Fixed-income capabilities

Active thinking for today's bond market

Contents

Welcome back, bonds

The case for fixed income has changed

After the era of low interest rates and an inverted yield curve shaped investors' approach to fixed income, a normalizing rate environment is renewing the potential value of bonds. They're no longer just a foundation of portfolio stability and the possibility of returns above cash; they're also an increasingly attractive source of income, diversficiation, and total return potential.

Welcome back, **income**

Find more compelling starting yields and more differentiated quality income opportunities.

Welcome back, **diversification**

Explore more ways to balance portfolio risks.

Welcome back, **active management**

Discover more choices across sectors, issuers, and maturities.

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

Why active fixed income now?

Higher yield potential, wider dispersion, and more relative value opportunities have changed the fixed-income equation, particularly for active fixed-income strategies.

Cash may no longer have the advantage

As the yield curve continues to normalize, actively extending beyond cash can provide competitive income while potentially improving the relative appeal of longer-duration exposures.

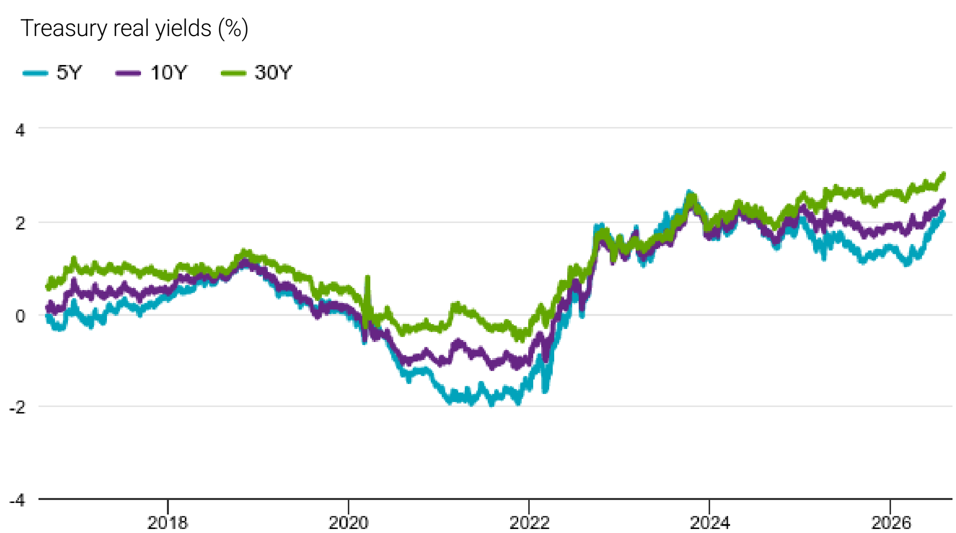
Opportunity extends beyond the benchmark

Benchmarks now pair concentrated Treasury and hyperscaler exposure with wide dispersion across maturities, sectors, and issuers. Active strategies can manage the concentration risk and pursue the value passive may miss.

Relative value has improved

Bond yields are once again competitive with equity earnings yields, with many near their highest levels in decades. This offers investors greater income potential without taking on the same level of potential volatility.

Owning bonds is potentially more attractive as real yields push higher



Source: FactSet. Data as of 7/31/2026. Real yields measure nominal yields adjusted for inflation expectations.

Fixed income for different portfolio roles

Fixed income is not a single allocation. Different investors turn to bonds for different objectives, from generating income and preserving capital to diversifying equity risk or accessing specialized sources of return. Natixis Investment Managers offers a range of approaches designed to align with distinct portfolio roles.

Portfolio role	Strategy type	Natixis solution category
Income and total return	Strategies designed to balance income generation, diversification, and long-term return potential.	Core and core plus | Multisector and flexible
Capital preservation and liquidity	Approaches focused on managing interest-rate risk while seeking income and stability.	Short and intermediate duration
Diversification beyond traditional benchmarks	Flexible strategies that can pursue opportunities across sectors, credit qualities, and market environments.	Multisector and flexible | Securitized and specialty
Enhanced income potential	Specialized credit strategies designed to access a wider range of income opportunities.	Credit and income
Specialized return drivers	Targeted exposure to securitized markets and other segments that may offer differentiated sources of risk and return.	Securitized and specialty
Personalized income solutions	Custom portfolio construction tailored to the unique objectives of eligible high-net-worth investors.	Custom Income Strategies from Loomis Sayles

Why Natixis? Expertise across markets

Our fixed-income expertise spans global geographies, asset types, and risk profiles – forming the foundation of how we build fixed-income portfolios to match the full spectrum of investor objectives.

