

## KEY INVESTOR INFORMATION

This document provides you with key investor information about this Sub-Fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this Sub-Fund. You are advised to read it so you can make an informed decision about whether to invest.

## LO Funds - Generation Global, (USD), ND

(the "Sub-Fund") a Sub-Fund of Lombard Odier Funds (the "SICAV")

Category N, Class distribution (November), Currency USD, ISIN LU0428703234 (the "Class")

This Sub-Fund is managed by Lombard Odier Funds (Europe) S.A., part of Lombard Odier Group

### Objectives and Investment Policy

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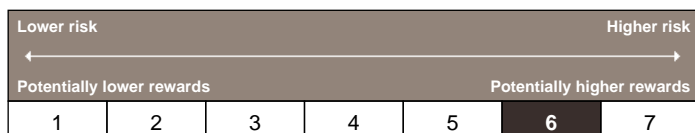
The Sub-Fund is actively managed. The MSCI World TR ND index is used for performance comparison only, without implying any particular constraints to the Sub-Fund's investments. Securities targeted by the Sub-Fund can be similar to those of the index to an extent that varies overtime but their weighting is expected to materially differ. The performance of the Sub-Fund may deviate materially from that of the index. The Sub-Fund aims to generate capital growth over the long term. It mainly invests in equity securities, preferred stocks and convertible securities issued by companies worldwide, including emerging markets. It can also invest in A shares (issued by mainland China-based companies) through the Shanghai-Hong Kong Stock Connect (Stock Connect). The Sub-Fund follows an active, high conviction investment approach. In selecting the individual stocks, the Investment Manager is guided by its own financial analysis of companies. The investment approach is based on the premise that sustainability factors will ultimately drive a company's share price over the long term. The Investment Manager invests in high quality businesses, whose securities

are attractively priced, with strong management teams that it believes best understand and respond to these factors and have the potential to outperform over the long term. The result is a concentrated portfolio made up of shares in 30 to 50 different companies. The Sub-Fund is a product which promotes environmental or social characteristics or a combination of those characteristics for the purposes of article 8 of the Sustainable Finance Disclosure Regulation. The Investment Manager adopts a multifaceted approach to the way it analyses the sustainable profile of the Sub-Fund's investments (including sustainability focused screening & scoring, exclusions, restrictions and qualitative and quantitative reviews).

#### Information

- Recommendation: This Sub-Fund may not be appropriate for investors who plan to withdraw their money within 5 years.
- Dealing frequency: You may redeem shares in this Sub-Fund on demand on a daily basis.
- The Sub-Fund is denominated in USD. This Class is in USD.
- Distribution policy: Income distribution (November).

### Risk and Reward Profile



#### What does it mean?

This indicator (SRRRI) represents the annualized historical volatility of the Sub-Fund over a 5-year period. Where there are less than 5 years worth of data, missing returns are simulated using an appropriate benchmark. The SRRRI may change over time and should not be used as an indicator of future risk or returns. Even the lowest risk classification does not imply that the Sub-Fund is risk-free or that capital is necessarily guaranteed or protected.

#### Category

The Sub-Fund invests in a diversified portfolio of shares with least two-thirds (2/3) of the portfolio invested in equity securities, preferred stocks and convertible securities issued by companies worldwide (including emerging markets). Superior investment performance is expected by taking a long-term investment view and integrating sustainability research (i.e.: economic, health, environmental, social and governance factors) in company selection.

#### Are there any other particular risks?

The following risks may be materially relevant but may not always be adequately captured by the synthetic risk indicator and may cause additional loss:

- Operational risk and risks related to asset safekeeping: In specific circumstances, there may be a material risk of loss resulting from human error, inadequate or failed internal systems, processes or controls, or from external events.
- Concentration risk: To the extent that the fund's investments are concentrated in a particular country, market, industry, sector or asset class, the fund may be susceptible to loss due to adverse occurrences affecting that country, market, industry, sector or asset class.
- Financial, economic, regulatory and political risks: Financial instruments are impacted by various factors, including, without being exhaustive, the development of the financial market, the economic development of issuers who are themselves affected by the general world economic situation, and economic, regulatory and political conditions prevailing in the relevant country.

For more details about risk, see appendix B "Risk Factors" of the prospectus.

