

CUSTOM SOLUTIONS

Loomis Sayles Custom Income Strategies

Tailored income portfolios for high-net-worth investors



CUSTOM INCOME STRATEGIES



A flexible approach for complex wealth needs

The Loomis Sayles Custom Income Strategies (CIS) team offers a core fixed-income capability within Natixis Investment Managers' Custom Solutions platform, designed to help advisors deliver income portfolios aligned with each client's evolving objectives, risk tolerance, and tax considerations.

By combining customized portfolio construction with deep fixed-income expertise, the team's custom income™ approach allows advisors to move beyond one-size-fits-all income approaches – delivering portfolios tailored to how clients actually live, spend and plan.

Income challenges are never one-dimensional

For high-net-worth (HNW) and ultra-high-net-worth (UHNW) clients, income is rarely about yield alone. Advisors must balance a range of objectives that differ by client and evolve over time.

The Custom Income Strategies team applies precision where it matters most – constructing bespoke income portfolios that reflect changing client objectives and realities.



Capital
preservation
alongside
income needs



Tax sensitivity
across taxable
and tax-exempt
assets



Changing risk
tolerance over
market cycles



Liquidity demands
tied to lifestyle
and legacy goals



Income portfolios built one client at a time

The solutions are designed to be flexible across three primary dimensions:

1. Risk appetite

Portfolios can be constructed across conservative, moderate and enhanced income profiles, adjusting credit quality and exposure to specialized sectors.

2. Investment horizon

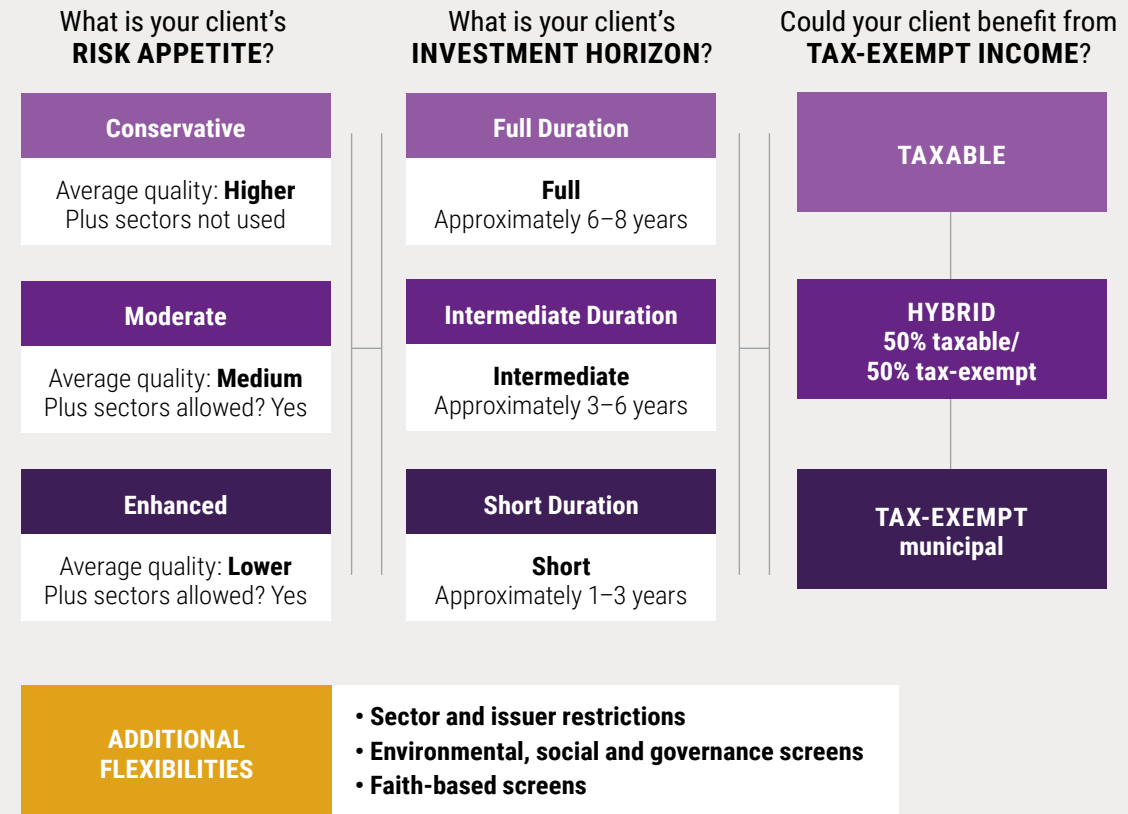
Strategies can be aligned to short-, intermediate-, or full-duration objectives – supporting near-term income needs or longer-term planning.

