

This Product Highlights Sheet is an important document.

- It highlights the key terms and risks of this investment product and complements the Singapore Prospectus<sup>1</sup> of the Fund (“Prospectus”).
- It is important to read the Prospectus before deciding whether to purchase shares in the Fund. If you do not have a copy, please contact the Singapore Representative to ask for one.
- You should not invest in the Fund if you do not understand or are not comfortable with the accompanying risks.
- If you wish to purchase the shares in the Fund, you will need to make an application in the manner set out in the Prospectus.

### SEAYOND SRI GLOBAL MINVOL (“Fund”)<sup>2</sup>

<b>Product Type</b>	Sub-fund of a Luxembourg SICAV	<b>Launch Date</b>	19 <sup>th</sup> December 2013
<b>Management Company</b>	Natixis Investment Managers International	<b>Custodian</b>	CACEIS Bank, Luxembourg Branch (which is also the Depositary)
<b>Investment Manager</b>	Ostrum Asset Management	<b>Trustee</b>	Not Applicable
<b>Capital Guaranteed</b>	No	<b>Dealing Frequency</b>	Full Bank Business Day
<b>Name of Guarantor</b>	Not Applicable	<b>Expense Ratio for FYE 30 June 2022</b>	0.75% to 1.84% (depending on share class)

#### PRODUCT SUITABILITY

##### WHO IS THE PRODUCT SUITABLE FOR?

- The Fund is suitable for institutional and retail investors who:
  - agree not to benefit from a full increase of the global equity securities markets in order to benefit from a lower volatility;
  - can afford to set aside capital for a long period of time (over 5 years); and
  - can accept capital losses;
- The principal of the Fund may be at risk.
- You should consult your financial advisor on the suitability of the Fund for you if in doubt.

Further Information  
Refer to INVESTMENT OBJECTIVE AND POLICIES OF THE SUB FUNDS paragraph in the Prospectus for further information on product suitability.

#### KEY PRODUCT FEATURES

##### WHAT ARE YOU INVESTING IN?

- You are investing in a UCITS compliant sub-fund constituted in Luxembourg.
- The investment objective of the Fund is to outperform the MSCI World All Countries Dividend Net Reinvested Index over its recommended minimum investment period of 5 years while offering lower volatility.
- The Fund is actively managed. For indicative purposes only, the Fund's performance may be compared to the Reference Index. However, it does not aim to replicate that Reference Index and may therefore significantly deviate from it. The Reference Index does not intend to be consistent with the environmental or social characteristics promoted by the Fund.
- The Fund is expected to invest at least 80% of its NAV in companies that qualify as aligned with environmental/social characteristics.
- Revenues and capital gains earned by the Fund is reinvested for Accumulation Share Classes.

Refer to INVESTMENT OBJECTIVE AND POLICIES OF THE SUB FUNDS paragraph in the Prospectus for further information on features of the product.

<sup>1</sup> The Prospectus is available for collection from the Singapore Representative or Natixis Investment Managers Singapore, a division of the Singapore Representative, located at 5 Shenton Way, #22-05 UIC Building, Singapore 068808 or from their appointed Singapore distributors. Unless the context otherwise requires, terms defined in the Prospectus shall have the same meaning when used in this PHS

<sup>2</sup> This Fund is an ESG Fund under Circular No. CFC 02/2022 on the Disclosure and Reporting Guidelines for Retail ESG Funds (“**ESG Circular**”) issued by the MAS.