## Charges

One-off charges taken before or after you invest	
Entry charge	0.00%
Exit charge	0.00%
This is the maximum that might be taken out of your money before it is invested and before the proceeds of your investment are paid out.	
Charges taken from the Class over a year	
Ongoing charge	1.25%
Charges taken from the Class under certain specific conditions	
Performance fee	20.00%

The performance fee is payable annually when the Sub-Fund exhibits a performance in excess of its benchmark. Should the Sub-Fund exhibit a negative performance whilst overperforming its benchmark, a performance fee may be payable as further described in the prospectus. Performance fee: 20.00% a year of any returns the Sub-Fund achieves above the MSCI World ND USD. The Sub-Fund must

recoup any prior losses before the investment manager may take a performance fee.

The charges you pay are used to pay the costs of running the Sub-Fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment. The entry and exit charges shown are maximum figures. In case of a switch between sub-funds, a maximum charge of 0.50% of the value of the shares being switched will apply.

In some cases you might pay less – you can find this out from your financial adviser or distributor.

The entry and exit charges may be increased by a dealing charge of maximum 3.00% in favor of the Sub-Fund, in order to reduce the effect of portfolio transaction costs.

The ongoing charges figure is based on expenses for the 12-month period ending on the date of this document. This figure may vary from year to year. For more information about charges, see "Charges and Expenses" in section 10 of the prospectus and the relevant Sub-Fund's Appendix. The prospectus is available at [www.loim.com](http://www.loim.com).

## Past Performances

### Performance Disclaimer

Please be aware that past performance is not a reliable indicator of future results.

The performance chart shows the class's investment returns. These returns are percentage changes in the Sub-Fund's net asset value between the end of one year and the end of the following year in the currency of the Class.

### Charges and Fees

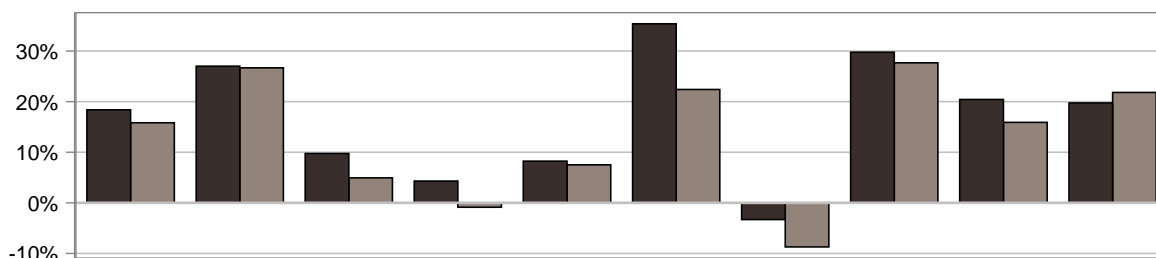
The fees for the ongoing Sub-Fund charges are included in the calculation of past performance. The entry/exit fees are excluded from the calculation of past performance.

### Launch Date and Currency

Sub-Fund's launch date: May 29, 2009.

The reference currency of the Sub-Fund is USD.

Past performance was calculated in USD.



	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
■ LO Funds - Generation Global, (USD), ND	18.4%	27.0%	9.8%	4.3%	8.2%	35.4%	-3.3%	29.8%	20.4%	19.7%
■ MSCI World ND USD	15.8%	26.7%	4.9%	-0.9%	7.5%	22.4%	-8.7%	27.7%	15.9%	21.8%

## Practical Information

### Depository

The depository is CACEIS Bank, Luxembourg Branch.

### Price Publication

The net asset value per share is calculated daily and is available on [www.loim.com](http://www.loim.com) and at the registered office of the SICAV.

### Further Information

You can find information about the SICAV, its sub-funds and the available share classes online at [www.loim.com](http://www.loim.com). This includes information on how to buy or sell shares or switch between the SICAV's various sub-funds. The Prospectus and annual and semi-annual reports for the SICAV and the details of the up-to-date remuneration policy of Lombard Odier Funds (Europe) S.A. can be obtained free of charge from the website [www.loim.com](http://www.loim.com) and from the SICAV's registered office, at 291, route d'Arlon, L-1150 Luxembourg. These documents are available in English, French and Italian.

The assets and liabilities of the Sub-Fund are segregated from the assets and liabilities of the other sub-funds of the SICAV. Third party creditors will not have recourse to the assets of the Sub-Fund.

### Tax Legislation

The Sub-Fund is subject to the tax laws and regulations of Luxembourg. Depending on your own country of residence, this might have an impact on your investment. For further details you should consult a tax adviser.

### Liability Document

The SICAV may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Prospectus for the SICAV.

### Switch between Sub-Funds

The conversion between Sub-funds or within the same Sub-Fund is possible, subject to the conditions detailed in section 14 "Conversion of Shares" of the prospectus, available at [www.loim.com](http://www.loim.com)

This Sub-Fund is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier.

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This key investor information is accurate as at January 31, 2022.