

Enclosed you'll find information to help you complete your tax return. You may find the Frequently Asked Questions below and the Special Information on page four particularly helpful.

If you had taxable distributions of \$10 or more from any of your funds, a **Form 1099-DIV** is included in this package. (The IRS does not require reporting of dividends and capital gain distributions that total less than \$10.) If you sold or exchanged shares this year, a **Form 1099-B** is included in this package. You will not receive a 1099-B for any redemption that was less than \$20, less than a share, and had no withholding. A **Form 1099-R** is enclosed if you have taken distributions in the past year from pensions, retirement or profit sharing plans, or IRAs invested in Natixis Funds.

Make sure your Social Security number or tax identification number is correct on your tax form(s). If this number is incorrect or missing, you need to complete a Form W-9. Without a proper Form W-9 on file, the IRS may require Natixis Funds to withhold 28% of your earnings. Call Natixis Funds or your local IRS office to request a W-9.

If you have any questions about your Natixis Funds account, please visit our website at [im.natixis.com](http://im.natixis.com), or call us at 800-225-5478, Monday through Friday, 8:00 a.m. to 6:00 p.m. Eastern time. If you need tax advice, be sure to contact a qualified tax professional.

### FOR MORE YEAR-END INFORMATION

- Call the Personal Access Line® at 800-225-5478, *press 3*.
- Visit the "Tax Information Notice" section on [im.natixis.com](http://im.natixis.com).
- Download tax information directly into TurboTax or H&R Block. Visit [im.natixis.com/tax-information](http://im.natixis.com/tax-information) for more information.

## FREQUENTLY ASKED QUESTIONS

**Q. Why does the amount of income on my year-end statement differ from the amount on my Form 1099-DIV?**

A. Dividend and capital gains distributions are sometimes reclassified after year-end to properly reflect the fund's actual earnings. If this occurs, the information on your year-end statement will differ from the figures reported on your Form 1099-DIV. **For tax reporting purposes, use the amount shown on your Form 1099-DIV.**

**Q. Why are the dividend and capital gains distributions from my IRAs excluded from Form 1099-DIV?**

A. Funds you hold in a retirement account, such as an IRA, are not listed on Form 1099-DIV because you do not need to report those earnings until they are withdrawn. If you have withdrawn from your Natixis Funds IRA plan, a **Form 1099-R** is enclosed.

**Q. What is a foreign tax credit or deduction?**

A. When a mutual fund invests in securities outside of the United States, it may be required to pay foreign taxes. In order to avoid double taxation, shareholders may be eligible to claim a foreign tax credit or deduction. If your fund qualified to pass through any foreign taxes, it is reported on your Form 1099-DIV. Please consult with your tax advisor for more information.

**Q. What are the IRS Cost Basis Regulations?**

A. Shares purchased before January 1, 2012 ("non-covered shares") use the *average cost single category* method. Shares purchased after January 1, 2012 are referred to by the IRS as "covered shares." Cost basis for covered shares sold in this year will be reflected on your Form 1099-B, and we will report the cost basis to the IRS according to the method you chose.

We report cost basis information to both you and the IRS on the enclosed Form 1099-B. You will notice that the form is separated into sections. These sections are based on whether the shares you sold were held long- or short-term, and whether or not we are reporting the cost basis information to the IRS. What this means is that when you sell shares, the redemption could be separated into multiple sections on the 1099-B depending on the age of the shares that were sold.

**Q. What is Form 5498 and why is it sent in May after tax returns are filed?**

A. Form 5498 reports gross contributions to IRAs, including rollover contributions made during 2023 and regular 2023 contributions made through April 15, 2024. For this reason, we don't send this form until May. If you have multiple funds in an IRA, they will appear on one Form 5498. The form is for your records only and *does not need to be filed* with your tax return.

## Corporate dividends received deduction

The table below is provided to enable corporate shareholders to calculate the amount of dividends their fund distributes that qualify for the corporate dividend-received deduction.

