Key Information Document

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

Management Company: Natixis Investment Managers International (BPCE Group)
IC unit – ISIN Code: FR0007075122

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: 05/01/2024.

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

- Incorporating SRI (Socially Responsible Investment) in its management approach, the Product's objective is to outperform, net of management fees, the capitalised ESTR (overnight rate of the euro interbank market) over a recommended investment period of two months. In the event of very low money market interest rates, the return generated by the Product will not suffice to cover the Product's management fees and the Product 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 security selection criteria are quantitative (term and financial conditions) and qualitative (high credit quality of the securities selected). 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.
  Selection based on ESG criteria has been put in place. The extra-financial rating of private issuers is based on 4 pillars: responsible governance (evaluating the effectiveness of powers), sustainable management of resources (studying environmental impacts), energy transition (reduction in greenhouse gases), territorial development (access to basic services). The Management Company remains the sole judge of the extra-financial quality of the issuer, which is expressed as a final score between 1 (high quality) and 10 (low quality). The extra-financial assessment of sovereign and quasi-sovereign issuers is based on the SDG Index The extra-financial criteria monitored are social (public spending on education), governance (share of women parliamentarians), human rights (ratio between years of education for men/women). The SRI approach is a so-called "average rating" approach, whose limitations may include the under-representation of certain sectors due to poor ESG ratings or as a result of sector exclusion policies.
- The Product falls under the classification: money market funds with a standard variable net asset value.
- The Product's portfolio is composed mainly of money market instruments that adhere to the criteria of Directive 2009/65/EC, issued by entities in the private or public sector. There is no predefined distribution between private debt and public debt. The manager only selects securities of high credit quality. The Management Company ensures that the securities are in accordance with an assessment and methodology defined by its delegated investment management company.
  The money market instruments are issued by issuers whose registered office is in a European Economic Area (hereinafter the EEA) member country, Switzerland, the United States of America, Canada, Australia, Japan or New Zealand. The total amount from issuers from other geographic regions may not exceed 10% of the net assets.
  By way of derogation, the Delegated Investment Manager 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 may use financial contracts for the purpose of hedging the portfolio.
- 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 two months (very short-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. 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

1	2	3	4	5	6	7

Lowest risk — Highest risk

The risk indicator assumes that you will keep this Product for 2 months.
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: 2 months The examples are based on an investment of: EUR 10,000		**If you exit after 2 months**
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**	**9,940 EUR**
	Average return	-0.6%
Unfavourable (*)	**What you might get back after costs**	**9,940 EUR**
	Average return	-0.6%
Moderate (*)	**What you might get back after costs**	**9,950 EUR**
	Average return	-0.5%
Favourable (*)	**What you might get back after costs**	**10,020 EUR**
	Average return	0.2%

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

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 2 months
Total costs	54 EUR
Cost impact (*)	0.5%

(*) 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 11 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 2 months**
Entry costs	0.50% 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 50
Exit costs	There is no exit charge.	None
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0.16%	3 EUR
	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	0.04% 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.*	1 EUR
Incidental costs taken under specific conditions		
Performance fee	20.0% of the Product's performance compared with its Benchmark 0.02% 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.	0 EUR

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

Recommended holding period: 2 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=FR0007075122.

Monthly calculations of your Product's performance scenarios can be accessed via the following link: https://priips.im.natixis.com/past_performance_scenario?id=FR0007075122.

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.