Linked Bond Principles. All of these principles and guidelines are published as part of the Principles of the ICMA (International Capital Market Association)

The UCITS can make term deposits of up to 100% of its net assets. By way of derogation, it 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 Product accumulates its income.
- **Redemption requests are received every day by 1:00 p.m. at the latest and are executed daily.**

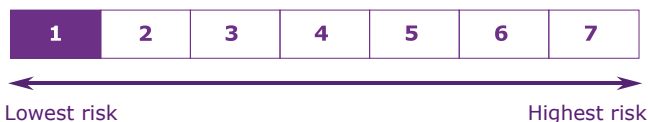
Intended retail investors The Product seeks to achieve a performance equal to the money market index less management fees and is intended for investors who wish to diversify their investments in money market instruments and term deposits; can afford to tie up their capital for a recommended period of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

Additional information

- **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.

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

Risk indicator



The risk indicator assumes that you will keep this Product for 1 day.

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 1 out of 7, which is the lowest risk class. In other words, the potential losses arising from the Product's future results are very 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, counterparty risk, risks related to the impact of the management techniques used.

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.

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: 1 day		If you exit after 1 day
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 Average return	EUR 10,000 0.0%
Unfavourable (*)	What you might get back after costs Average return	EUR 10,000 0.0%
Moderate (*)	What you might get back after costs Average return	EUR 10,000 0.0%
Favourable (*)	What you might get back after costs Average return	EUR 10,010 0.1%

(*) The unfavourable scenario pertains to an investment made between March 2020 and March 2020, the moderate scenario to one made between February 2017 and February 2017 and the favourable scenario to one made between December 2023 and December 2023.

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

The assets of your Product are held at its Depository, 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 Depository or a sub-depository 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 Depository 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 Depository 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 day
Total costs	EUR 0
Cost impact (*)	0.0%

(*) 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 17 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 day
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	0.25% 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.	EUR 0
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 0
Incidental costs taken under specific conditions		
Performance fee	20.0% of the Product's performance compared with its Benchmark 0.01% 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 0

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

Recommended holding period: 1 day

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=FR0000293714.

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

https://priips.im.natixis.com/past_performance_scenario?id=FR0000293714.

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.