

## 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

### Natixis Pacific Rim Equity Fund a Sub-Fund of Natixis International Funds (Lux) I I/A (EUR) (ISIN: LU0147921398)

This Product is managed by Natixis Investment Managers S.A., part of BPCE Group, authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier. This Product is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier. For more information about this Product, please refer to [www.im.natixis.com](http://www.im.natixis.com) or call +33 1 78 40 98 40. **This key information document is accurate as at 01/01/2023.**

## What is this Product?

**Type** This Product is a UCITS Fund. This Product is a Sub-Fund of a Luxembourg Société d'Investissement à Capital Variable. The Product is governed by Part I of the Luxembourg Law of 17 December 2010 as amended.

**Term** This Product has no specific maturity date. However, this Product might be dissolved or merged, in this case you would be informed by any appropriate means approved by the regulation.

**Objectives** The investment objective of Natixis Pacific Rim Equity Fund (the "Fund") is long term growth of capital. This Fund may not be appropriate for investors who plan to withdraw their money within less than 5 years.

The Fund is not managed relative to a specific index. However, for indicative purposes only, the Fund's performance may be compared to the MSCI Pacific Free ex Japan TR . In practice, the portfolio of the Fund is likely to include constituents of the index, however, the Fund is unconstrained by the index and may therefore significantly deviate from it.

The Fund promotes environmental or social characteristics but does not have as its objective a sustainable investment. The Fund may, however, invest partially in assets that have a sustainable objective. The Fund invests primarily in Pacific Rim companies. The Fund invests at least two-thirds of its total assets in equity securities of Pacific Rim companies, defined as companies domiciled or which exercise the preponderant part of their economic activities in any of the countries referenced in the Morgan Stanley Capital International ("MSCI") Pacific Free ex Japan Index.

The Fund may invest up to one-third of its total assets in money market instruments cash and cash equivalents or other types of securities than those described above including equity securities of companies in countries other than those referenced in the MSCI Pacific Free ex Japan Index. The Fund's equity investments may include common stocks, equity-related instruments on an ancillary basis such as warrants, equity-linked notes and convertible bonds whose value is derived from the value of any of those equity securities, and depositary receipts for any of those equity investments. The Fund is actively managed. The Investment Manager may choose country weightings or stocks that are different from those of the MSCI Pacific Free ex Japan Index. It uses a conviction investment strategy based on a Quality Growth At a Reasonable Price (Quality GARP) approach and on a Sustainable and Responsible Investment (SRI) approach, both implemented simultaneously by the Investment Manager, as further described below. Country weightings and stocks may be different from those of the MSCI Pacific Free ex Japan Index.

The Investment Manager systematically chooses stocks based on characteristics such as quality of brand, of management, of financial statements, as well as ESG considerations, while offering visible and sustainable perspective of their growth over the mid- and long-term. Stock purchases are then calibrated depending on the expected upside potential as determined by a proprietary valuation tool.

The Investment Manager uses a proprietary ESG model for conducting its analysis. For each of the companies, it appraises both quantitative and qualitative indicators. The ESG considerations include, but are not limited to, the following criteria:

- Environmental criteria: environmental footprint along the production chain and the product lifecycle, responsible supply chain, energy and water consumption, management of CO2 and waste emission
- Social criteria: ethics and working conditions all along the production chain, employee treatment – e.g. safety, welfare, diversity, employee representation, wages – and quality of products or service offered
- Governance criteria: capital structure and protection of minority interest, board and management, management compensation, accounting usage and financial risk, ethics.

The Fund may invest up to 10% of its net assets in futures and options linked to one or more indices, as further detailed in the Prospectus undertakings for collective investment.

Income earned by the Product is reinvested.

### **Shareholders may redeem Shares on demand on any business day in Luxembourg by 13h30**

Please refer to the section entitled "Subscription, Transfer, Conversion and Redemption of Shares" of the Prospectus for additional information.

**Intended retail investor** The Product is suitable for investors who are looking for a diversification of their investments with an exposure to the Asian equity markets; can afford to set aside capital for at least 5 years (long term horizon); can accept significant temporary losses; and can tolerate volatility.

## Practical information

**Product depositary:** Brown Brothers Harriman (Luxembourg) S.C.A

Additional information about the Product (including English versions of the full prospectus, reports and accounts for the entire SICAV), procedure for the exchange of Shares from one Sub-Fund to another Sub-Fund, may be obtained free of charge at the registered office of the Management Company or Administrative Agent. Price per Share of the Sub-Fund may be obtained at the registered office of the Management Company or Administrative Agent.

Details of the remuneration policy are available at [www.im.natixis.com](http://www.im.natixis.com) and hard copies are available free of charge upon request.

**Exchange of shares:** Each Sub-Fund of the SICAV is segregated by the law. You don't have the opportunity to exchange your shares for shares of another Sub-Fund of the Fund. However, you might have the option to redeem your shares of this Sub-Fund and then subscribe shares of another Sub-Fund. For more information, you may consult the Product's prospectus.