Rooted in research and informed by diverse opinions from global experts, Loomis Sayles' trusted reputation dates back to 1926. The company's active approach offers investors opportunistic access across markets, sectors, and issuers.

Following a consistent, high-conviction approach since it was founded in 1976, Harris/Oakmark has earned a reputation as a leader in value investing applied to equities as well as bonds.

SOLUTIONS

Natixis Investment Managers Solutions offers specialized capabilities in multi-asset investing and model portfolio construction, translating insights into diversified, outcome-oriented portfolios.

Advisors can choose the structures that best fit their clients' goals

MUTUAL FUNDS

Established active strategies across core, multisector, credit, and specialty fixed income.

INTERVAL FUND

Access to opportunities across public and private credit markets through an interval fund structure and pursue the potential for higher levels of income generation.

SEPARATELY MANAGED ACCOUNTS (SMAs)

Professionally managed portfolios with the potential for greater transparency, customization, and direct ownership of securities.

ACTIVELY MANAGED FIXED-INCOME ETFs

Active expertise in an exchange-traded (ETF) format designed for intraday liquidity, transparency, and portfolio flexibility.

MODEL PORTFOLIOS

Natixis Investment Managers Solutions designs, develops, and implements Natixis model portfolios.

CUSTOM INCOME STRATEGIES

Personalized portfolio construction from Loomis Sayles, available to eligible high-net-worth investors.

COLLECTIVE INVESTMENT TRUSTS (CITs)

Our CITs pool assets into a single portfolio. Available to certain qualified retirement plans.

Certain products and services described are subject to eligibility requirements and may not be available to all investors.

Availability, investment minimums, liquidity terms, fees, and other features vary by product and program.

Featured strategies

Loomis Sayles Investment Grade Bond Fund | LSIIX

Highlights: A multisector bond fund with a focus on investment-grade fixed-income opportunities.
Morningstar category: Intermediate Core Plus Bond

Oakmark Bond Fund | OANCX

Highlights: A core bond fund that seeks current income and total return by investing primarily in a diversified portfolio of bonds and other fixed-income securities.
Morningstar category: Intermediate Core Plus Bond

Natixis Loomis Sayles Dynamic Core Plus ETF | LSCP

Highlights: A benchmark-aware fixed-income ETF that combines traditional government and investment-grade credit sectors with sectors outside the benchmark to pursue alpha.
Morningstar category: Intermediate Core Plus Bond

Loomis Sayles Custom Income Strategies

Customized SMA
Tailored portfolios for high-net-worth investors

The Natixis fixed-income spectrum

We offer a broad spectrum of mutual funds, ETFs, interval funds, SMAs, model portfolios, and CITs to help meet investor objectives.

Taxable fixed-income mutual funds and ETFs
Loomis Sayles Core Plus Bond Fund (NERYX)
Loomis Sayles Credit Income Opportunities Fund (LCIOX)
Loomis Sayles Fixed Income Fund (LSFIX)
Loomis Sayles Global Bond Fund (LSGBX)
Loomis Sayles High Income Fund (NEHYX)
Loomis Sayles Income Fund (LSBDX)
Loomis Sayles Inflation Protected Securities Fund (LSGSX)
Loomis Sayles Institutional High Income Fund (LSHIX)
Loomis Sayles Intermediate Duration Bond Fund (LSDIX)
Loomis Sayles Investment Grade Bond Fund (LSIIX)
Loomis Sayles Investment Grade Fixed Income Fund (LSIGX)
Loomis Sayles Limited Term Government and Agency Fund (NELYX)
Loomis Sayles Senior Floating Rate and Fixed Income Fund (LSFYX)
Loomis Sayles Strategic Alpha Fund (LASYX)
Loomis Sayles Strategic Income Fund (NEZYX)
Natixis Loomis Sayles Dynamic Core Plus ETF (LSCP)
Natixis Loomis Sayles Total Return Bond ETF (LSTB)
Oakmark Bond Fund (OANCX)