Funds	Corporate Dividends Received Deduction
Gateway Equity Call Premium Fund	100.000000%
Gateway Fund	100.000000%
Loomis Sayles Credit Income Fund	1.631827%
Loomis Sayles Global Growth Fund	100.000000%
Loomis Sayles Growth Fund	100.000000%
Loomis Sayles High Income Fund	0.081387%
Loomis Sayles International Growth Fund	4.258000%
Loomis Sayles Investment Grade Bond Fund	0.653588%
Loomis Sayles Strategic Alpha Fund	1.003000%
Loomis Sayles Strategic Income Fund	2.806645%
Mirova Global Sustainable Equity Fund	97.505779%
Mirova US Sustainable Equity Fund	100.000000%
Natixis Oakmark Fund	100.000000%
Natixis Sustainable Future 2015 Fund	10.608301%
Natixis Sustainable Future 2020 Fund	15.347902%
Natixis Sustainable Future 2025 Fund	15.967707%
Natixis Sustainable Future 2030 Fund	21.284455%
Natixis Sustainable Future 2035 Fund	23.265383%
Natixis Sustainable Future 2040 Fund	29.291365%
Natixis Sustainable Future 2045 Fund	30.929873%
Natixis Sustainable Future 2050 Fund	34.842207%
Natixis Sustainable Future 2055 Fund	36.446846%
Natixis Sustainable Future 2060 Fund	36.851838%
Natixis Sustainable Future 2065 Fund	51.613455%
Natixis U.S. Equity Opportunities Fund	33.792000%
Vaughan Nelson Mid Cap Fund	100.000000%
Vaughan Nelson Select Fund	63.953223%
Vaughan Nelson Small Cap Value Fund	100.000000%

## Qualified dividend income

The table below is provided to enable shareholders to calculate the amount of dividends their fund distributes that are qualified dividend income eligible for reduced taxes. The percentage should be applied to the amount shown in **Box 1a, Total Ordinary Dividends, on your Form 1099-DIV**. Shareholder Specific Qualified Dividend Income is reported in **Box 1b of Form 1099-DIV**.

Funds	Qualified Dividend Income
Gateway Equity Call Premium Fund	100.000000%
Gateway Fund	100.000000%
Loomis Sayles Credit Income Fund	1.554866%
Loomis Sayles Global Allocation Fund	100.000000%
Loomis Sayles High Income Fund	0.650422%
Loomis Sayles International Growth Fund	100.000000%
Loomis Sayles Investment Grade Bond Fund	0.638463%
Loomis Sayles Strategic Alpha Fund	1.793275%
Loomis Sayles Strategic Income Fund	3.761221%
Mirova Global Sustainable Equity Fund	100.000000%
Mirova International Sustainable Equity Fund	100.000000%
Mirova US Sustainable Equity Fund	100.000000%
Natixis Oakmark Fund	100.000000%
Natixis Oakmark International Fund	100.000000%
Natixis Sustainable Future 2015 Fund	11.257934%
Natixis Sustainable Future 2020 Fund	16.304317%
Natixis Sustainable Future 2025 Fund	16.963100%
Natixis Sustainable Future 2030 Fund	22.612803%
Natixis Sustainable Future 2035 Fund	24.702956%
Natixis Sustainable Future 2040 Fund	31.091873%
Natixis Sustainable Future 2045 Fund	32.868366%
Natixis Sustainable Future 2050 Fund	37.013531%
Natixis Sustainable Future 2055 Fund	38.683157%
Natixis Sustainable Future 2060 Fund	39.077703%
Natixis Sustainable Future 2065 Fund	54.860733%
Natixis U.S. Equity Opportunities Fund	34.605960%
Vaughan Nelson Mid Cap Fund	100.000000%
Vaughan Nelson Select Fund	100.000000%
Vaughan Nelson Small Cap Value Fund	100.000000%

## Section 163(j) Interest Dividends

The table below is provided to enable corporate shareholders to calculate the amount of dividends their fund distributes that qualify for Section 163(j) Interest Dividends.

