

## KEY INFORMATION DOCUMENT

### Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

### Product

#### LO Funds - Short-Term Money Market (CHF), MD

Name of the PRIIP manufacturer: Lombard Odier Funds (Europe) S.A. part of Lombard Odier Group.

ISIN: LU0995144002

Website of the PRIIP manufacturer: [www.loim.com](http://www.loim.com)

Call +41 22 709 9333 or write to [loim-client-servicing@lombardodier.com](mailto:loim-client-servicing@lombardodier.com) for more information.

The Commission de Surveillance du Secteur Financier (CSSF) is responsible for supervising Lombard Odier Funds (Europe) S.A. in relation to this Key Information Document. Lombard Odier Funds (Europe) S.A. is authorised in Luxembourg and regulated by the CSSF.

Lombard Odier Funds (Europe) S.A. acts as management company under Chapter 15 of the Luxembourg law of 17 December 2010 on undertakings for collective investment.

This PRIIP is authorized in Luxembourg.

Date of revision and production: 6 February, 2024.

### What is this product?

#### Type

The Sub-Fund is part of LO Funds (the "Fund"), a public liability company (société anonyme) incorporated under the laws of the Grand Duchy of Luxembourg as an investment company with variable share capital. The Fund is subject to part I of the Luxembourg law of 17 December 2010 relating to undertakings for collective investment in transferable securities ("UCITS").

#### Term

The Sub-Fund has no maturity date. The PRIIP manufacturer is entitled to terminate the Sub-Fund unilaterally under the circumstances provided for in the constitutive documents of the Fund. A liquidation of the Fund will cause the automatic termination of the Sub-Fund.

#### Objectives

The Sub-Fund is actively managed. The SARON Compounded Index is used for performance comparison, without implying any particular constraints to the Sub-Fund's investments. The Sub-Fund aims to generate regular income. Its top priorities are to preserve the value of the Sub-Fund's assets and the ability to buy or sell such assets at any time. It invests mainly in bank deposits, money market instruments and other short-term debt instruments issued by governments, companies and other entities. In selecting the investments made by the Sub-Fund, the Investment Manager is guided by two main criteria:

- The ratings of the issuers of such assets, favouring high-quality issuers;
- The date of repayment (maturity date) of the issue, favouring assets with a short time to repayment.

This Sub-Fund may not be appropriate for investors who plan to withdraw their money within 3 months.

#### Sustainability

The Fund has been classified as a financial product subject to Article 8 of Regulation (EU) 2019/2088 on sustainability-related disclosures in the financial sector (the "SFDR"). The Fund promotes, among other characteristics, environmental or social characteristics, or a combination of those characteristics, provided that the companies in which the investments are made follow good governance practices.

#### Benchmark

A proxy benchmark has been identified for performance comparison: Swiss Average Rate Overnight Index.

#### Additional information

You can find information about the Fund and its sub-funds online at [www.loim.com](http://www.loim.com). This includes information on how to buy or sell shares or switch between the Fund's various sub-funds. The prospectus, annual and semi-annual reports for the Fund 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 Fund's registered office, at 291, route d'Arlon, L-1150 Luxembourg.

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

Distribution policy: Income distribution (November).

Dealing frequency: You may redeem shares in this Sub-Fund on demand on a daily basis.

The depositary is CACEIS Bank, Luxembourg Branch.

#### Intended retail investor

The Sub-Fund is intended for eligible investors who have sufficient experience or have obtained professional advice to assess the risk of investing, have a long-term investment horizon and have sufficient resources to be able to bear any losses (which may equal to the total amount invested) that may result from an investment in the Sub-Fund.

## What are the risks and what could I get in return?

### RISK AND REWARD PROFILE



 **The summary risk indicator assumes you keep the product for 3 months.**

The summary risk indicator is a guide to the level of risk of this product

We have classified this product as 1 out of 7, which is the lowest risk class. This rates the potential losses from future performance at a very low level, and poor market conditions are very unlikely to impact our capacity to pay you.