Interval fund
Loomis Sayles Credit Income Opportunities Fund (LCIOX)
SMAs
Loomis Sayles Core Municipal Bond Managed Account Strategy
Loomis Sayles Intermediate Municipal Bond Managed Account Strategy
Natixis/Loomis Sayles Core Fixed Income Strategy (with Securitized Asset Fund)
Natixis/Loomis Sayles Core Total Return Strategy (with Funds)
Natixis/Loomis Sayles Intermediate Duration Fixed Income Strategy
Natixis Tax Managed Core Balanced Strategy
Customized SMA
Loomis Sayles Custom Income Strategies (CIS)
Model portfolios
Natixis Total Income Portfolio
Natixis Tactical Allocation Portfolios
CITs
Loomis Sayles Core Plus Bond Fund (NERYX)
Loomis Sayles Investment Grade Bond Fund (LSIIX)
Oakmark Bond Fund (OANCX)

Welcome back, bonds

See what active fixed income can do now

Schedule an objective portfolio evaluation with our experienced Portfolio Analysis and Consulting Group. Sophisticated diagnostic tools can help identify diversification and yield opportunities, and stress test your portfolio.

Explore more

Contact us today
800-862-4863

im.natixis.com

Investment Risks

Fixed-income securities may carry one or more of the following risks: credit, interest rate (as interest rates rise, bond prices usually fall), inflation and liquidity.

Below-investment-grade fixed-income securities may be subject to greater risks (including the risk of default) than other fixed-income securities.

Inflation-protected securities move with the rate of inflation and carry the risk that in deflationary conditions (when inflation is negative), the value of the bond may decrease.

Foreign securities may involve heightened risk due to currency fluctuations. Additionally, they may be subject to greater political, economic, environmental, credit, and information risks. Foreign securities may be subject to higher volatility than US securities, due to varying degrees of regulation and limited liquidity. Currency exchange rates between the US dollar and foreign currencies may cause the value of the fund's investments to decline.

Mortgage-related and asset-backed securities are subject to the risks of the mortgages and assets underlying the securities. Other related risks include prepayment risk, which is the risk that the securities may be prepaid, potentially resulting in the reinvestment of the prepaid amounts into securities with lower yields.

Frequent trading increases transaction costs. Higher trading costs and the tax effects associated with frequent trading may reduce fund returns.

US government agency securities are not insured and may not be guaranteed by the US government.

Nondiversified funds invest a greater portion of assets in fewer securities and therefore may be more vulnerable to adverse changes in the market.

Definitions

Inverted yield curve: An inverted yield curve occurs when short-term bonds offer higher yields than long-term bonds, which is the opposite of how bond markets typically work. Investors often view this as a sign that economic growth may slow in the future.

Duration: Measures how sensitive a bond's price is to changes in interest rates. In general, bonds with longer durations tend to experience larger price movements when interest rates rise or fall.

Hyperscaler exposure: Refers to investments connected to large cloud computing companies that provide the infrastructure powering many digital services and artificial intelligence applications. Companies with hyperscaler exposure may benefit from growing demand for data storage, processing power, and cloud-based technology.

Important Disclosures

Before investing, consider the fund's investment objectives, risks, charges, and expenses. Visit im.natixis.com for a prospectus containing this and other important information. Read the prospectus carefully.

Natixis Investment Managers is part of a global asset management organization of affiliated investment managers, advisers, and distributors. **Natixis Advisors, LLC** is an SEC-registered investment adviser that provides advisory services and sponsors certain investment solutions described in this brochure. **Natixis Distribution, LLC,** Member FINRA/SIPC, distributes certain affiliated mutual funds and, for certain affiliated ETFs, serves solely as marketing agent. The ETFs referenced in this brochure are distributed by **ALPS Distributors, Inc.**, which is not affiliated with Natixis Distribution, LLC.

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