Investment Strategy	
<ul style="list-style-type: none"> <li>• The Fund's investment strategy consists in selecting global equity securities offering statistical characteristics that enable the Fund to benefit from low absolute volatility.</li> <li>• The investment manager takes into account the following factors: <ul style="list-style-type: none"> <li>○ The standard deviation of each individual equity security;</li> <li>○ The correlation of each individual equity security to other equity securities; and</li> <li>○ The weight of each equity securities within the portfolio.</li> </ul> </li> <li>• The Fund seeks to promote the environmental and social characteristics of maintaining a value weighted ESG score better than its "investment universe", maintaining a carbon footprint lower than that of its "investment universe", and excluding companies that are considered as controversial and actively engaging with portfolio companies on ESG issues.</li> <li>• The investment strategy will include a process for selecting issuers that meet ESG requirements through: (1) exclusions, (2) positive screening and (3) active ownership. The ESG analysis of the portfolio will permanently cover at least 90% of the stocks within the portfolio.</li> <li>• The Fund invests at least 90% of its net assets into global equity securities including emerging markets. The Fund exposure to the global equity market evolves between 90% and 110% of its net assets. The Fund must continuously maintain a maximum of 60% exposure to one country. The Fund may invest in small and mid-capitalization equity securities and may invest up to 10% of its net assets in money market and cash instruments.</li> <li>• Investments of the Fund in Chinese equity securities may include certain eligible A-Shares via the Shanghai-Hong Kong Stock Connect program and/or Shenzhen-Hong Kong Stock Connect program.</li> <li>• The Fund may use derivatives for hedging and investment purposes. The Fund may also enter into securities lending operations and repurchase agreements for efficient portfolio management purposes, as described under "Use of Derivatives, Special Investment and Hedging Techniques" in the Luxembourg Prospectus. The Fund's exposure to these transactions is generally expected to represent approximately 4% of its net assets and will not exceed 15% of its net assets.</li> </ul>	<p>Refer to INVESTMENT OBJECTIVE AND POLICIES OF THE SUB FUNDS paragraph in the Prospectus for further information on features of the product.</p>
Parties Involved	
<p><b>WHO ARE YOU INVESTING WITH?</b></p> <ul style="list-style-type: none"> <li>• SICAV/Umbrella Fund: NATIXIS AM FUNDS</li> <li>• Management Company: Natixis Investment Managers International</li> <li>• Investment Manager: Ostrum Asset Management</li> <li>• Depositary: CACEIS Bank, Luxembourg Branch</li> </ul>	<p>Refer to MANAGEMENT AND ADMINISTRATION OF THE SICAV paragraph in the Prospectus for further information on the role and responsibilities of these entities and what happens if they become insolvent.</p>
KEY RISKS	
<p><b>WHAT ARE THE KEY RISKS OF THIS INVESTMENT?</b></p> <ul style="list-style-type: none"> <li>• <b>The price of Shares of the Fund and any income from it may rise or fall. These risk factors may cause you to lose some or all of your investment</b></li> </ul>	<p>Refer to the PRINCIPAL RISKS paragraph in the Prospectus for further information on the risks of the product.</p>
Market and Credit Risks	
<ul style="list-style-type: none"> <li>• <b>You are exposed to Market Risks</b> – Your investment may go up or down due to changing economic, political or market conditions that impact the prices of the securities that the Fund invests in.</li> </ul>	

