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

THREE COMMON DIMENSIONS OF CUSTOMIZATION

What is your client's **RISK APPETITE**?

Conservative
Average quality: **Higher**
Plus sectors not used

Moderate
Average quality: **Medium**
Plus sectors allowed? Yes

Enhanced
Average quality: **Lower**
Plus sectors allowed? Yes

What is your client's **INVESTMENT HORIZON**?

Full Duration
Full
Approximately 6–8 years

Intermediate Duration
Intermediate
Approximately 3–6 years

Short Duration
Short
Approximately 1–3 years

Could your client benefit from **TAX-EXEMPT INCOME**?

TAXABLE

HYBRID
50% taxable/
50% tax-exempt

TAX-EXEMPT
municipal

ADDITIONAL FLEXIBILITIES

- **Sector and issuer restrictions**
- **Environmental, social and governance screens**
- **Faith-based screens**

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

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.

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 converage and outlook
- Risk and valuation
- Fit within target strategy

→

Portfolio maintenance and seeking alpha generation

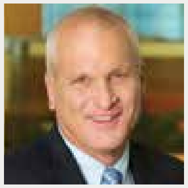
A team dedicated to solving unique client objectives

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.

LS 100 YEARS

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 that 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 allow up to 15% allocation in emerging markets and 20% in high yield.

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

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CS08-0326
NIM-04232026-rerbczpt
Exp. 5/31/2027