Funds	Section 163(j) Interest Dividends	Funds	Section 163(j) Interest Dividends
Loomis Sayles Core Plus Bond Fund	88.809819%	Natixis Sustainable Future 2015 Fund	24.620758%
Loomis Sayles Credit Income Fund	88.560632%	Natixis Sustainable Future 2020 Fund	27.867776%
Loomis Sayles Global Allocation Fund	35.887967%	Natixis Sustainable Future 2025 Fund	23.995822%
Loomis Sayles High Income Fund	88.119906%	Natixis Sustainable Future 2030 Fund	23.257387%
Loomis Sayles Intermediate Duration Bond Fund	90.302019%	Natixis Sustainable Future 2035 Fund	16.793546%
Loomis Sayles Investment Grade Bond Fund	88.934736%	Natixis Sustainable Future 2040 Fund	13.523198%
Loomis Sayles Limited Term Government and Agency Fund	87.696182%	Natixis Sustainable Future 2045 Fund	8.343909%
Loomis Sayles Senior Floating Rate and Fixed Income Fund	89.937357%	Natixis Sustainable Future 2050 Fund	10.090348%
Loomis Sayles Strategic Alpha Fund	85.915772%	Natixis Sustainable Future 2055 Fund	8.275542%
Loomis Sayles Strategic Income Fund	83.487695%	Natixis Sustainable Future 2060 Fund	8.849273%
Mirova Global Green Bond Fund	74.398431%	Natixis Sustainable Future 2065 Fund	10.897321%
Mirova US Sustainable Equity Fund	9.788735%		

## Foreign tax credit reporting information

The following funds have elected to pass through a per share amount as income to its shareholders. Loomis Sayles International Growth Fund's per share amount is \$ 0.013953087. Mirova International Sustainable Equity Fund's per share amount is \$0.017731523. Natixis Oakmark International Fund's per share amount is \$0.008101143. In accordance with IRS regulations, the amount of ordinary income indicated on Form 1099-DIV includes the amount of the foreign tax credit passed through by the Funds. As a shareholder in these Funds, you may be entitled to either deduct on your Federal income tax return or take a tax credit against your Federal tax liability for the amount passed through to you on Form 1099-DIV, Box 7. The tax deduction is only available to taxpayers that itemize deductions on their Federal income tax returns.

Please consult your tax advisor with any specific questions regarding this information or how it impacts your tax return.

## U.S. government interest for state income tax returns

Dividends derived from interest on U.S. government securities may be exempt from state and local taxes. The table indicates the percentage of government ordinary income received by the fund and the source from which it was derived. **The table below does not include the following categories as there is no applicable information: Federal Home Loan Bank, Federal Farm Credit Bank, Other Direct Federal Obligations and Other Indirect Federal Obligations.**