Liquidity Risks													
<ul style="list-style-type: none"> <li><b>You are exposed to Liquidity risks</b> – The Fund may acquire securities that are traded only among a limited number of investors and the Fund may face difficulty in disposing of those securities quickly or in adverse market conditions. Unusual market conditions or unusually high volumes of repurchase requests may cause lack of liquidity and efficiency in certain markets and the Fund may experience some difficulties in purchasing or selling holdings of securities and therefore meeting your subscription or redemptions requests. The Fund is subject to redemption rules.</li> <li><b>Redemptions may only occur on Fund Dealing Days - Shares may only be redeemed on any Dealing Day.</b></li> </ul>	Refer to the REDEMPTION OF SHARES paragraph in the Prospectus for further information.												
Product Specific Risks													
<ul style="list-style-type: none"> <li><b>You are exposed to Capital Loss risk</b> – Principal value and returns fluctuate over time (including as a result of currency fluctuations) so that Shares, when redeemed, may be worth more or less than their original cost. There is no guarantee that the capital invested in a Share will be returned to the investor in full.</li> <li><b>You are exposed to Equity Securities risk</b> – Investing in equity securities involve risks associated with the unpredictable drops in a stock's value or periods of below-average performance in a given stock or in the stock market as a whole.</li> <li><b>You are exposed to Small and Mid-Capitalization Companies risk</b> – Investments in small and mid-capitalization companies may involve greater risks than investments in larger companies, including fewer managerial and financial resources. Stocks of small and mid-size companies may be particularly sensitive to unexpected changes in interest rates, borrowing costs and earnings. As a result of trading less frequently, stocks of small and mid-size companies may also be subject to wider price fluctuations and may be less liquid.</li> <li><b>You are exposed to Emerging Markets risk</b> – Investments in emerging market securities involve certain risks, such as illiquidity and volatility, which may be greater than those generally associated with investing in developed markets. The extent of economic development, political stability, market depth, infrastructure, capitalization, and regulatory oversight in emerging market economies may be less than in more developed countries</li> <li><b>You are also exposed to Sustainability risk, ESG Driven Investments, Exchange Rates risk, Geographic Concentration risk, Stock Connect risk, Portfolio Concentration risk, risks related to investments in Financial Derivatives Instruments, Counterparty risk and risks related to Changes in laws and/or tax Regimes.</b></li> </ul>	Refer to the PRINCIPAL RISKS paragraph in the Prospectus for further information on the specific risks of the product.												
FEES AND CHARGES													
<p><b>WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?</b></p> <p><u>Payable directly by you to the Fund</u></p> <ul style="list-style-type: none"> <li>You will need to pay the following fees and charges as a percentage of your gross investment sum:</li> </ul> <table> <tr> <td>Sales Charge (maximum)</td><td>4.00% (for R Class) None (for I Class)</td></tr> <tr> <td>Redemption Charge</td><td>None</td></tr> <tr> <td>Conversion Fee (in respect of a redemption of existing shares and a simultaneous purchase of new shares)</td><td>The sales charge for the subscription of the new shares will apply.</td></tr> </table> <p><u>Payable by the Fund from invested proceeds:</u></p> <ul style="list-style-type: none"> <li>The Fund will pay the following fees and charges to us and other parties:</li> </ul> <table> <tr> <td>Management Fee</td><td>Between 0.65% to 1.60% per annum</td></tr> <tr> <td>(a) Retained by the Management Company</td><td>(a) 35%-100% of Annual Management Fee</td></tr> <tr> <td>(b) Paid by the Management Company (trailer fee)</td><td>(b) 0%-65%<sup>3</sup> of Annual Management Fee</td></tr> </table>	Sales Charge (maximum)	4.00% (for R Class) None (for I Class)	Redemption Charge	None	Conversion Fee (in respect of a redemption of existing shares and a simultaneous purchase of new shares)	The sales charge for the subscription of the new shares will apply.	Management Fee	Between 0.65% to 1.60% per annum	(a) Retained by the Management Company	(a) 35%-100% of Annual Management Fee	(b) Paid by the Management Company (trailer fee)	(b) 0%-65% <sup>3</sup> of Annual Management Fee	Refer to Appendix I (FEES AND COMMISSIONS) of the Prospectus for further information on the fees and charges.
Sales Charge (maximum)	4.00% (for R Class) None (for I Class)												
Redemption Charge	None												
Conversion Fee (in respect of a redemption of existing shares and a simultaneous purchase of new shares)	The sales charge for the subscription of the new shares will apply.												
Management Fee	Between 0.65% to 1.60% per annum												
(a) Retained by the Management Company	(a) 35%-100% of Annual Management Fee												
(b) Paid by the Management Company (trailer fee)	(b) 0%-65% <sup>3</sup> of Annual Management Fee												

<sup>3</sup> Your financial adviser is required to disclose to you the amount of trailer fee it receives from the Management Company.