**Tax:** This Product might be subject to specific tax treatments in Luxembourg. Depending on your own country of residence, this might have an impact on your investment. For further details, please contact an adviser.

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

### Risk indicator



The risk indicator assumes you keep the Product for 5 years.

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 4 out of 7, which is a medium risk class. This classification rates the potential losses from future performance at a medium level, and poor market conditions could impact our capacity to pay you.

**Be aware of currency risk. The currency of this Product may be different from that of your country. As you may receive payments in the currency of this Product and not that of your country, the final return you will get will depend on the exchange rate between these two currencies. This risk is not considered in the indicator shown above.**

Other risks materially relevant to the Product not included in the summary risk indicator: Management techniques risk.

This Product does not include any protection from future market performance so you could lose some or all of your investment.

### 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: 5 years		If you exit after 1 year	If you exit after 5 years
Example investment: EUR 10,000			
<b>Scenarios</b>			
<b>Minimum</b> This Product does not include any guarantee so you could lose some or all of your investment.			
<b>Stress</b>	<b>What you might get back after costs</b>	<b>1,770 EUR</b>	<b>1,550 EUR</b>
	Average return each year	-82.3%	-31.1%
<b>Unfavourable (*)</b>	<b>What you might get back after costs</b>	<b>7,420 EUR</b>	<b>7,990 EUR</b>
	Average return each year	-25.8%	-4.4%
<b>Moderate (*)</b>	<b>What you might get back after costs</b>	<b>10,170 EUR</b>	<b>12,290 EUR</b>
	Average return each year	1.7%	4.2%
<b>Favourable (*)</b>	<b>What you might get back after costs</b>	<b>14,180 EUR</b>	<b>14,800 EUR</b>
	Average return each year	41.8%	8.2%

(\*) The scenario occurred for an investment between 2015 and 2020 for the unfavorable scenario, between 2015 and 2020 for the moderate scenario and between 2016 and 2021 for the favorable scenario.

## What happens if Natixis Investment Managers S.A. is unable to pay out?

The assets of the Product are held in safekeeping by Brown Brothers Harriman (Luxembourg) S.C.A, as the depositary of the Product. In the event of insolvency of Natixis Investment Managers S.A., the Product assets will not be affected. However, in the event of the Depositary's insolvency, there is a potential risk of financial loss. However, this risk is mitigated to a certain extent by the fact that the Depositary is required by law and regulation to segregate its own assets from Product's assets.

There is an investor compensation or guarantee scheme in the case of default of the Depositary provided by law.

## 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 we have assumed the Product performs as shown in the moderate scenario.
- EUR 10,000 is invested.

	If you exit after 1 year	If you exit after 5 years
<b>Total costs</b>	519 EUR	1,060 EUR
<b>Annual cost impact (*)</b>	5.2%	2.1% each year

(\*) This illustrates how costs reduce your return each year over the holding period. For example, it shows that if you exit at the recommended holding period your average return per year is projected to be 6.3% before costs and 4.2% 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 distribution fee that the person selling you the Product may charge which amount to 79 EUR. 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
<b>Entry costs</b>	4.0% of the amount invested. This is the most you will be charged. The person selling you the Product will inform you of the actual charge.	Up to 400 EUR
<b>Exit costs</b>	We do not charge an exit fee.	None
Ongoing costs taken each year		
<b>Management fees and other administrative or operating costs</b>	1.2% The ongoing costs figure is based on expenses for the year ending in December 2021. This figure may vary from year to year.	116 EUR
<b>Transaction costs</b>	0.0% of the value of your investment per year. <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 how much we buy and sell.</i>	3 EUR
Incidental costs taken under specific conditions		
<b>Performance fees</b>	There is no performance fee for this Product.	None

An investor engaging in excessive trading or market timing practices may be subject to a levy of up to 2%.

## How long should I hold it and can I take my money out early?

### Recommended holding period: 5 years

This duration corresponds to the period during which you must remain invested in the Product to obtain a potential return while minimizing the risk of losses. This duration is linked to the asset mix, the management objective, and the investment strategy of your Product.

You can request the sale of your Product everyday. You may receive less than expected if you cash in earlier than the recommended holding period. The recommended holding period is an estimate and must not be taken as a guarantee or an indication of future performance, return or risk levels.

## How can I complain?

Natixis Investment Managers S.A. may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Prospectus for the Product. Should you wish to complain about the person advising on or selling the Product or about the Product, you can send an email at the Client Service at ClientServicingAM@natixis.com or write to Natixis Investment Managers S.A. at 2 rue Jean Monnet L-2180 Luxembourg.

## Other relevant information

Information about past performance of the Product is made available at [https://priips.im.natixis.com/past\\_performance?id=a2V200000000aCeEAI](https://priips.im.natixis.com/past_performance?id=a2V200000000aCeEAI). Past performance data is presented for 10 years.

Previous monthly performance scenario calculations of the Product are made available at [https://priips.im.natixis.com/past\\_performance\\_scenario?id=a2V200000000aCeEAI](https://priips.im.natixis.com/past_performance_scenario?id=a2V200000000aCeEAI).