3. Tax considerations

Solutions may be taxable, tax-exempt, or hybrid, depending on each client's tax sensitivity and account structure.

Advisors can use this simple Q&A decision tree to find a client's optimal risk balance. In response to this discovery, the team at Loomis Sayles can execute a customized income portfolio that meets that unique combination of a client's objectives, risk tolerance, capital preservation requirements, and liquidity preferences.

THREE COMMON DIMENSIONS OF CUSTOMIZATION



Source: Loomis, Sayles & Company.
For illustrative purposes only.

Transitioning assets to CIS

Funding a new account is easy and may be accomplished with cash, securities, or a combination thereof. For clients funding a new account with securities, the team will process a transition in-kind, for which we've designed a robust process to deliver a seamless, tax-managed experience.

FUNDING AN ACCOUNT WITH A TRANSITION IN-KIND

Smooth
transition

Manage
gain/loss

Minimize
transaction costs

Align with
intended strategy

Initial phase: Smooth transition

Receive client's
current bond
holding

Classify each bond as
"Sell" and "Accept" based on:

- Loomis Sayles coverage and outlook
- Risk and valuation
- Fit within target strategy

Portfolio maintenance
and seeking
alpha generation



A team dedicated to solving unique client objectives

The CIS team is dedicated to offering customized portfolios spanning multiple strategies and risk tolerances. The team takes a collaborative approach to building diversified custom solutions based on client objectives, while leveraging Loomis Sayles' distinguished credit research capabilities and firmwide resources. This enables the team to deliver:

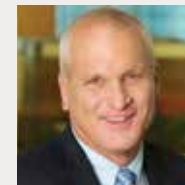
- Deep research across global fixed-income markets
- Broad sector flexibility to navigate changing market conditions
- Active risk management focused on downside awareness

CIS PORTFOLIO MANAGEMENT



Pramila Agrawal

Portfolio Manager,
Director of Custom
Income Strategies



Chris Harms

Portfolio Manager,
Taxable



Dawn Mangerson

Portfolio Manager,
Tax Exempt

Dedicated support

Loomis Sayles portfolio managers are supported by an experienced team of investment professionals and analysts, ensuring each portfolio is actively monitored and intentionally constructed.

Connect with your Natixis partner

for consultation and guidance focused on tailored custom solutions for your HNW clients across the array of investment offerings supported by knowledgeable investment, portfolio and relationship manager teams.

im.natixis.com

> 800-862-4863

DELIVER CUSTOM SOLUTIONS WITH CONFIDENCE

Natixis Investment Managers Custom Solutions can help you protect, grow, and optimize wealth. With our comprehensive set of solutions from expert managers and a dedicated service team, we help position your practice to win and maintain HNW relationships over time.





A CENTURY OF EXCELLENCE

Since 1926, Loomis Sayles has built a legacy of research-driven investing, guided by a single purpose: helping clients achieve their goals with clarity and confidence.



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Conservative portfolios do not allow plus sectors which consist of high yield, securitized credit, or emerging market debt. Moderate portfolios allow up to 10% allocation in emerging markets and 10% in high yield. Enhanced portfolios up to 15% allocation in emerging markets and 20% in high yield.

Diversification does not guarantee a profit or protect against a loss.

Loomis, Sayles & Company, L.P. ("Loomis Sayles") acts as a discretionary investment manager or non-discretionary model provider in a variety of separately managed account or wrap fee programs (each, an "SMA Program") sponsored by a third party investment adviser, broker dealer or other financial services firm (a "Sponsor"). When acting as a discretionary investment manager, Loomis Sayles is responsible for implementing trades in SMA Program accounts. When acting as a non-discretionary model provider, Loomis Sayles' responsibility is limited to providing non-discretionary investment recommendations (in the form of a model portfolio) to the SMA Program Sponsor or overlay manager, and the Sponsor or overlay manager may utilize such recommendations in connection with its management of its clients' SMA Program accounts. In such "model-based" SMA Programs ("Model-Based Programs"), it is the Sponsor or overlay manager, and not Loomis Sayles, which serves as the investment manager to, and has trade implementation responsibility for, the Model-Based Program accounts, and may customize each client account according to the reasonable restrictions or customization that a client may request.

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Please consult with a tax or legal professional prior to making any investment decision.