Service Fee (inclusive of Depositary Fee)	Between 0.10% to 0.20 % per annum							
All- In Fee <sup>4</sup>	Between 0.75% to 1.80% per annum							
All items listed as fees and charges are denominated in the Reference Currency of the Fund or the same amount in other available currencies. The comprehensive list of offered Share Classes with details relating to distribution policy, hedging policy (if any) and currencies is available by referring to <a href="http://www.im.natixis.com">www.im.natixis.com</a> . You should check with the agent or distributor through whom you subscribe for Shares of the Fund whether they impose other fees and charges not included in the Prospectus.								
<b>VALUATIONS AND EXITING FROM THIS INVESTMENT</b>								
<b>HOW OFTEN ARE VALUATIONS AVAILABLE?</b> <ul style="list-style-type: none"> <li>You may obtain the NAV from the Management Company website: <a href="http://www.im.natixis.com">www.im.natixis.com</a>.</li> </ul> <b>HOW CAN YOU EXIT FROM THIS INVESTMENT AND WHAT ARE THE RISKS AND COSTS IN DOING SO?</b> <ul style="list-style-type: none"> <li>You should note that there is no cancellation period for the Shares of the Fund.</li> <li>You can redeem Shares by written request through an appointed Singapore distributor or by notifying the Registrar and Transfer Agent.</li> <li>The Registrar and Transfer Agent will usually pay the redemption proceeds within 2 Full Bank Business Days from the date the relevant redemption request is deemed to be accepted.</li> <li>Your exit price is determined as follows:- <ul style="list-style-type: none"> <li>Applications for redemption of Shares must be received by the Transfer Agent before 1.30 p.m. (Luxembourg time) on any Full Bank Business Day to be processed on such day. Applications received after that time will be processed on the following Full Bank Business Day. Appointed distributors in Singapore may impose different Singapore dealing deadlines of their own that are earlier than the Luxembourg dealing deadlines. You should confirm the applicable Singapore dealing deadline with the relevant appointed Singapore distributor.</li> <li>The redemption proceeds that you will receive will be the NAV of the Share multiplied by the number of Shares redeemed, less any applicable redemption charge. An example (assuming a redemption charge of 0%) is as follows: <table> <tr> <td>Redemption Request</td><td>NAV per Share</td><td>Gross Redemption Proceeds</td></tr> <tr> <td>1,000 Shares</td><td>X EUR 1</td><td>= EUR 1,000</td></tr> </table> </li> </ul> </li> </ul>		Redemption Request	NAV per Share	Gross Redemption Proceeds	1,000 Shares	X EUR 1	= EUR 1,000	Refer to the <b>OBTAINING PRICE OF SHARES</b> paragraph in the Prospectus for further information on valuation of the product.  Refer to the <b>REDEMPTION OF SHARES</b> in the Prospectus for further information on exiting from the product.
Redemption Request	NAV per Share	Gross Redemption Proceeds						
1,000 Shares	X EUR 1	= EUR 1,000						
<b>CONTACT INFORMATION</b>								
<b>HOW DO YOU CONTACT US?</b> <p>If you have any queries, please contact the Singapore Representative or Natixis Investment Managers Singapore, a division of the Singapore Representative, located at 5 Shenton Way, #22-05 UIC Building, Singapore 068808, telephone number +65 6309-9649 or their appointed Singapore distributors.</p>								

<sup>4</sup> The "All-In Fee" represents the sum of "Management Fee" and "Service Fee".

APPENDIX: GLOSSARY OF TERMS	
Full Bank Business Day	Any day (other than a Saturday or Sunday) on which commercial banks are open for business for a full day in both Luxembourg and France.
Reference Currency	Reference currency of the Fund.
SICAV	An open-ended investment company (société d'investissement à capital variable).
UCITS	Undertaking for Collective Investment in Transferable Securities.
Singapore Representative	Natixis Investment Managers Singapore Limited