Funds	DIRECT FEDERAL OBLIGATIONS			INDIRECT FEDERAL OBLIGATIONS			
	UST Bills, Bonds & Notes	Student Loan Mktng	Tennessee Valley	GNMA	FNMA	Federal Home Loan Mortgage	Repos
Gateway Equity Call Premium Fund	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%	3.863282%
Gateway Fund	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%	2.962405%
Loomis Sayles Core Plus Bond Fund	28.982215%	0.000000%	0.571199%	0.845657%	12.419788%	6.759255%	0.839082%
Loomis Sayles Credit Income Fund	11.223918%	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%	2.716241%
Loomis Sayles Global Allocation Fund	4.205564%	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%	0.988868%
Loomis Sayles High Income Fund	1.820230%	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%	0.602801%
Loomis Sayles Intermediate Duration Bond Fund	31.800032%	0.000000%	0.000000%	1.597416%	0.000000%	0.351893%	1.155246%
Loomis Sayles International Growth Fund	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%	3.043899%
Loomis Sayles Investment Grade Bond Fund	23.268510%	0.049544%	0.000000%	0.000000%	0.181323%	0.162345%	1.089191%
Loomis Sayles Limited Term Government and Agency Fund	26.509502%	0.000000%	0.000000%	8.758882%	4.145675%	24.365563%	0.379688%
Loomis Sayles Senior Floating Rate and Fixed Income Fund	2.978080%	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%	1.161230%
Loomis Sayles Strategic Alpha Fund	5.169441%	0.312172%	0.000000%	0.000000%	0.293559%	0.153455%	1.370321%
Loomis Sayles Strategic Income Fund	7.553629%	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%	0.596010%
Mirova Global Green Bond Fund	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%	2.242640%
Mirova Global Sustainable Equity Fund	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%	1.655553%
Mirova International Sustainable Equity Fund	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%	2.144353%
Mirova US Sustainable Equity Fund	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%	8.339601%
Natixis Oakmark Fund	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%	7.289122%
Natixis Oakmark International Fund	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%	1.423782%
Natixis Sustainable Future 2015 Fund	4.014905%	0.000000%	0.000000%	0.788307%	4.645309%	1.995474%	2.374379%
Natixis Sustainable Future 2020 Fund	3.762303%	0.000000%	0.000000%	0.887372%	5.249525%	2.435681%	3.020974%
Natixis Sustainable Future 2025 Fund	4.201096%	0.000000%	0.000000%	0.763295%	4.519873%	1.928461%	3.054892%
Natixis Sustainable Future 2030 Fund	3.599418%	0.000000%	0.000000%	0.753464%	4.287656%	2.280101%	3.226107%
Natixis Sustainable Future 2035 Fund	2.441685%	0.000000%	0.000000%	0.522875%	2.839485%	1.702955%	3.075516%
Natixis Sustainable Future 2040 Fund	2.022352%	0.000000%	0.000000%	0.408616%	1.692851%	1.540659%	3.776211%
Natixis Sustainable Future 2045 Fund	1.072294%	0.000000%	0.000000%	0.226240%	1.048216%	0.720831%	3.846774%
Natixis Sustainable Future 2050 Fund	1.579516%	0.000000%	0.000000%	0.282490%	1.318371%	0.921458%	4.230783%
Natixis Sustainable Future 2055 Fund	1.051613%	0.000000%	0.000000%	0.181313%	1.016365%	0.612529%	4.640993%
Natixis Sustainable Future 2060 Fund	1.237363%	0.000000%	0.000000%	0.223894%	1.034064%	0.694642%	4.898597%
Natixis Sustainable Future 2065 Fund	1.774624%	0.000000%	0.000000%	0.215245%	1.139762%	1.278334%	6.029779%
Natixis U.S. Equity Opportunities Fund	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%	0.258883%
Vaughan Nelson Mid Cap Fund	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%	7.006497%
Vaughan Nelson Select Fund	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%	7.562958%
Vaughan Nelson Small Cap Value Fund	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%	7.967341%

## Taxability of capital gains in your state

The information below indicates the taxation by states and the District of Columbia of long-term gains distributions made by regulated investment companies, based upon the latest information furnished by the Investment Company Institute.

- **Capital gains distributions accepted in either cash or additional fund shares are taxed at a more favorable rate than ordinary income by the following states:**  
Arizona, Arkansas, Colorado, Hawaii, Louisiana, Massachusetts, Montana, North Dakota, South Carolina, Utah, Vermont and Wisconsin.
- **Capital gains distributions accepted in either cash or additional fund shares are *not taxed* by the following states:**  
Alaska, Florida, Nevada, New Hampshire, South Dakota, Tennessee, Texas, Washington and Wyoming.
- **All other states and the District of Columbia tax capital gains distributions as ordinary income.**

We suggest that you consult your tax advisor about the current tax status of distributions in your state.

## Special information

Here are some things to keep in mind as you review your tax forms.

- The Mirova US Sustainable Equity Fund was liquidated on December 28, 2023.
- The Loomis Sayles Credit Income Fund was liquidated on November 6, 2023.
- The enclosed 1099-DIV and 1099-B forms do not reflect 2023 distributions for the AEW Global Focused Real Estate Fund. The Fund has filed with the Internal Revenue Service for a 30-day extension to mail these tax forms to shareholders. Therefore, separate forms will mail in late February. If you are a shareholder of the AEW Global Focused Real Estate Fund, consult with your tax professional as to how this may impact the filing of your tax return.
- The AlphaSimplex Global Alternatives Fund and the AlphaSimplex Managed Futures Strategy Fund were reorganized into the Virtus Funds family on May 19, 2023. If you have any questions regarding your AlphaSimplex fund account, please contact the Virtus Mutual Funds' Customer Service Department at 800-243-1574.