The following risks may be materially relevant but may not always be adequately captured by the summary risk indicator and may cause additional loss: Credit risk, Financial, economic, regulatory and political risks.

### PERFORMANCE SCENARIOS

The figures shown include all the costs of the product itself. The figures do not take into account your personal tax situation, which may also affect how much you get back. What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. Markets could develop very differently in the future. The unfavourable, moderate and favourable scenarios shown are illustrations using the worst, average and best performance of the product over the last 10 years. These types of scenario occurred for an investment between 31.12.2013 and 31.12.2023. The stress scenario shows what you might get back in extreme market circumstances.

Recommended holding period: 3 months  
Example investment CHF 10 000

Scenarios		If you cash in after 1 year
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>	
<b>Stress scenario</b>	<b>What you might get back after costs</b>	<b>CHF 9 910</b>
	Average return each year	-0.89%
<b>Unfavourable scenario</b>	<b>What you might get back after costs</b>	<b>CHF 9 910</b>
	Average return each year	-0.89%
<b>Moderate scenario</b>	<b>What you might get back after costs</b>	<b>CHF 9 920</b>
	Average return each year	-0.81%
<b>Favourable scenario</b>	<b>What you might get back after costs</b>	<b>CHF 10 110</b>
	Average return each year	1.14%

## What happens if Lombard Odier Funds (Europe) S.A. is unable to pay out?

The Fund's ability to pay out would not be affected by the insolvency of the manufacturer. You may however face a financial loss should the Depositary default on its obligations. Such default risk is limited as the Depositary is required by law and regulation to segregate its own assets from the assets of the Fund. There is no compensation or guarantee scheme in place which may offset, all or any of, these potential losses.

## What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

### COSTS OVER TIME

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- the product performs as shown in the moderate scenario
- CHF 10 000 is invested

Investment CHF 10 000	If you cash in after 1 year
<b>Total costs</b>	CHF 36
<b>Annual cost impact*</b>	0.36%

(\*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be -0.45% before costs and -0.81% after costs. Part of the costs can be paid to the distributor who distributes the product for the services they provide. They will inform you of the amount.

The table below shows the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period and what the different cost categories mean.

### COMPOSITION OF COSTS

One-off costs upon entry or exit		If you exit after 1 year
<b>Entry costs</b>	We do not charge an entry fee.	CHF 0
<b>Exit costs</b>	We do not charge an exit fee for this product, but the person selling you the product may do so.	CHF 0
Ongoing costs taken each year		
<b>Management fees and other administrative or operating costs</b>	0.23% of the value of your investment per year. This is an estimate of all the management and operational costs (other than transaction costs).	CHF 20
<b>Transaction costs</b>	0.16% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell. Additional fees linked to investment into underlying funds may also be charged.	CHF 16
Incidental costs		
<b>Performance fees</b>	There is no performance fee for this product.	CHF 0

## How long should I hold it and can I take money out early?

### Minimum recommended holding period: 3 months

This is the period we recommend you to hold your investment based on the risk and the expected return of the product.

Details of dealing frequency can be found under the section "What is this product?". You can redeem your investment in accordance with the Fund's prospectus rules.

Please note that the expected return is not guaranteed.

## How can I complain?

If you have any complaints about the product or conduct of the manufacturer or the person advising on, or selling the product, you may lodge your complaint in one of three ways:

- You can contact our complaints hotline on +352 27 78 1000 who will log your complaint and explain what to do.
- You may log your complaint via email at [luxembourg-funds@lombardodier.com](mailto:luxembourg-funds@lombardodier.com)
- You may send your complaint in writing to Complaints Department, Lombard Odier Funds (Europe) S.A. 291, route d'Arlon L 1150 Luxembourg.

## Other relevant information

Other policy documentation pertaining to the product, the latest prospectus, annual and semi-annual reports, updated PRIIP KID and other product information is available online at [www.loim.com](http://www.loim.com). Past performance historical data can be found for the latest 10 years at [www.loim.com](http://www.loim.com).