

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 (CH) - Swiss Equities Tracker+ ESG, ZD

Fund management company: Lombard Odier Asset Management (Switzerland) SA part of Lombard Odier Group.

ISIN: CH0111012503

Website of the fund management company: www.loim.com

Call +41 22 709 9333 or write to loim-client-servicing@lombardodier.com for more information.

This sub-fund is authorised in Switzerland and regulated by the Swiss Financial Market Supervisory Authority (FINMA).

Lombard Odier Asset Management (Switzerland) SA is authorized by the Swiss Financial Market Supervisory Authority (FINMA) to operate as a fund management company.

Date of revision and production: 25 January, 2024.

What is this product?

Type

This product LO Funds (CH) is a Swiss umbrella fund in contractual form of the category "Other funds for traditional investments".

Term

The sub-fund has no maturity date. The 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 aims to replicate the performance of the SPI Index while seeking to respectively reduce and capture its embedded extra-financial risks and opportunities, with a target tracking error of 0.50%.

To reach that objective, the Fund invests directly and exclusively into securities of the SPI index using a proprietary systematic approach consisting of selectively adjusting securities weighting (or excluding securities) according to materiality-based Environmental, Social and Governance (ESG) factors, their level of controversy, and their carbon intensity (scopes 1 to 3). Risk management is performed by fund managers at a portfolio level, alongside independent teams who oversee investment, counterparty and operational risks.

Securities lending is not implemented.

This sub-fund may not be appropriate for investors who plan to withdraw their money within 5 years.

Benchmark

A proxy benchmark has been identified for performance comparison: SPI TR®.

Additional information

You can find information about the Fund and its sub-funds online at www.loim.com. This includes information on how to buy or sell shares or switch between the Fund's various sub-funds. The prospectus and fund contract, the annual and semi-annual reports for the Fund can be obtained free of charge from the website www.loim.com and from the fund management company's registered office, at 6, avenue des Morgines, 1213 Petit-Lancy, Switzerland.

The net asset value per share is calculated daily and is available at www.loim.com and at the registered office of the fund management company at 6, avenue des Morgines, 1213 Petit-Lancy, Switzerland.

The value of the underlying shares in the sub-fund is determined by the value of the securities in which the sub-fund is directly invested.

Distribution policy: distribution (November).

Dealing frequency: you may redeem shares in this sub-fund on demand on a daily basis.

The depositary is CACEIS Bank, Montrouge, succursale de Nyon / Suisse.

Intended retail investor

The sub-fund is intended to 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 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	If you cash in after 5 years (recommended)
Total costs	CHF 13	CHF 73
Annual cost impact*	0.13%	0.13%

(*) 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 6.61% before costs and 6.48% 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
Entry costs	We do not charge an entry fee.	CHF 0
Exit costs	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		
Management fees and other administrative or operating costs	0.08% of the value of your investment per year. This is an estimate of all the management and operational costs (other than transaction costs).	CHF 10
Transaction costs	0.03% 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 3
Incidental costs		
Performance fees	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: 5 years

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, the conduct of the offeror or the person advising you about it, or selling the product, you can visit www.loim.com, call +41 22 793 06 87, send your complaint by e-mail to loim.compliance.switzerland@lombardodier.com or send your complaint by mail to Compliance Department, Lombard Odier Asset Management (Switzerland) SA, 6, avenue des Morgines, 1213 Petit-Lancy, Switzerland.

Other relevant information

The updated key information document and other product information are available online at www.loim.com. Past performance historical data can be found for the latest 2 years at www.loim.com.